



Kansas Insurance Department

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Commissioner's Corner

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By Sandy Praeger

These vehicle insurance tips might save you money

TOPEKA, Kan. — Summertime provides many road trips for Kansas families. Ballgames, vacations and outdoor activities mean that Kansans are on the move in their vehicles. However, even with increased activity, they want to keep their spending under control.

Although Kansas auto insurance rates are among the lowest in the United States, it still helps to find ways to keep premiums manageable. Below are some auto insurance tips the Kansas Insurance Department has compiled that could be money-savers for you down the road.

- **Maintain a good driving record.** Companies charge safe drivers (those free of at-fault accidents or violations) lower premiums for auto insurance.
- **Shop around.** Compare prices for identical coverage categories and dates of coverage. If you don't understand the language regarding the insurance, contact your local insurance agent, or check out our "Kansas Auto Insurance and Shopper's Guide" publication online at www.ksinsurance.org, under Publications.
- **Consider raising your deductible.** Review your current deductibles for comprehensive and collision coverage. If you can absorb a larger out-of-pocket payment in the event of an accident, raise your deductible. But, if you have a lien on the vehicle, check with your lienholder first.
- **Ask about discounts.** Discounts might be available for the following: Two or more cars on a policy; combining your homeowners and auto insurance with the same company; obtaining driver education course credit; and having airbags, anti-lock theft or other security features on your vehicles.

-More-

Many more tips and information can be found in our auto insurance booklet, which you can download or read at www.ksinsurance.org, or request a mailed copy of the publication by contacting us at 800-432-2484. If you need more information or have questions, our Consumer Assistance Division representatives are available to talk to you at that number also.

Another place for useful information is the Insure U website, www.InsureUOnline.org, which provides insurance information for various life situations. This site is maintained by the National Association of Insurance Commissioners.

In looking for the best ways to lower your insurance premium, remember: Taking personal responsibility to find useful ways to lower your costs is always the most rewarding.

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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.