



How to save money on auto insurance

What can we do to reduce auto insurance costs?

As a society, we need to continue our efforts to improve the safety of our roads and highways. Drivers must realize the consequences of their actions if they elect to violate traffic laws, or drive while under the influence of drugs or alcohol. Driver safety must become a top priority of the entire driving public in order to reduce the number and severity of auto accidents, save lives and, therefore, reduce the amount of money needed to pay auto insurance claims.

Auto manufacturers should be encouraged to produce cars that are less expensive to repair—current unibody construction and high-tech components significantly increase the cost of property damage claims. Increasing use of “nonoriginal equipment manufacturer” crash parts to repair certain auto parts can result in a significant decrease in repair and claims costs, according to insurance industry studies.

How can I save money on my own auto insurance?

As an individual, you can reduce your own auto insurance bill by selecting coverages and deductibles that meet your individual and financial needs.

There are a number of choices you can make to put some of your auto insurance dollars back into your own pocket.

Reducing the amount you drive can reduce auto insurance costs. If you car pool or use public transportation on a regular basis, you may be eligible for a premium reduction.

If you are a young driver or have a young driver living in your household who either has completed an approved driver education course, or gone away to a school more than 100 miles from home, your premiums may



be lower. Drivers who complete an approved defensive driving course also may be eligible for premium reductions.

You may not need all of the auto coverage you're paying for. Since cars depreciate over the years, you may want to discuss with our agency whether comprehensive and/or collision coverage is worthwhile for an older car.

Increasing deductibles under auto collision and comprehensive coverage also can save you money by lowering premiums. Higher deductibles mean greater out-of-pocket expense if you have an accident; however, most drivers can save over the long run while still being protected from large losses by raising their deductibles.

High-priced, high-performance and sports cars are generally more expensive to insure because replacement parts and repair labor cost more. Some companies will not accept an application for “hot” cars or cars with bad safety experience, which means you could be placed in a more expensive program to obtain coverage. Expensive cars also are more attractive to thieves. Additionally, insurance can be more expensive for smaller cars that are more easily damaged. Call us before you purchase your next vehicle. We can tell you how your insurance costs will vary based on the vehicle you choose.

What else affects my rates?

Statistics show that young drivers, males under age 25 and unmarried males have more frequent and severe accidents than other groups of drivers and, therefore, are more costly to insure. If you marry or reach age 25, you should contact us for possible reductions in your auto premiums.

Traffic violations, accidents and driving while intoxicated or driving while ability impaired convictions can all raise your auto insurance premiums. It's important that all drivers in your household realize the full implications of their bad driving habits: Even if no one gets hurt in a drunk driving or speeding incident, the financial consequences can be painful and long-term.

If you move to an area where auto insurance claims are fewer and less severe, your premiums may be lower.

Many insurance companies offer premium discounts if you: complete an approved defensive driving course; insure more than one car with the same company; have anti-lock brakes; have anti-theft devices or air bags in your car; belong to a car pool; or are an older driver.

For more detailed information on how you can reduce your auto insurance premiums, contact our agency.



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