

Published based on [Finding Low Cost Auto Insurance](#).

Finding Low Cost Auto Insurance

Auto insurance rates differ widely from state to state and even within states. The same person may find differences of as much as 40% on the cost of an annual policy. Insurance companies are not legally required to tell a prospective customer about any discounts that may apply to an insurance quote. There are, however, things the consumer can do which may reduce the cost of their new auto insurance.

Higher Deductibles

The single quickest and simplest way to lower your insurance cost is to up your premium deductible rate. Specifying a \$1000 deductible can reduce premiums by 15 to 20 percent. If you decide this is the way to go, consider putting the money saved in the first year into a bank account just to cover the deductible should it be required.

Investigate The Safety History of the Type of Car You Are Driving

Your driving record may be perfect but the historic reports on the car model you own can also have a major impact on your insurance premiums. Insurance companies keep extensive reports on the way cars respond in crashes and how in demand certain types of car are with thieves. Cars with unimpressive crash test ratings and cars that are most often stolen cost more to insure. When getting a new automobile use a car buyer's magazine to check safety test and theft rankings.

Insure Additional Vehicles With The Same Insurance Company

If you have multiple cars consider insuring all of them with the same provider. Most insurance companies provide multi-car discounts. Many companies offer further discounts if you use any other products they offer such as homeowners insurance and life insurance.

Get a number of quotes and compare them to secure the best [low cost auto insurance rates](#).

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