

## State Insurance Resources

Alabama Department of Insurance  
334-269-3550

Alaska Division of Insurance  
907-269-7900

Arizona Department of Insurance  
602-364-2499 • Toll free: 800-325-2548

Arkansas Insurance Department  
501-371-2640 • Toll free: 800-282-9134

California Department of Insurance  
213-897-8921 • Toll free: 800-927-4357

Colorado Division of Insurance  
303-894-7499 • Toll free: 800-930-3745

Connecticut Insurance Department  
860-297-3800 • Toll free: 800-203-3447

Delaware Insurance Department  
302-674-7310 • Toll free: 800-282-8611

D.C. Department of Insurance,  
Securities and Banking  
202-727-8000 • 202-442-7843

Florida Office of Insurance Regulation  
850-413-3140 • Toll free: 877-693-5236

Georgia Insurance and Safety  
Fire Commissioner  
404-656-2070 • Toll free: 800-656-2298

Hawaii Insurance Division  
808-586-2790 • 808-586-2799

Idaho  
208-334-4250 • Toll free: 800-721-3272

Illinois Division of Insurance  
312-814-2427 • Toll free: 877-527-9431

Indiana Department of Insurance  
317-232-2395 • Toll free: 800-622-4461

Iowa Division of Insurance  
515-281-5705 • Toll free: 877-955-1212

Kansas Insurance Department  
785-296-3071 • Toll free: 800-432-2484

Kentucky Department of Insurance  
502-564-6034 • Toll free: 800-595-6053

Louisiana Department of Insurance  
225-342-0895 • Toll free: 800-259-5300

Maine Bureau of Insurance  
207-624-8475 • Toll free: 800-300-5000

Maryland Insurance Administration  
410-468-2000 • Toll free: 800-492-6116

Massachusetts Division of Insurance  
617-973-8700

Michigan Office of Financial and  
Insurance Regulation  
517-373-0220 • Toll free: 877-999-6442

Minnesota Department of Commerce  
651-296-2488 • Toll free: 800-657-3602

Mississippi Department of Insurance  
601-359-3569 • Toll free: 800-562-2957

Missouri Department of Insurance  
573-751-2640 • Toll free: 800-726-7390

Montana State Auditor's Office  
406-444-2040 • Toll free: 800-332-6148

Nebraska Department of Insurance  
402-471-0888 • Toll free: 877-564-7323

Nevada Division of Insurance  
775-687-4270

New Hampshire Dept. of Insurance  
603-271-2261 • Toll free: 800-852-3416

New Jersey Dept. of Banking & Insurance  
609-292-7272 • Toll free: 800-446-7467

New Mexico Department of Insurance  
505-827-4601 • Toll free: 888-427-5772

New York Consumer Services Bureau  
212-480-6400 • Toll free: 800-342-3736

North Carolina Department of Insurance  
919-807-6750 • Toll free: 800-546-5664

North Dakota Insurance Department  
701-328-2440 • Toll free: 800-247-0560

Ohio Department of Insurance  
614-644-2673 • Toll free: 800-686-1526

Oklahoma Insurance Department  
405-521-2991 • Toll free: 800-522-0071

Oregon Insurance Division  
503-947-7984 • Toll free: 888-877-4894

Pennsylvania Bureau of Consumer Service  
717-787-2317 • Toll free: 877-881-6388

Puerto Rico Commissioner of Insurance  
787-722-8686 Toll free: 1-888-722-8686

Rhode Island Insurance Division  
401-462-9520

South Carolina Department of Insurance  
803-737-6180 • Toll free: 800-768-3467

South Dakota Division of Insurance  
605-773-3563

Tennessee Dept. of Commerce & Insurance  
615-741-4737 • Toll free: 800-342-8385

Texas Department of Insurance  
512-463-6515 • Toll free: 800-252-3439

Utah Department of Insurance  
801-538-3800 • Toll free: 800-439-3805

Vermont Insurance Division  
802-828-3301 • Toll free: 800-964-1784

Virginia Bureau of Insurance  
804-371-9741 • Toll free: 800-552-7945

Washington Insurance Commissioner  
360-725-7080 • Toll free: 800-562-6900

West Virginia Insurance Commissioner  
304-558-3386 • Toll free: 888-879-9842

Wisconsin Commissioner of Insurance  
608-266-0103 • Toll free: 800-236-8517

Wyoming Department of Insurance  
307-777-7402 • Toll free: 800-438-5768

# About CarInsurance.org

CarInsurance.org was founded to undertake and fulfill a two-pronged mission – to be the smart consumer's leading resource for education and information about car insurance while providing them with the best free car insurance quotes online.

We're car insurance experts that aim to be your first stop to get your anonymous car insurance questions answered, and we also welcome any question you may have about your car insurance, no matter how complex a situation your specific case may present. We will answer it quickly and honestly.

And don't forget - we're out to save you money, both with our educational and informational resources and our free online auto insurance policy quotes.

Rest assured, the trustworthy companies in our nationwide network of auto insurance providers will generate quotes that ensure you've got the exact coverage you need at the best possible price.



CARINSURANCE

401 N. Michigan Ave. Suite 1218  
Chicago, IL 60611

CarInsurance.org

CARINSURANCE.ORG  
**10** STEPS TO LOWERING  
CAR INSURANCE COSTS



# 10 STEPS TO LOWERING CAR INSURANCE COSTS



Being a safe driver and having a good driving record absent of at-fault car insurance claims are the best ways to ensure you get the lowest price possible on your car insurance policies. But there are other steps you can take to lower your premiums. Here are 10 steps you can take to lower the cost of your auto insurance.



