

Five Questions To Save You Money On Car Insurance

(NAPSA)—When it comes to car insurance, there are a number of ways to reduce your insurance premium, and an independent agent or broker can give you the inside scoop on savings.

Here are a few questions to ask an independent insurance agent.

Can I save by shopping around? Insurance rates can vary by hundreds of dollars among companies. Because of this, checking the rates of several companies may be the single most important thing you can do to get the best possible price. An independent agent or broker can compare rates for you quickly and easily.

Am I carrying excess coverage? Depending on vehicle age, optional comprehensive and collision coverages, also called physical damage coverages, may not be worth keeping. Your independent agent or broker can give you advice on whether it makes sense to buy these coverages.

Should I raise my deductible? Raising your deductible from \$250 to \$500 could reduce your collision and comprehensive premium by 20 percent. And, because the average driver files a collision claim only once every 10 years, odds are that over the lifetime of your car, a higher deductible will save you money. Your independent agent or broker can show you how raising your deductible can help lower your premium.

Do I qualify for any discounts? Many insurance companies offer reduced premiums related to driver lifestyle or car



features. Discounts can be available for homeowners, students with good grades, senior citizens who take an approved defensive driving course and others. Other discounts are tied to cars equipped with anti-lock brakes, anti-theft devices, air bags and other safety features. You also might save money simply by paying your premium in full. Take the time to investigate these options and discuss them with your agent.

Should I split my policies between carriers? Don't assume having your car and home insured by the same company is the best money-saving option. Because car insurance rates vary from company to company, it may make sense for you to have your car and home insured by separate companies. Your agent or broker can review your options and help you decide.

To learn more or to find an independent agent or broker, visit Progressive online at drive.insurance.com.