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Four Ways To Save On Auto Insurance

(NAPSA)—By simply picking up the phone, visiting an independent agent/broker, or going online you may be able to save yourself hundreds of dollars a year on your auto insurance. Doubt it? A study conducted by the Progressive group of insurance companies, the country's third largest auto insurance group, looked at the insurance comparison rates provided to more than 107,000 consumers in 2002, and found that rates from different companies, for comparable coverages, varied an average of \$586 every six months. This means that if you take some time to shop around, you might be able to save yourself a lot of money.

Progressive offers these tips to help you save money on your auto insurance policy:

1. Review your policy: Check with your agent or company whenever something about you (where you live, your marital status, etc.) or your vehicle (safety features, new car, etc.) changes. Remember—auto insurance rates are based in part on information about you and your vehicle. If this information changes, it could affect your rate.

2. Ask about discounts: Many insurance companies reduce premiums as a result of certain driver traits or a car's safety/security features. You may be eligible for a discount if you have been a homeowner for more than three years, you're a student with good grades, or if you drive a car with antilock brakes, antitheft devices,



Build your savings by shopping around.

airbags, etc.

3. Consider raising your deductibles: According to the Insurance Information Institute, raising your deductible from \$200 to \$500 could reduce your collision and comprehensive premium by 15 to 30 percent.

4. Prices vary. Shop around: Auto insurance companies charge premiums based on their cost of doing business. Because each company's costs are different, they each charge different rates. Compare rates by shopping online at progressive.com, calling 1-800-PROGRESSIVE, or by visiting a local independent agent or broker who can provide personalized service and counsel to help you choose the appropriate coverage from the insurance company that's right for you.

To learn more, visit an independent insurance agent, call 1-800-PROGRESSIVE or visit www.progressive.com.