

## Insurance 101

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### How to Save on Your Auto Insurance

More people working and lower gas prices are certainly good news for consumers. But that has also meant more cars on the road and more accidents, which is one of many changes that have been driving up insurance costs across the industry.

The good news is that there are some things you can do to reduce what you pay for your car insurance:

- **Ask your agent about discounts.** Savings may be available for anti-theft devices, if you insure multiple cars with us and if a driver in your household is a good student.
- **Reduce coverage for older vehicles.** While more insurance is better than less for greater protection, you might consider removing Comprehensive and Collision coverages for an older car if you want to reduce your costs.
- **Increase your deductible.** Bringing up your deductible will bring down your premium.
- **Be a good driver and a defensive one.** Avoiding distractions like smartphones, driving defensively, yielding appropriately and maintaining a safe distance from cars around you will help keep you safe and accident-free.

Source: [www.trustedchoice.com](http://www.trustedchoice.com)

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