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Saving Money On Auto Insurance Can be Easy

Car insurance is one part of our family budget that we will always have to deal with and so it behooves us to get better informed. We would all love to buy some form of discount car insurance. The reality of that already exists. There are more discounts in car insurance than ever before. Some of the newer vehicles have so many of them that they are often cheaper to insure than some of the older vehicles. Let us make an assessment of some of the discounts available when purchasing car insurance.

Multiple Policy Discount – Though this is a common discount, there are only a few people who have been found to take advantage of it. With some companies, this discount can reach a high of even 15%.

Good Driver Discounts – Insurance companies love to reward the driver that has an excellent driving record. These are profitable policyholders and are of help in bringing down the over all rates.

Auto Safety Features Discount – Automobiles with airbags and seatbelts receive lower rates. Anti-lock brakes and anti-theft devices also lower car insurance rates. The vehicle identification number will identify all of these features and so it is important to give that number to whoever is quoting your car insurance.

Young Driver Discounts – Many companies give substantial discounts for high school and college students that have a 3.0 grade point average or better. The drivers training discount has been a standard discount for young drivers. Find a company that has both and you will help lower premium dramatically.

Senior Citizens Discounts – Drivers who are 55 years of age or above are given retirement discounts if they are not currently employed. Homemakers can qualify automatically at age 55 with some companies. Also available are mature driver discounts when a driving course is complete.

Lower Tort Option – There are some states that have a lower or limited tort option. This is your ability to sue for pain and suffering. Though with a lower tort option you have limited ability to sue, at the same time it can also save you 20% or more in your premium. Get in touch with your agent or insurance company to learn more about the tort laws in your state.

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