



Auto Insurance Tips For Saving Money This Winter

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Garland, TX ([PRWEB](#)) December 13, 2005 -- In today's world, auto insurance is an absolute necessity. But, while there is no escape from buying insurance, there are ways to lessen the financial pinch. Here are some tips for striking the best deal on auto insurance, along with some recommendations for things to look for when buying insurance.

1. In order to obtain auto insurance at bargain basement rates, it is absolutely imperative to do some comparison shopping. Experts recommend getting at least three insurance quotes before making a final decision. A number of companies have information on the Internet that can help consumers in making a choice.
2. Seek higher deductibles in order to reduce costs. For example, raising a deductible from \$200 to \$500 can lower collision and comprehensive coverage by as much as 30 percent. Another option is to eliminate collision and comprehensive coverage altogether, if the car is an older model. For instance, if an automobile is worth less than ten times the premium, the additional coverage may not be worth it. Kelley's Blue book is a great place to determine exact car values.
3. Be familiar with various discounts that auto insurance companies offer. For instance, many insurance companies offer discounts on auto insurance if homeowners insurance is on the policy, as well. Also, if more than one car is insured with the same company, the company could offer an additional break. In addition, insurance companies sometimes offer reduced rates to customers of long standing.
4. Keeping credit records in tip-top shape could also reduce insurance expenses. Paying bills on time, reducing outstanding credit balances, and applying for only as much credit as needed are all ways to keep a healthy credit rating.
5. Reduced rates are also available for customers who drive a lower than average number of miles each year. Carpooling or taking advantage of public transportation whenever possible can keep the miles down.

While price is important, it is only one consideration when selecting an insurance carrier. When purchasing auto insurance, pay close attention to the terms of the policy, the method of payment required, and the professionalism of the agent. It is perhaps equally important to look for a company that can be trusted...that will handle claims quickly and efficiently.

Contact Mark Drew for more insights into this topic at webmaster@auto-insurance-spot.com. A directory of auto insurance companies is available at <http://www.auto-insurance-spot.com>.

About Auto Insurance Spot:

<http://www.auto-insurance-spot.com> contains a directory of auto insurance companies across the United States.

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