

Top 5 ways to save money on Auto Insurance

5. Before you buy a car, compare auto insurance prices on types of vehicles

Before you buy a new or used car, check the auto insurance price on the car. Car insurance premiums are based partly on the price of the vehicle, the cost to repair it, the crash test ratings and its likelihood of theft. Many insurers also will offer discounts for safety and security features.

4. Buy your Home Owners and Auto Insurance through the same Insurance Company

Most Insurance Companies will provide a discount for customers with multiple lines of policies. You may also receive a discount for having more than one car on the policy or for being a long-time customer.

3. Maintain a good credit rating

Having a good credit rating will lower your insurance costs. Insurance companies use credit ratings to price their insurance policies so it pays to have good credit. Check your credit rating often to look for errors and report them as soon as possible to keep your rating high.

2. Ask about low mileage discounts

Some companies offer discounts for drivers that drive a lower number of miles a year or carpool. Keeping your mileage low can pay off in more than just gas price.

1. Drive Safe

Of course the best way to save money on Auto Insurance is to keep your driving record clean and drive safe. It not only reduces your insurance costs, more importantly, it keeps you and your family safe. Wear your seatbelts, drive the speed limit and don't eat or talk on the phone while driving.