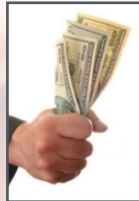




Pushing Back Against High Insurance Rates

We want to take this opportunity to share a few things we've learned about minimizing car insurance costs, without sacrificing necessary coverage and protection.



Here are some circumstances that will affect your rate – some of these you will be able to control more than others. We have arranged them such that first on the list is more controllable than those that follow.

Your Driving Record – tickets for traffic violations and the points that accumulate will increase your rates. Moving violations tend to have the greatest adverse affect on insurance premiums. Attending a defensive driving course can help lower rates that have been raised due to traffic tickets.



Driving Distance – rates will vary based on the number of miles you drive each day. As various benchmarks in driving distance are crossed your rate will climb.

Lapses and Credit – don't allow policies to lapse and take care with your credit rating as each can affect insurance rates.

Location – your residence can influence your rate especially when you live in or near areas known to be hotbeds of auto theft and vandalism.



Age – rates are higher for drivers between 16 and 24 and for the elderly. Some of the costs associated with age penalties can be offset by positive results for the factors listed above.

Here are some additional steps you can take to lower your rates:

Shop – The Internet and easy access to agents over the phone provides consumers the best access to the best insurance value ever.

Don't share personal information with a company representative who has called you as a result of an Internet inquiry or through telemarketing. Get the person's name and phone number and be sure you're talking to an insurance agent – not a scam artist.



Deductibles – higher deductibles will almost always lower your rate. Your inclination to go with a higher deductible needs to be tempered by being able to afford the repair deductible and your accident history.

Achievement – rates often fall for students with high academic scores along with people in the military or those who are a part of military families. Before you decide about your next step simply ask: "What other kinds of discounts do you offer?"



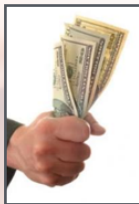
Car Safety/Security – ask your agent about discounts for vehicles that have special safety equipment or anti-theft systems installed.

One last suggestion we have for you is to think about combining policies. Many companies will extend a discount on auto insurance when they also get your home and/or life insurance business.



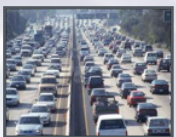
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