

LOOK AHEAD, STAY AHEAD.

Croley Insurance & Financial

QUARTERLY NEWSLETTER | Winter 2024



2024 | Happy New Year

"Begin with the end in mind."

This oft-used saying surely has some truth to it - it's perhaps the key to success for many achievers. The New Year always ignites goals and resolutions of every kind: on exercise, sleep and eating habits, books read, water intake, financial benchmarks, personal and professional growth...the list can be endless. More times than not, however, many of us begin with enthusiasm and momentum until we hit a bump or roadblock, and our pace slows and eventually just fizzles out. But what about those who get up and press on, even if it means starting over weekly, daily? Maybe the secret to their progress is that - no matter what happens in the face of potential day to day setbacks - they always keep the end in mind. It's fixed and no matter how convoluted the path gets, they simply focus forward. So, what's the takeaway? What kind of year will be; will you look back next December with disappointment or pride? The answer may very well be rooted in how you begin; with a little patience and grit, you may even surprise yourself.

Cheers to 2024! We wish you a year that ends full of wins, big and small.

*We love
hearing from
you.*

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Marketplace Clients:

Your 1095 form will be arriving in the mail. You will need this document when filing your 2023 tax return!

Lower your auto insurance premiums as you cruise into 2024

Let's face it: auto insurance premiums are on the rise. Inflation is certainly driving this increase; and in addition, most drivers already know that factors such as a driving record, claims history, age, location, car make/model, and coverage limits have a significant impact on their insurance rates as well.

The million dollar question: what can you do to lower your premiums? Small savings add up and below are some suggestions you may want to consider.

First things first, have you taken advantage of **insurance discounts from your current carrier?** (i.e. bundling auto and homeowners policies, paying up front instead of monthly; enrolling in autopay; going paperless; safe driver programs; good student discounts, etc.)

Let's say you've done that part. What else can help you save money on premiums? Our friends at Progressive have several tips:

Increase your deductible

You can often opt to increase your car insurance deductible — this means you would pay more out of pocket if you have a claim but, in exchange, pay less for your policy.

Reduce your coverage

Nearly every state requires a minimum amount of car insurance, but your coverage might include more than what's required. If that's the case, consider lowering your liability insurance limits to reduce your premium. You can also drop optional coverages like comprehensive and collision, as long as you don't have a car lease or loan that requires them.

Compare rates

To find out how your rate compares with what you might get at another insurer, compare your car insurance quote to rates from other companies. To get a true comparison, select the same coverages, limits, and deductibles for each insurer you compare.

Try usage-based insurance

Usage-based insurance helps your car insurance premium align with your driving habits, including how much and how safely you drive. If you drive very little and you avoid dangerous habits like turning and braking quickly, you might be rewarded with a lower rate.

Get a car that's cheaper to insure

Your insurance rate may be influenced by the car make and model you drive. The next time you're shopping for a new car, consider getting a car that's cheaper to insure. These cars may be safer on the road and less likely to be involved in costly claims.

Source: [progressive.com/answers/lower-car-insurance-rates](https://www.progressive.com/answers/lower-car-insurance-rates)

Mental wellness tips for the New Year

- Make self-care a priority - not just something you do if you have extra time. Schedule it as you would any other important appointment. And remember, self-care looks different for everyone (gardening or a bath and book for some, and exercise for others.)
- Set realistic, reachable goals this year. "Absolutes" (i.e. eliminating all carbs, or all social media) have less success and led to even greater frustrations.
- Try to focus on building and fostering authentic, supportive relationships with family and friends.
- Practice gratitude and be kind - especially to yourself. We tend to be our own worst critic. Have grace for others, but also yourself.

Medicare General Enrollment Period

January 1 - March 31

You can sign up for Medicare Part A and/or Part B during this time each year if both of these conditions apply:

- You didn't sign up when you were first eligible.
- You aren't eligible for a Special Enrollment Period

Your coverage starts the month after you sign up. Please note: you might pay a monthly late enrollment penalty, if you don't qualify for a Special Enrollment Period.

Source: [Medicare.gov](https://www.medicare.gov)

New Year, New Goals.

With over 50k members throughout Missouri, it's time to check out the Chamber Benefit Plan. Call 417-881-3520 or visit MOMewa.com for more details.

How to qualify for this plan:

- 1 Join a qualifying Chamber of Commerce
- 2 Have 2-50 eligible employees

[Click to watch brief video on the program.](#)

From Halloween and through the holidays, we had a lot of 4th quarter fun:



'Tis the season to give back: Rotaract Double Dare Trivia team, Christmas Parade, Angel Tree donations, and blanket-making for Child Advocacy Center.

