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Tips on How to Reduce Your Auto Insurance Premiums

A major concern for all of us today is the high cost of insurance premiums. When it comes to your automobile insurance, there are a several ways in which you can reduce your premiums.

First, multiple car discounts are offered when a family insures all their vehicles with the same insurance company. Also, if the family decides to purchase additional insurances, such as home owner's or life insurance, premiums may be reduced as well.

Consider buying the right amount of insurance. Auto insurance is designed to protect you in cases of major losses, a big accident or the theft of your car, for example. Having a higher deductible, or paying for minor losses yourself, could save you a lot of money in the long-run.

If there are teenage drivers in the home, certain insurance companies offer reduced premiums associated with good grades in school. Contact your insurance agent if your child is a good student and see if they will provide a reduced rate based upon continued good grades.

When shopping for insurance rates, ask your agent if you qualify for top-tier rates. These rates are usually available for customers who have had few or no claims in the last years and live in areas where auto-theft rates are low.

Also, if you belong to an association or membership group, such as an alumni association, check to see if they work with an insurance company that provides discounts to their members.

If you are considering buying or leasing a new car, check the insurance rates before signing on the dotted line. Insurance premiums may vary widely depending on the automobile. While doing so, verify what discounts are offered for safety equipment such as airbags or antilock brakes. You may also receive a discount if the car has an alarm system.

Obviously, a good driving record is always your best guarantee.

To make sure that you're still receiving the best rate, it is always a good idea to shop and compare at least once a year. Although many insurance companies offer discounts to loyal customers with safe driving records, you may be able to receive a lower rate with another carrier.



Calling your local insurance agents is always a good option, but the Internet may make it easier and faster to compare premiums. Besides visiting the sites of the specific insurance companies, you may also visit Quicken Insurance (www.quicken.com/insurance) and InsWeb (www.insweb.com).

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