

## Controlling Car Insurance

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You may be frustrated with car insurance premiums and factors that may them creep upward, such as:

- Your insurance company's overall loss experience (due to more claims)
- The increased value of newer model cars, particularly SUVs
- Increases in judgment amounts awarded in auto lawsuits
- Increased business processing and administrative expenses
- Auto loans lasting longer, meaning increased auto repair costs for older cars

There are ways to address rising costs. First, gather your insurance records and any other car-related information. Next, determine if circumstances have changed since you last dealt with your coverage. Once this information is handy, call your agent and discuss relevant items such as:

- If you have your home and auto insurance with the same company, are you getting a discount?
- Does my coverage take full advantage of the discounts offered by my company?
- I have more than one car; am I getting a credit?
- Does it make sense to change my deductibles?
- Do my cars really need physical damage coverage insurance? (An important consideration for older vehicles)
- Do lifestyle choices such as drinking or smoking affect my premium?
- My son or daughter is on the honor roll, does this affect my premium?
- Did you know that my car has special security features?
- Did you know that my son took Driver's Education?
- Does the company have accurate information on how often and how far I drive?
- Am I with a standard carrier or do I qualify for any preferred program?
- Is my vehicle charged an additional premium because of its type or performance?
- Do I qualify for a loss-free history or policy longevity discount.

Giving your agent accurate information helps you get the best available premium. Provide your agent with complete details about your driving history. It's important to clear about who drives your cars and how they're used. Finally, use your agent as a resource for handling errors about your account or which may be shown in your driver records.

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