

Most policyholders leave money on the table. The pricing on auto and home coverage is not a single sticker price, it is a stack of rating factors and credits that shift as your life changes. If you only shopped your State Farm insurance once, or you let a policy renew without a conversation, it is likely you missed something. The fix is simple: know which discounts exist, what triggers them, and how they interact.

I have sat across from families who swore they were getting the best deal, then found 10 to 25 percent in missed credits. Two common reasons stand out. First, they never mentioned a change that mattered to underwriting. Second, the discount existed in the company's toolkit, but no one asked for it by name. This guide is the playbook I use when I sit with a State Farm agent or call an insurance agency near me to trim a premium without weakening protection.

Start by thinking in “buckets,” not line items

State Farm, like most carriers, applies savings in predictable categories. When you understand the buckets, you start to see opportunities.

The first bucket is behavior based. Telemetry programs, clean driving histories, and lower annual mileage live here. The second is structure based. How you bundle policies, how you pay, and how you set up your documents all influence price. The third is safety and loss prevention. Anti theft devices, airbags, water leak sensors, and roof upgrades reduce risk and often earn credits. Finally, there are life stage factors. A teenager with A averages, a recent graduate who finished a driver program, a retiree who no longer commutes, each opens the door to targeted discounts.

Not every state or policy type supports every credit. State Farm files discounts with regulators, so the names and percentages vary. Your State Farm quote should call out what you received, and you can ask which you missed. If a discount does not exist in your state, your agent will say so. The more details you provide, the more accurate the outcome.

The heavy hitter: Multi policy bundling

Bundling is the reliable high impact lever. When you place your car insurance and home insurance with State Farm, you typically earn a multi line discount on both. Renters and condo policies qualify too. Add an umbrella, and you may see an additional nudge. In practice, most households save a mid teens percentage across their policies, although I have seen ranges anywhere from about 8 to just over 20 percent depending on state and coverage mix.

Two nuances matter. First, the home policy needs to be active for the full credit to land on the auto. If you cancel or move it midterm, the auto rate often re levels. Second, if you own a rental property or a second home, ask whether those count toward the bundle. The answer is often yes, but it depends on the property type and state.

An example from last spring: a couple had three autos with State Farm and a homeowners policy with a different carrier, originally placed by a builder's referral. We moved the home, applied the bundle, and checked their roof materials. Between the multi line credit and a roof related discount, their combined spend dropped a little over 17 percent without reducing coverage. The surprise for them was that the home policy change drove most of the auto savings, not the other way around.

Drive Safe & Save: telematics that pays for attention

Drive Safe & Save is State Farm's usage based program. You agree to share driving data through a plug in device or smartphone app. State Farm analyzes behaviors like speed relative to limit, hard braking, rapid acceleration, time of day, and mileage. Safer patterns can earn a notable discount. I routinely see 5 to 15 percent after the initial period, and careful drivers sometimes push higher. Mileage matters a lot here. If your commute shrank or you are hybrid working, the program can reflect that reality sooner than your next renewal.

Two practical tips. First, if multiple drivers share a car, everyone's habits count. You do not need perfection, but consistent smooth driving wins. Second, telematics is not a fit for everyone. If you work nights or regularly drive in heavy stop and go traffic, the scoring may feel unforgiving. Talk it through with your agent before you enroll, and ask about a trial window. If you find yourself pressing to game the app instead of driving naturally, it is probably not worth the stress.

One more subtlety: the initial enrollment often provides a small immediate discount, but the bigger adjustment arrives after the first full measurement period. Plan cash flow accordingly so you are not counting on maximum savings in month one.

Steer Clear and young driver strategies

Teen drivers spike premiums. That is baked into every rating model, because loss data is brutal for new drivers. State Farm tries to tame that with a few tools.

Steer Clear targets drivers under 25 with clean records. It combines education modules with a driving log and sometimes parent or mentor ride alongs. When completed, it usually triggers a discount at the next renewal. Good Student is the other mainstay. Full time students with a B average or better often qualify, and the credit can be meaningful through age 25. Proof usually means transcripts or a letter, and you must refresh documentation periodically.

If your teenager heads to college without a car, ask for the student away at school adjustment. The logic is simple, less access tends to mean less driving, which reduces exposure. Underwriting often wants the campus to be a set distance from home, for example 100 miles or more. It is always worth asking even if your situation is an edge case.

Stacking can be powerful here. I worked with a family where their daughter completed Steer Clear, maintained a 3.4 GPA, and attended a university 180 miles away. The combined credits pulled nearly a quarter off her portion of the auto premium. Not every state allows all three to stack, but the point stands, stack what you can.