### 1. Obtain quotes before you buy

Every car will have a slightly different rate for insurance based on a number of attributes. These include the value, size, weight, and the cost of replacement parts. Insurers compile statistical data which allows them to know which automobiles will be more likely to be in an accident, what to expect in terms of damage, overall repair costs, and the theft rates of each.

The smaller and lighter a car is, the more likely it will be considered a higher risk to your insurer. Additionally, if you're looking exclusively at high-performance or sports models, you should know they are considered higher risk vehicles and will cost more to insure.

Consumers that lease are more likely to get a car with a higher insurance rate than they expect, since leasing is often cheaper and can put you in a much more expensive car at a lower price. Regardless of how you obtain a car, you should always obtain insurance quotes before you make a decision on which car you're going to buy, so you can factor in the insurance costs in your decision.



### 2. Select a car with basic safety features

Beyond the other data insurance companies compile on particular automobiles, they also look at the specific safety features that are on a car. While size is of course a consideration, you should select a car with these following basic safety features: Frontal, side curtain and knee airbags, anti-lock brakes, and the most recent standard feature, electronic stability control.

In the United States, two organizations conduct safety testing on automobiles, one government and one private. The National Highway Transportation Safety Administration (NHTSA) crash-tests cars for safety, and rates them on a star ranking, with five stars being the best. The Insurance Institute for Highway Safety (IIHS) is a private organization funded by insurance companies. The IIHS ranks cars on safety, although their testing is a little different than that of the NHTSA. Selecting a car that gets a five star safety rating from the NHTSA or that is an IIHS top safety pick can lead to lower rates. A car must have electronic stability control to become an IIHS top safety pick.



### 3. Ask your insurer for discounts

There are a number of discounts available from most insurance companies. These can include:

- Multi-car policy
- Low mileage discounts
- Good driver discounts

- Good student discounts
- Driving schools or courses, such as defensive driving
- Anti-theft measures such as alarms and VIN etching
- Air-bags, ABS, daytime running lights, ESC and other safety features
- Customer milestones – length of time with your insurer
- No claims for three or more years
- Hybrid-car discounts

Your insurer may have discounts that go beyond this listing, but don't allow yourself to become wrapped up in the number of discounts, however. Because every insurer is a bit different, one that offers you less in terms of discounts may possibly offer you the lowest price for you policy.



### 4. Raise the amount of your deductible

Insurance industry statistics have shown that drivers that select a higher deductible on their policies are less likely to file claims. Your deductible amount also represents the investment you're willing to risk on the odds of you being involved in an auto accident.

The deductible amount is what a policyholder will pay in the event of an auto policy claim before the insurer pays the rest of the claim. Generally speaking, the higher the deductible amounts, the lower the cost of car insurance premiums.



### 5. Combine multiple policies with single insurer

Most insurance companies provide substantial discounts for carrying multiple policies with them, such as having both auto insurance and homeowners or renters insurance from the same company. Some even combine auto, life and homeowners or renters insurance.

While you may lose some flexibility, this approach can often lead to the lowest pricing possible. Keep in mind that not all insurers offer a comprehensive grouping of these policies, and for some, auto insurance is the only product they provide.



### 6. Reduce coverage on older cars

There's no reason to have coverage that is overkill. If you're driving an older car that's worth less than \$2,500, you may be able to forgo things like collision insurance as well as comprehensive coverage. A consumer must own the car and it must be free of liens, as lien holders would demand their collateral be protected with collision and/or comprehensive policies.

Other insurance products you may not need or that may be redundant can include things like: funeral insurance, personal injury protection (PIP), and rental reimbursement or roadside assistance. Don't pay for coverage you already have from other sources.



### 7. Drive fewer miles annually

Statistical data suggests that the more miles you drive, the higher your risk of being involved in an auto accident. Thus, policies are priced on how you use

your car and the number of miles you drive annually. Beyond the discount in pricing lower miles will provide, there is also a trend towards offering policies by the mile, although these types of auto policies are in their infancy in the United States.

Ask your insurer about lower mileage discounts. Explore possible solutions to allow you to drive less like car-pooling, ride sharing and public transportation offerings you may be able to take advantage of and use.



### 8. Maintain your credit and pay on time

According to insurance industry statistics, those with lower credit ratings or who have a history of not paying insurance premiums in a timely manner are more likely to file claims. Thus, they will typically pay higher insurance rates. The less likely you are to pay your premiums, the greater risk the insurance company is taking in insuring you.

Insurers wrap credit data into what's termed an insurance score. The calculations involved are more complex than simple credit history however, and they're not attempting to measure a customer's creditworthiness. Instead, insurers are looking at how a customer manages their finances and the decisions they make. Every insurer that uses them has their own undisclosed formula of how each part of a credit history can identify underwriting issues.



### 9. Inquire about group or professional plans

It is possible that you may have group or professional plans available to you that you are not taking advantage of. These include group plans offered through your place of work, professional or business groups you belong to, alumni groups/associations and more.

Research your professional, business and group memberships to see if they offer these types of coverage, and if they offer discounts over your current auto policy.



### 10. Get quotes from multiple insurers

Because every insurer is different, the prices they offer can vary widely for the same person. Thus, you should shop around and explore what your options are. CarInsurance.org offers a quick and easy way to compare prices with our online quote tool. Not only can it save you money, it can also save you time by giving you multiple quotes from a single point of contact. And you won't sacrifice anything by doing your search online: extent of coverage and customer service quality from shopping online is just as responsive and efficient as that of a brick-and-mortar local car insurance agent.

If time is not of the essence, you can also explore traditional forms of shopping for car insurance, such as calling insurers or visiting agents in your local community. You may be happy with your current provider, but another may be able to offer you identical coverage amounts for a much lower price without sacrificing the level of service you've come to enjoy.