



SIX Major Factors

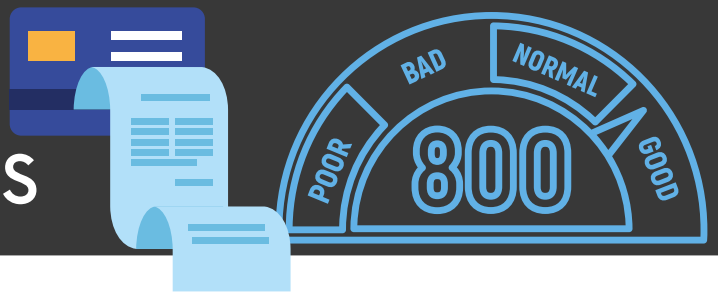
THAT AFFECT YOUR CAR INSURANCE RATES



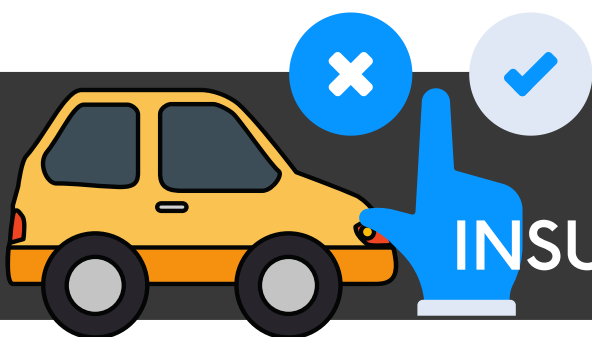
1. RATING FACTORS

INSURANCE PREMIUMS ARE CALCULATED USING RATING FACTORS INCLUDING MARITAL STATUS, AGE/GENDER, LOCATION, ETC.

2. CREDIT SCORES IMPACT PREMIUMS



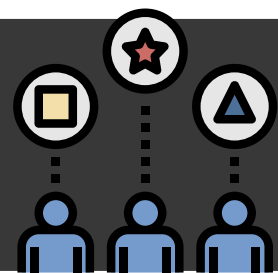
INSURANCE COMPANIES LOOK AT CREDIT TO DETERMINE WHAT TYPE OF RISK YOU ARE; LOW, OR HIGH RISK. EXCELLENT CREDIT USUALLY EQUALS CHEAPER INSURANCE RATES.



3. CANCELLING YOUR INSURANCE WILL COST YOU

WHETHER YOU OWN A VEHICLE OR NOT, KEEP YOUR AUTO INSURANCE ACTIVE! IF YOU NO LONGER NEED INSURANCE, CONSIDER SWITCHING YOUR POLICY TO A NON OWNERS, OR BROAD FORM POLICY. THAT WAY YOU WILL NOT LOSE OUT ON HUGE DISCOUNTS!

4. INSURANCE PRICES VARY UPON COMPANIES

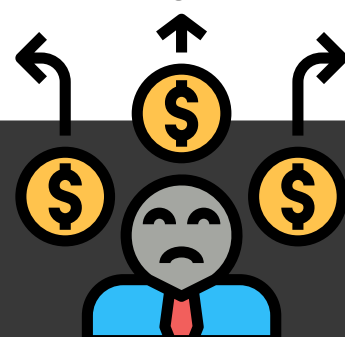


CAR INSURANCE COMPANIES SPECIALIZE IN DIFFERENT THINGS, WHETHER IT BE SR22 INSURANCE, HIGH RISK DRIVERS, VINTAGE/FOREIGN VEHICLES, ETC.



5. DON'T FORGET TO ASK ABOUT DISCOUNTS

MANY COMPANIES OFFER DISCOUNTS, LIKE A CONTINUOUS INSURANCE DISCOUNT, BUNDLING DISCOUNT, ACCIDENT FREE DISCOUNT, SAFE DRIVER DISCOUNT, AND PAID IN FULL DISCOUNTS.



6. COVERAGES AFFECT PREMIUMS

DON'T PAY FOR MORE COVERAGE THAN YOU NEED. YOU COULD BE A GOOD CANDIDATE FOR LIABILITY ONLY. OR YOU CAN CUSTOMIZE YOUR POLICY BY ADDING ONLY THE COVERAGES YOU REALLY NEED.