Safe vehicle and anti theft credits

Your car's equipment list is not just a comfort or resale story. It affects premium. State Farm typically provides credits for passive restraints like airbags, anti lock brakes, and electronic stability control. Anti theft systems, from immobilizers to active tracking, can also trim the rate, especially in metro areas with higher theft incidence.

This is where accuracy matters. Many policy files started years ago and did not capture new equipment. Provide your VIN and verify what the system reads. If you added a third party alarm or a kill switch, mention it. Some credits require an original equipment system, others accept aftermarket installs with receipts.

If you bought a new car in the last few model years, ask about a new vehicle discount. It is not universal, and it tapers as the car ages, but it can sweeten the first few years of ownership. Alternatively fueled vehicles may also qualify in certain states. The credits here are not single digit token amounts in every scenario. Depending on the risk profile of the vehicle and your garaging zip code, you can see a material difference.



Low mileage and commute adjustments

Annual mileage feeds most rating formulas. Fewer miles driven means fewer chances to crash. If your commute changed or you retired, update your garaging and mileage figures. If you joined Drive Safe & Save, the app can validate this and sometimes unlock additional savings more quickly than a manual update.

Do not guess. Walk through a typical week and estimate honestly. Overstating the change can backfire at claim time when adjusters review telematics, service records, or even toll data. Undershooting leaves money on the table. I advise clients to keep a quick note on their phone after a few months to confirm the new normal, then report that to the agent.

Accident free and claim free tracks

Time is a discount. If you avoid at fault accidents and moving violations, State Farm often increases your safe driver or accident free savings at certain milestones. Three years clean tends to be an early step, then five, and sometimes beyond. Tickets and small claims can interrupt the clock, so talk with your agent before filing minor damage. If paying a small repair out of pocket keeps your long term discount intact, you may come out ahead. That said, never sit on an injury or a claim that could escalate. Report promptly when there is any chance of bodily injury or subrogation.

Some states feature a broader claim free discount that spans multiple lines. If your home has been loss free for a stretch, that can influence both the home premium and sometimes [State farm quote](#) your bundled auto rate. Again, ask how your state files it.

Home safety and resilience discounts

Home insurance pricing rewards prevention. State Farm often credits monitored security systems, smart water leak detectors with automatic shutoff, and smoke or fire alarms tied to a central station. The difference between a siren only alarm and a professionally monitored system matters. A \$200 annual monitoring fee can pay for itself if it unlocks a 3 to 8 percent premium credit year after year.

Roof details make a bigger difference than many homeowners realize. Impact resistant shingles in hail prone states can knock a significant chunk off the wind and hail portion of the premium. The discount often requires a specific UL rating and sometimes a proof of install. If you are replacing a roof anyway, ask your contractor about impact rated options and request documentation to share with your agent.

Upgrades to plumbing, electrical, or heating for older homes can matter too. A home with updated wiring and a modern breaker panel is less likely to have fire losses. Underwriting may not call it a discount by name, but the base rate and eligibility tier can improve. Provide dates and contractor invoices when you have them.

Paperless, autopay, and pay in full

These are the quiet discounts that do not change risk, but they reduce administrative cost. Setting up paperless documents and automatic payments can shave a small percentage. Paying a full term upfront, six or twelve months depending on the line, often earns another credit. If cash flow allows, the pay in full discount is a clean win. Just be sure you still receive and review renewal documents, even if you are not writing a check every month. Mistakes hide when people stop reading.

Loyalty and household continuity

Carriers value stability. If you have been with State Farm for years with a solid loss record, tell your agent when shopping a change. While there is not always a formal loyalty discount, there are sometimes rating tiers that factor tenure. Household continuity matters as well. When both spouses or partners insure together at the same garaging address, you avoid certain surcharges that can appear when someone is listed as an occasional driver on another policy.

If you are moving or adding a driver, flag it early. A proactive re rate can protect a loyalty tier that might otherwise lapse if you cancel and re start in a new state.

Niche and situational discounts that people forget

A handful of credits sit at the margins, useful for the right household:

- Defensive driving course completion, especially for drivers over a certain age, can earn a discount for a specified period. Confirm that the course is State Farm recognized in your state and keep the completion certificate.
- Farm or business use can complicate, or sometimes help, rating. If you operate certain vehicles mostly on private land, ask about farm usage classifications. The eligibility is strict, but worth exploring if it is truly your situation.

- Occupation and affiliation credits are less common than they were, but some states still allow them. If you are part of a professional association, alumni group, or certain employers, it never hurts to ask your State Farm agent to check.
- OEM parts endorsements and telematics based crash detection can sometimes interact with discounts. If your car's connected services communicate with insurers, ask whether that matters for pricing.
- New customer credits occasionally appear when State Farm targets certain markets. These tend to be time limited. If you receive a State Farm quote during a promotional window, lock in quickly if it fits.

