



Highway Horse Sense

Secrets For Saving On Auto Insurance

(NAPSA)—Saving money on your auto insurance may be easier than you think. One of the fastest growing auto insurance companies in the U.S. offers these tips to help you save money.

- **Get informed.** Your vehicle's safety equipment, crash test rating, and repair/replacement costs all help determine your auto insurance rate.

- **Driving safely is one of the best ways to keep your auto insurance rates low—and help save lives.** Speeding tickets and fender benders can increase auto insurance costs. Plus, drivers with good driving records often benefit from safe driving discounts.

- **Mind the insurance gap.** Having gaps in your auto insurance coverage often costs you money. When you have a lapse in coverage, most auto insurance companies will charge you a higher rate. That's because gaps in coverage have been correlated with a higher risk of accidents. Avoid having a gap in coverage even if it's only for a day.

- **Shop around.** Every six months, a driver should compare prices with several auto insurance companies to find the best deal. You may be surprised at how much you save when you shop around.

- **Pay your bills on time.** Auto insurance companies use several pieces of information to assess the potential risk a driver represents. One important rating factor is the credit-based insurance score.

- **Additional factors that may lower your rate or help you get a discount may include:** factory-installed safety equipment, such as air bags and anti-theft devices,

The screenshot shows the Esurance website interface. At the top left is the Esurance logo with the tagline "America's #1 in the insurance marketplace". Below it are navigation links for "about us", "learning center", and "site map". A "Customer Service" section lists "1.800.ESURANCE" and "1.800.376.7263". A "Login" section for "Policyholders & Serviced Parties" includes fields for "Email address" and "Password", with a "Forgot my password?" link. A "Get Your Quote" section prompts users to "Enter ZIP Code" and offers a "Save online auto insurance quote?" checkbox. A "Customer documents" section lists "How we measure up", "Our insurance ratings", and "Press releases". An "Online means it's easier. Our owner means it's reliable." section states "We're a proud member of the White Mountain Insurance Group, Ltd. White Mountain is a financial services holding company specializing in property and casualty insurance. Learn more." A "Our Partners & Affiliations" section lists White Mountain, Esurance, and VeriSign. A "The Latest News from Esurance" section features four articles: "Buying a Car?", "Winter Driving", "Savings Tips", and "Get in Touch!". The footer includes "©2004 Esurance Inc. All rights reserved.", "Privacy Policy", "About Us", "Contact Us", and a "TM" logo.

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such as car alarms or certified car tracking systems.

- **Buy direct and save the most precious commodity—time.** Buying directly from direct writers, such as Esurance, may help you save money by cutting out the middleman. Also, getting insurance from online direct writers typically means that you won't have to wait for your agent's office to open to report a claim, make a policy change, or get an extra insurance card.

- **Customize your coverage.** Factors such as buying a home, graduating from college or getting married may change the kind of coverage a person needs. Visiting a Web site and using an interactive planning tool may help you determine your needs.

To get a personalized coverage recommendation, visit the Web site at www.esurance.com/PlaningTool/PlanningTools.asp.