

Automotive Answers

Tips For Curbing Insurance Costs

(NAPSA)—There are ways people can drive down the cost of their auto insurance. One of the fastest-growing auto insurers in the U.S. offers these tips:

- **Youth Has Its Privileges**—A number of discounts are available to young people. For instance, doing well in school may save you money on your auto insurance. Good students in certain age groups may qualify for an auto insurance discount with certain companies. Young people who are safe drivers are often eligible for insurance discounts as well. Speeding tickets and fender benders can increase auto insurance costs. Some companies lower your premium every six months, assuming there are no claims against your driving record.

- **Insurance Bliss**—Married couples may be able to save on insurance in a number of ways. For instance, if you and your spouse each have a car, you might be able to cut costs with a multi-car/multidriver insurance discount. Other ways to save include installing security alarms on your vehicles and joining auto clubs that include towing.

- **Cover All Gaps**—Having gaps in auto insurance coverage can cost you money. The insurance industry correlates gaps in coverage with a higher risk of accidents—even if the gap is just one day. That correlation can drive up your insurance rates.

- **Shop Around**—It's a good idea to compare the rates of several different companies before deciding on an insurer. Shop around every six months to find the best deals.

The image shows a screenshot of the Esurance website's quote request page. At the top, there are navigation tabs for 'Auto Insurance', 'Other Insurance', 'You & Your Car', 'About Us', and 'Esurance'. The main content area features a 'Welcome' message and a 'Get Your Auto Insurance Quote' section. A prominent 'Enter Your Zip Code' field with a 'GO' button is visible. Below this, there's a banner that says 'Save hundreds on your auto insurance this spring!' with a 'GO to Search' button. The page also includes a 'Count on Your Coverage' section with a car icon and a '24/7 Customer Service' badge. At the bottom, there are several logos including AAA, AAAA, and Esurance, along with the slogan 'Quote. Buy. Print.' and a trademark symbol.

Shop for auto insurance online from sites like www.esurance.com. Esurance saves you time and money by cutting out the middleman.

- **Credit Counts**—Paying your bills on time may help lower your auto insurance costs. Companies often use credit-based insurance scores to determine a driver's risk factor.

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

- **Save Time**—Buying directly from writers such as Esurance may help you save money because it cuts out the middleman. Also, getting insurance from online direct writers typically means 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.

- **Web Watch**—An interactive Coverage Counselor tool is available at www.esurance.com. The site also provides users with personal coverage recommendations.