

# BUDGET

# STRETCHING

# IDEAS

## Five Questions That Can Save You Money On Car Insurance

(NAPSA)—When it comes to car insurance, there are a number of ways to reduce your premium. And in today's tough economic times, every little bit helps.

Asking a local independent agent the right questions can mean big savings. Leading car insurer Progressive recommends asking these five questions:

Am I carrying the right amount of coverage? Owners of older or inexpensive cars could consider dropping Comprehensive and Collision coverages. Doing that can save hundreds of dollars each year.

Is my policy up to date? If you've moved, gotten married or bought a home, check with your agent—you may be eligible for lower rates.

Should I raise my deductible? According to the Insurance Information Institute, raising your deductibles to \$500 could reduce your Collision and Comprehensive costs by 15 to 30 percent.

Do I qualify for any discounts? Ask your agent if your carrier offers reduced premiums for certain car features like anti-lock brakes. You might also be eligible for discounts if you pay in full, own a home, are a loyal customer, have no recent tickets or accidents, sign up for paperless billing, list



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another car on your policy and more.

Can I save by shopping around? Car insurance rates can vary by hundreds of dollars between carriers, so check the rates of several companies to make sure you're getting the best deal. For example, people who switched to Progressive and saved reported saving an average of \$550 on their annual premium. And because an independent agent represents several companies, he or she can quickly and easily compare rates for you.

To learn more or to find an agent nearby, visit [www.progressiveagent.com](http://www.progressiveagent.com).