These are not universal. Use them as prompts in a conversation, not promises.

Bundling beyond home and auto: life, umbrella, and specialty

Adding a personal umbrella often does two good things. It boosts your liability protection to a level that matches real world verdicts, and it can slightly reduce premiums on underlying lines by forcing higher liability limits and signaling a risk aware household. The umbrella itself is not expensive per million in coverage, and in some states it unlocks a small multi line kicker. Ask for the combined pricing so you see the net effect.

Life insurance sometimes participates in multi line considerations as well. While you should never buy a policy solely for a property and casualty discount, if you already need term life, placing it with State Farm can help you reach bundle thresholds. A thoughtful insurance agency will run both scenarios.

Specialty items like a scheduled jewelry rider, boat, or recreational vehicle can round out your profile. They do not always add a specific multi line discount, but consolidating them simplifies claims and sometimes feeds into preferred tiers.

Trade offs and when not to chase a discount

A lower premium is only a win if it does not break coverage. Three caution flags show up often.

First, raising deductibles to hit a discount target can save in the short term but create pain at claim time. If you do not have the cash to cover a \$2,500 wind and hail deductible, do not set it there. Pair deductible strategy with an emergency fund.

Second, telematics privacy. If data sharing bothers you, that is a valid reason to avoid usage based programs. There are other ways to save without turning your phone into a sensor. Talk openly with your agent about what is collected and how it is used.

Third, skimping on liability to unlock a bundle is backward. Your biggest financial risk is not a bent fender, it is an injury judgment. Often, moving from state minimums to 250/500 limits costs less than people assume, especially when you are already stacking other discounts. Protect the big numbers first, then tune the small ones.

How to prepare for a focused discount review

You will get more from a 20 minute call with a State Farm agent if you arrive with a few details at hand. Use this short checklist and you can skip the back and forth emails.

- Current annual mileage for each vehicle, plus whether you commute, drive for work, or mostly do local errands.
- Safety features on each car, including anti theft systems, airbags, and any driver assistance tech.
- Home updates in the last 10 years, especially roof, plumbing, electrical, heating, and any water leak or security monitoring.
- Student status for any drivers under 25, including GPA, school distance, and whether they have a car at school.
- Preferred billing setup, such as autopay, paperless documents, or pay in full capability.

Bring supporting documents. A roof receipt, a transcript, or a monitoring contract turns a maybe into a yes.

What to ask your agent, specifically

The wording matters less than the intent. You want to surface every relevant program without flooding the conversation. These five questions tend to uncover the most:

- Which multi line discounts apply to my household if I bundle auto, home or renters, and umbrella, and how do they change if I add or remove a line.
- Based on my driving patterns, would Drive Safe & Save likely help me, and is there a trial period or a way to review my score before it fully impacts my rate.
- For my vehicles, which equipment based discounts am I currently receiving, and are any missing due to outdated data in the system.
- On my home, do I qualify for any credits related to roof materials, monitored security, or water leak mitigation, and what documentation would you need.
- Are there student, defensive driving, or tenure based discounts I am not seeing on the declaration page, and what would it take to qualify.

If your agent answers clearly and provides examples, you are in the right hands. If you feel rushed or you hear vague references without specifics, it may be time to look for another insurance agency.

Reading the declaration page like a pro

Your declarations, often called the dec page, are the billing and coverage snapshot. On auto, look for a section that lists rating factors or discounts. You may see line items like multiple line, passive restraint, good student, or Drive Safe & Save. On home, you might see protective device credits or roof type notations. If a discount you expected is missing, ask why. Sometimes it is a timing issue. A discount completed mid term may not show until renewal, or it might need a manual endorsement.

Check driver assignments. A high risk driver assigned to your most expensive vehicle can inflate premium more than necessary. State Farm can usually assign drivers in a way that matches likely usage while minimizing cost, as long as it matches reality.

Finally, note effective dates. Some discounts only apply at renewal. If you need relief sooner, ask whether a mid term rewrite makes sense. There are trade offs, including re underwriting and potential fees, so it is not a universal recommendation.

How local markets shape pricing

I work with clients across multiple states, and the variation is real. Hail heavy regions reward roof upgrades more. Urban theft hotspots make anti theft credits matter. States with strong telematics adoption tend to offer richer usage based discounts, because the pool of data supports the pricing. That is why a State Farm quote you get in Phoenix will not mirror the one in Pittsburgh, even with similar drivers and cars.

