

Consumer Guide to Auto Insurance Savings

Put several cars on the same policy. It may reduce the premiums for all cars on your policy.

Take a **defensive driving** course. It's a valuable refresher and a good way to stay current on changes in the law. Customers who take these classes are frequently offered discounts.

Install a **car alarm** or other vehicle protection system. This may lead to a lower premium because the car is less likely to be stolen and is more likely to be recovered if it is stolen.

Consider a **higher deductible**. The change may lead to a lower premium because it requires insurance companies to pay less out of pocket, if you file a claim.

Use **public transportation** and carpooling to save on your premium. Auto insurance rates are directly affected by the amount of driving you do. Traveling fewer miles per year will save you money.

Avoid **tickets and accidents** - which can significantly increase the cost of your policy. Remember to ask for a good driver discount of 20% if you have had a clean driving record for the past three years.

Make sure your next car is equipped with **automatic seatbelts, Airbags** and **anti-lock brakes**, all of which typically lower the cost of a policy.

Take advantage of **discounts** offered by insurance companies. You may qualify for a reduced rate if you are over 50 years old; have completed a driver safety course; are a student who has good grades; or satisfy any other discount criterion. Ask your insurance company or agent about discounts that are available.

Review your policy annually with your agent or customer service representative. When comparison-shopping, be sure to look at coverage terms, service and pricing that is best for you. Prices may vary by hundreds of dollars, so consider the importance of quality service - and not just price alone.