

Tips for Saving on Auto Insurance

A number of factors contribute to the price companies charge for insurance; knowing them can result in you paying less. Here are some tips to remember when trying to obtain less costly auto insurance:

- **Shop around:** Companies charge different prices and offer different discounts, so shop around to find the best coverage at the right price. Wisconsin has a competitive insurance marketplace with many insurance companies conducting business in our state.
- **Maintain a clean driving record:** Safe drivers are cheaper to insure. Accidents in which you were majority at-fault and tickets for citations are major factors that contribute to higher premiums.
- **Raise your deductible:** The deductible is the amount you must pay out-of-pocket before your insurance policy kicks in on a claim. By raising your deductible you will lower your premium. Make sure you can afford the higher costs you'll pay out-of-pocket if you have an accident.
- **Compare insurance costs before you buy your car:** Some cars are more prone to theft, making them more expensive to insure. The same applies with vehicles that cause more damage in crashes or offer occupants less protection in a collision.
- **Consider how much insurance you need:** If you drive an older less expensive vehicle, consider eliminating collision and/or comprehensive coverage. Often owners of older less expensive vehicles will only carry liability insurance.
- **Maintain a good credit rating:** Some insurance companies are utilizing certain credit information to price auto insurance policies.
- **Drive fewer miles:** If your annual mileage is less than the average driver, you may qualify for a low mileage discount.
- **Maintain good grades in school:** If you are a student (or parent of one), most insurance companies will offer a discount for full-time students with a "B" average or higher.
- **Ask about multiple vehicle discounts:** Many insurance companies provide a discount for insuring two or more cars on a policy.
- **Drive a car equipped with safety devices:** Features that protect against theft, like anti-theft devices, and injury, like airbags, can lower your premiums.
- **Complete a drivers' safety course:** Taking an approved drivers' education course may result in a discount or a lower premium.
- **Ask about other discounts:** Insurance companies offer various discounts, so it's always smart to ask your agent to find out what additional discounts may be available under your policy.

For more information on auto insurance, consult the "[Consumer's Guide to Auto Insurance](#)" available on the Office of the Commissioner of Insurance's Web site or by calling the number below.

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OCI's Web Site
oci.wi.gov

Telephone Message System
(608) 266-3585 (Madison)
1-800-236-8517 (Outside Madison)

Deaf, hearing, or speech impaired callers may reach OCI through the WI TRS