

# Shop Around

It pays to shop around before buying insurance. Different companies can offer noticeably different premiums. For example, if your child is an honor roll student, passed a driver's education course or has a job, some companies may offer a reduced premium. Some discounts include:

- Two or more cars on a policy
- Participation in driver education courses
- Good student driver under age 25
- Air bags or other safety equipment
- Anti-theft devices
- Auto/home insurance on same policy or with same company

## Consider Revising Coverage & Deductibles

You may reduce your auto insurance costs by raising the deductibles on physical damage (collision and comprehensive) coverages. Be sure to review your current deductibles to determine whether you can afford to absorb a larger portion of your loss in the event of an accident. Also, consider lowering or eliminating physical damage coverages on older vehicles – unless a lienholder, such as a bank, requires it.

## Regularly Review Your Policy; Update Accordingly

Regularly review your policy to make sure the basis for your premium is as accurate as possible. Below are some things that can affect your premium:

- Adding or removing a vehicle from your policy
- Teen graduates from high school or turns 18



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## Protect Yourself... Insuring Your Teen Driver