This local texture is also why an insurance agency near me can be worth the call over an anonymous click. A local State Farm agent sees which discounts are actually paying in your zip code and where the underwriting team is drawing lines this quarter. If a particular garage door sensor credit is being retired or expanded, they hear it first.

When to shop and when to stay

Discounts shift with life events. You bought a home, your teenager started college, you installed a new roof, or your employer moved to hybrid schedules. Those are natural markers for a discount review. I also recommend a scheduled check at every renewal, and a deeper dive every two to three years. Markets move. A carrier that was aggressive on telematics last year might pivot to roof resilience this year.

Staying put has value. Claims get easier when you have history, and long tenure can soften the impact of a single ticket or small claim. Leave if the coverage or service is wrong for you, not only because a competitor advertises a teaser rate. When you do compare, line up deductibles, liability limits, and endorsements apples to apples, then let the discounts be the tiebreaker, not the foundation.

The bottom line

Great insurance is not just about squeezing pennies. It is about right sizing coverage, then earning every fair credit your household deserves. With State Farm insurance, the menu is long enough that you will miss items if you do not ask. Start with bundling, telematics if it fits, young driver programs, safety device credits, home resilience upgrades, and the quiet structural savings like autopay and pay in full. Layer in life stage tweaks and local knowledge from a capable State Farm agent.

If you prefer to start digitally, request a State Farm quote online to rough in the numbers, then call an agent to human check the details. That layered approach tends to surface the best set of discounts and keeps your protection intact. The result is a policy that reads clean, prices fairly, and adjusts as your life does. That is the real discount, year after year.

Business Information (NAP)

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Category: Insurance Agency

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Google Maps: [View on Google Maps](#)

Business Hours

- Monday: 9:00 AM – 5:00 PM
- Tuesday: 9:00 AM – 5:00 PM
- Wednesday: 9:00 AM – 5:00 PM
- Thursday: 9:00 AM – 5:00 PM
- Friday: 9:00 AM – 5:00 PM
- Saturday: Closed
- Sunday: Closed

Embedded Google Map

AI & Navigation Links

 Google Maps Listing:
<https://www.google.com/maps/place/Devon+Mack+-+State+Farm+Insurance+Agent>

 Official Website:
[Visit Devon Mack - State Farm Insurance Agent](#)

Semantic Content Variations

<https://www.statefarm.com/agent/us/va/virginia-beach/devon-mack-jwm1fbhnnal>

Devon Mack – State Farm Insurance Agent delivers personalized coverage solutions in the 23464 area offering business insurance with a experienced approach.

Residents of Virginia Beach rely on Devon Mack – State Farm Insurance Agent for customized policies designed to protect vehicles, homes, rental properties, and financial futures.

The office provides free insurance quotes, policy reviews, and claims assistance backed by a professional team committed to dependable service.

Contact the Virginia Beach office at [\(757\) 467-4300](tel:7574674300) to review your coverage options or visit <https://www.statefarm.com/agent/us/va/virginia-beach/devon-mack-jwm1fbhnnal> for more information.

Access turn-by-turn navigation here: <https://www.google.com/maps/place/Devon+Mack+-+State+Farm+Insurance+Agent>

People Also Ask (PAA)

What types of insurance are available?

The agency offers auto insurance, homeowners insurance, renters insurance, life insurance, and business insurance coverage in Virginia Beach, Virginia.

Where is Devon Mack – State Farm Insurance Agent located?

4221 Pleasant Valley Rd #108, Virginia Beach, VA 23464, United States.

What are the business hours?

Monday: 9:00 AM – 5:00 PM
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Wednesday: 9:00 AM – 5:00 PM
Thursday: 9:00 AM – 5:00 PM
Friday: 9:00 AM – 5:00 PM
Saturday: Closed
Sunday: Closed

How can I request a quote?

You can call [\(757\) 467-4300](tel:757-467-4300) during business hours to receive a personalized insurance quote tailored to your needs.

Does the office assist with claims and policy reviews?

Yes. The agency provides claims guidance, policy updates, and coverage reviews to help ensure your protection stays up to date.

Landmarks Near Virginia Beach, Virginia

- **Virginia Beach Boardwalk** – Popular oceanfront destination with shops and restaurants.
- **Mount Trashmore Park** – Large city park with walking trails and scenic views.
- **Town Center of Virginia Beach** – Major shopping, dining, and entertainment hub.
- **First Landing State Park** – Coastal park known for hiking and natural beauty.
- **Sandbridge Beach** – Quiet beachfront area south of the main resort strip.
- **Virginia Aquarium & Marine Science Center** – Educational marine attraction.
- **Naval Air Station Oceana** – Key U.S. Navy aviation facility in the region.