

Auto Insurance Checklist

By Taylor Peterson

- Auto Insurance
 - Know what a car costs to insure.
 - Compare at least three insurance quotes before you buy a car.
 - Ask friends, relatives and co-workers for recommendations.
 - Check the financial health of insurance companies through independent rating companies.
 - Ask for a higher deductible.
 - Consider dropping collision and/or comprehensive coverage on older cars.
 - Go with an insurance package - buy your homeowners and auto coverage from the same insurer.
 - Check if you can get insurance through a group plan from your employer or business.
 - Ask for a discount if you drive less than the average number of miles/kilometers per year.
 - Keep track of your driving record.
 - Manage your credits and debts properly.
 - Inquire about safe driver discounts.
 - Buy a safer and cheaper car.
 - Get theft devices to lower your insurance costs.