

How can I reduce my auto rates???

Here are just a few ways to help keep your auto premiums down:

- Price your insurance before you buy a car. You may be surprised how much more it costs to insure some models, especially if the car is a sportier model, or you have a young driver in the household.
- Drive safely. Bad driving habits such as speeding, tailgating, and using a cell phone in the car increase your chances of having an accident and having your rates increase.
- Consider higher deductibles on collision and comprehensive, and for older cars, check the rates for dropping these coverages altogether. (Keep your liability coverage, however.)
- Check with your carrier to make sure you have all the discounts you qualify for. Companies will give discounts for features like air bags, anti-lock brakes and anti-theft devices.
- Look into driving refresher or defensive driving courses offered by your insurance company. Some companies will discount the rate for a clean driver who's taken such courses up to 10% off the vehicle they principally drive, for up to three years.

*Taken from Meridian State Auto literature.