



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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You can save some money with these auto insurance tips

With gas prices fluctuating almost daily, it's hard to budget how much it will cost you to fuel your vehicle. But there are tips you can follow to maintain or even lower your auto insurance premium. And any time you can save money today, it's a plus for your family.

The following are examples of money-saving ideas from our newly updated "Kansas Auto Insurance and Shopper's Guide" publication, which is available online at www.ksinsurance.org.

- **Maintain a good driving record.** Companies charge safe drivers (those free of at-fault accidents or violations) lower premiums for automobile insurance.
- **Shop around.** Compare prices for identical coverages and coverage periods. If you don't understand the language regarding the coverage, check out our auto insurance publication for definitions and examples.
- **Consider raising your deductible on comprehensive and collision coverage.** Review your current deductibles to see if you can absorb a larger portion of a loss in the event of an accident or damage-related event. If you have a financial lien on the vehicle, you should check with the lienholder before pursuing this.
- **Consider the cost of insurance before buying a vehicle.** With a movement toward smaller, more fuel-efficient vehicles, you would be wise to get a quote from your local agent before deciding which vehicle to buy. Some smaller vehicles might cost more to repair or offer occupants less protection from accidents, which could make their premiums higher than you might expect.
- **Ask about discounts.** Ask your agent or company if you are eligible for discounts such as having two or more cars on a policy; driver education course credit; mature or good driver credit; airbags, anti-lock theft or other safety-equipment features; or having other insurance policies with the same company.

-More-

Many more tips and information can be found in our “Kansas Auto Insurance” booklet. You can download the information from our Web site by clicking on the “Publications” heading in our Quick Links column on the home page. Or you can request a mailed hard copy by contacting us at 800-432-2484. Our Consumer Assistance Division representatives can also help answer any auto insurance questions at that same phone number.

Another place for useful information is the Insure U Web site, www.InsureUonline.org, which provides insurance information for various life situations. This is a Web site of the National Association of Insurance Commissioners.

Much like the purchase of a vehicle, there are many considerations for an auto insurance consumer. Taking personal responsibility to find useful ways to lower your vehicle’s premium is a good place to begin.

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The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org.