

# NINE WAYS TO LOWER YOUR AUTO INSURANCE COSTS

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## **NINE WAYS TO LOWER YOUR AUTO INSURANCE COSTS**

You may not realize it, but the insurance rates you pay for your car can vary dramatically depending on the insurance company, agent or broker you choose, the coverages you request and the kind of car you drive. Listed below are a number of things you can do right now to lower your insurance costs.

### **1. COMPARISON SHOP.**

Prices for the same coverage can vary by hundreds of dollars, so it pays to shop around. Ask your friends, check the yellow pages or call your state insurance department (phone numbers are on back page). You can also check consumer guides, insurance agents or companies. This will give you an idea of price ranges and tell you which companies or agents have the lowest prices. But don't shop price alone.

The insurer you select should offer both fair prices and excellent service. Quality personal service may cost a bit more, but provides added conveniences, so talk to a number of insurers to get a feeling for the quality of their service. Ask them what they would do to lower your costs. Check the financial ratings of the companies too. Then, when you've narrowed the field to three insurers, get price quotes.

### **2. ASK FOR HIGHER DEDUCTIBLES.**

Deductibles represent the amount of money you pay before you make a claim. By requesting higher deductibles on collision and comprehensive (fire and theft) coverage, you can lower your costs substantially. For example, increasing your deductible from \$200 to \$500 could reduce your collision cost by 15% to 30%.

### **3. DROP COLLISION AND/OR COMPREHENSIVE COVERAGES ON OLDER**

## CARS.

It may not be cost-effective to have collision or comprehensive coverages on cars worth less than \$1000 because any claim you make would not substantially exceed annual cost and deductible amounts. Auto dealers and banks can tell you the worth of cars.

### 4. ELIMINATE DUPLICATE MEDICAL COVERAGES.

If you have adequate health insurance, you may be paying for duplicate medical coverage in your auto policy. In some states, eliminating this coverage could lower your personal injury protection (PIP) cost by up to 40%.

### 5. BUY A "LOW PROFILE" CAR.

Before you buy a new or used car, check into insurance costs. Cars that are expensive to repair, or that are favorite targets for thieves, have much higher insurance costs. Write to the Insurance Institute for Highway Safety, 1005 North Glebe Road, Arlington, VA 22201 and ask for the Highway Loss Data Chart.

### 6. CONSIDER AREA INSURANCE COST IF YOU ARE MAKING A MOVE.

Costs tend to be lowest in rural communities and highest in center cities where there is more traffic congestion.

### 7. TAKE ADVANTAGE OF LOW MILEAGE DISCOUNTS.

Some companies offer discounts to motorists who drive fewer than a predetermined number of miles a year.

### 8. FIND OUT ABOUT AUTOMATIC SEAT BELT OR AIR BAG DISCOUNTS.

You may be able to take advantage of discounts on some

coverages if you have automatic seat belts and/or air bags.

## 9. INQUIRE ABOUT OTHER DISCOUNTS.

Some insurers offer discounts for more than one car, no accidents in three years, drivers over 50 years of age, driver training courses, anti-theft devices, anti-lock brakes and good grades for students. See the following page for a guide to these and other discounts.

### INQUIRE ABOUT DISCOUNTS FOR:

	COMPANY A	COMPANY B	COMPANY C
\$500 deductible	_____	_____	_____
\$1,000 deductible	_____	_____	_____
More than 1 car	_____	_____	_____
No Accidents in 3 Years	_____	_____	_____
No Moving Violations in 3 Years	_____	_____	_____
Drivers Over 50 Years of Age	_____	_____	_____
Driver Training Course	_____	_____	_____
Anti-Theft Device	_____	_____	_____
Low Annual Mileage	_____	_____	_____
Automatic Seat Belt	_____	_____	_____
Air Bag	_____	_____	_____
Anti-Lock Brakes	_____	_____	_____
Good Grades for Students	_____	_____	_____
Auto and Homeowners			

Coverage with the  
Same Company \_\_\_\_\_

College Students  
Away From Home  
Without a Car \_\_\_\_\_

OTHER DISCOUNTS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

YOU CAN REACH YOUR STATE INSURANCE DEPARTMENT AT:

AL: 205-269-3550  
AK: 907-465-2515  
AS: 684-633-4116  
AZ: 602-255-5400  
AR: 501-686-2900  
CA: 800-927-4357  
CO: 303-894-7499  
CT: 203-297-3800  
DE: 800-282-8611  
DC: 202-727-8002  
FL: 800-342-2762  
GA: 404-656-2056  
GU: 671-477-5144  
HI: 800-468-4644  
ID: 208-334-2250  
IL: 217-782-4515  
IN: 800-622-4461  
IA: 515-281-5705  
KS: 800-432-2484  
KY: 502-564-3630  
LA: 504-342-5900  
ME: 207-582-8707  
MD: 800-492-6116  
MA: 617-727-3357  
MI: 517-373-9273  
MN: 800-652-9747  
MS: 601-359-3569  
MO: 314-751-2640  
MT: 800-332-6148

NE: 402-471-2201  
NV: 800-992-0900  
NH: 800-852-3416  
NJ: 609-292-5363  
NM: 505-827-4500  
NY: 212-602-0203  
NC: 800-662-7777  
ND: 800-247-0560  
OH: 800-686-1526  
OK: 405-521-2828  
OR: 503-378-4271  
PA: 717-787-5173  
PR: 809-722-8686  
RI: 401-277-2223  
SC: 803-737-6117  
SD: 605-773-3563  
TN: 800-342-4029  
TX: 512-463-6464  
UT: 801-530-6400  
VT: 802-828-3301  
VI: 809-774-2991  
VA: 800-552-7945  
WA: 800-562-6900  
WV: 800-642-9004  
WI: 800-236-8517  
WY: 307-777-7401

FOR MORE INFORMATION, CALL THE NATIONAL INSURANCE  
CONSUMER HELPLINE (NICH) AT 1-800-942-4242

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