

# How to Manage Insurance Costs

Having auto insurance is a necessary cost of owning a car; however, there are ways you can manage the price of your premium. Read on for some tips!



## Work with an Independent Agent

Researching different insurance companies on your own and getting multiple quotes can seem overwhelming. An independent agent is a great resource to help you find and compare insurance quotes and help ensure you get a good deal.

## Update your policy

If you've gone through any major life changes recently, you may be able to change your policy. These "life changes" may include moving, working from home or retiring (and therefore driving less), having a student away at school and more.

## Drive safely

It may seem obvious, but being a safe driver can help keep costs low, as speeding tickets and accidents can increase your premium.

## Bundle policies

If you purchase two or more policies with the same insurer (known as bundling), many companies will reduce your rates.

## Compare costs before buying a new car

If you're in the process of buying a car, make sure to include potential insurance costs in your research. Certain cars may be more expensive to insure than others, as vehicles with more advanced technology can have higher repair costs, which can raise your insurance rate.

## Increase the deductible

Consider raising your deductible (the amount you pay before your insurance takes over costs). Having a higher deductible can lower your premium; however, make sure you are financially able to cover the higher repair costs before asking for a higher deductible.

## Plymouth Rock Discounts

Be sure you're taking advantage of all available discounts. Here are just some of the discounts we offer:

- Paid in Full
- Multi-Car
- Motor Club
- Student Away at School
- Companion Policy
- And more!

Be sure to ask your independent agent what other discounts you may be eligible for!

*\*Discounts can vary by state. Please consult with your Plymouth Rock representative or independent agent.*

