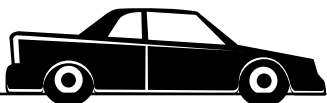


# Automotive Answers



## How To Be A Smart Auto Insurance Shopper

(NAPSA)—Do you clip coupons to save a few cents on items at the grocery store? Do you shop for bargains and compare prices on food and clothing to save a couple of bucks? Chances are, you probably do, so why not take that thriftiness to the next level? It's possible to save *hundreds* of dollars on car insurance—simply by knowing a few questions to ask your insurance agent.

Independent insurance agents represent multiple insurance companies, and can help you find the company that offers the best combination of price and coverage on your auto insurance premium. The money you could save is considerable, so the next time you speak with an agent, try asking these questions:

**1. Can I get a better rate with a different company?** Research by Progressive, one of the country's largest auto insurers, shows that the average difference between the highest and lowest auto insurance premium available to the same consumer from different companies is around \$500 for a six-month policy. Discuss your options with an independent agent who is knowledgeable about several companies, and get written confirmation of verbal quotes.

**2. Am I carrying too much coverage for my vehicle?** It is generally recommended that you drop collision coverage on a vehicle that is older than four years. Meanwhile, other coverages—such as towing, rental reimbursement and medical—may be unnecessary, or may duplicate coverage you carry elsewhere. An indepen-



**You're never far from an independent insurance agent who can help save you money.**

dent agent can advise you on what coverage you need.

**3. Do I qualify for any discounts?** Ask your independent agent whether any of the carriers he or she represents offer reduced premiums for certain driver traits or car features (e.g., homeowner, non-smoker, non-drinker, student with good grades, antilock brakes or antitheft devices).

**4. Can you handle all of my insurance needs?** Do you own a car, home, boat or motorcycle? Do you need life, disability or health insurance? Let your independent agent know. You may qualify for a discount by having two or more policies with the same company.

You don't have to be an expert on insurance; you just have to know the right questions to ask. To find a local independent insurance agent who can help you make the right insurance decisions and possibly save you money, go to [progressive.com](http://progressive.com) or [independentagent.com](http://independentagent.com).