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Auto Insurance Discounts

If you've started to think of yourself as a foot soldier in the war against inflation, it's worth remembering an ancient military maxim: No one thing wins war.

Fortunately, if you know what to look for, there are a number of things you can do to improve your chance of winning (or at least holding the line) on the insurance front, according to Susan Bennett, a director of personal insurance for Aetna Life & Casualty, one of the nation's largest auto insurers.

"It's really surprising how little most consumers know about insurance," Ms. Bennett commented, "and how many people miss opportunities to get more value for their money because they don't take advantage of available discounts."

In general, she emphasized, a customer should compare the services and reputation of a company and its agents. "When you buy insurance, you're really buying a promise. So

you have to ask yourself how good the promise is. Are the company and the agent going to be there when you need them?"

Beyond that, she suggested that consumers should take the time to discuss possible cost-cutters with their independent insurance agent. The possibilities vary by state and by company. Some of the following discounts may not be available to you—but a number probably are, so it is worth asking. Savings of up to 15 per cent are available for policyholders eligible for discounts.

- Use of the car.** People who use their automobile to drive to work more than those who use it for pleasure driving only; people who drive long distances to work pay more than those who drive only a short distance. If you join a car pool or use mass transit, your rate is lower than someone who drives to work daily.
- Age.** Drivers age 65 or older who are the principal operators of their cars usually qualify for a reduction in their premium.
- Driver Training.** If you are under 21, you can qualify for a discount by completing an approved driver training program.
- Good students.** Drivers at least 16 years old who are full-time students get a substantial discount by maintaining a good academic record. Usually, a student must have a "B" average or be named to the dean's list or a similar honor roll.
- Multiple cars.** Individuals and married couples who own more than one car should insure them with the same company in order to save on the premiums for each.
- Dropping collision and comprehensive coverage,** that is, insurance for damage caused by storms, vandalism, fire, theft and collisions. While not a discount as such, this is worth considering if you have an old

car. You may be paying more in premiums over a couple of years than the car is worth.

"I'd also suggest that customers take common sense precautions to reduce their exposure to accidents," Ms. Bennett added. "You should use your seat belts, avoid exceeding the 55-mile-an-hour speed limit, and practice defensive driving tactics." Steps to prevent accidents not only protect you from injury, she commented, they also save on auto insurance payments. "A history of recent accidents and moving violations can send your insurance bill through the ceiling," she said. "A customer with a history of accidents could pay twice as much for insurance as an accident-free driver."

Ms. Bennett also urged consumers to learn as much as possible about the basic auto insurance coverages and rating factors. In doing so, Ms. Bennett emphasized that they should take the time to talk with an independent agent personally.

"Family changes that you might not consider relevant can change your insurance needs considerably. A good auto policy is tailored to individual needs. It just makes sense

to talk with an experienced independent agent so you get the protection you need and avoid spending money unnecessarily."

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