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Auto Insurance– Shopping For Auto Insurance Guide

By Brad Stroh

With auto insurance premiums rising across the country, comparing premiums for similar auto

insurance coverage has become the ultimate test of your shopping savvy. Have you checked with every insurer to be sure you'll be paying the lowest premium for the most coverage? Did you check on all the discounts for which you might be eligible, such as good–grades discounts for your high school student, driver's education and defensive driving course discounts, anti–theft device price breaks, and multi–car rates? Putting it all together to know you're getting the best price is challenging, but the money you'll save on your premiums makes the extra effort well worth it in the long run. Follow these three steps to be sure you're making the right choice.

First, log onto

<http://www.naic.org>

to find out if there are any online resources that pertain to your area.

This is the website for the National Association of Insurance Commissioners (NAIC). Find the link to NAIC States and Jurisdictions. From there, you can find out if your state or area has a website listing the current rates of local auto insurance companies. If so, you're already a step ahead of the game. Just keep in mind that the rates quoted on these sites cannot take your personal situation into account. If you have bad credit or a poor driving record, your premiums will probably be higher than those listed on your local insurance commissioner's website, but at least you can study trends of different companies in your area from an unbiased source, making useful comparisons that can save you time when you're calling around. Even if your state doesn't have a site, the NAIC website contains consumer guides with valuable information to which you may want to refer during your search.

Next, you need to shop around for coverage. Be honest with the companies you call or visit online about your personal situation, your insurance needs, and your driving history. When you receive a quote, confirm that you know exactly how much coverage is being offered for the premium amount mentioned. Remember that your auto insurance is actually a group of several different types of coverage. Ask how much coverage the quoted premium provides to you and how much each coverage

is worth. Make sure you're comparing similar plans, and know what's required by law in your state.

Finally, it's time to talk discounts. Once you've narrowed your choices, compare the discounts offered from one insurer to another. Get a quote on the final premium amount after all discounts are taken. One insurer may offer you two discounts good for 5% each while another may offer you only one discount. However, if that one discount offers you a savings of 15% total, it will make more sense to purchase your policy from the second insurer. Take a look at the bottom line (the final premium amount) for a true comparison.

Look at the information the NAIC has to offer you, shop around for the lowest premium and best coverage, and make sure you receive every discount to which you're entitled. If you follow these steps, you'll have the peace of mind of knowing you got the best auto insurance deal available to you.

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. If you would

like more of Brad's articles, please visit the Bills.com information on

<http://www.Bills.com/autoinsurance>

Cheap Auto Insurance For Teenagers

By Elizabeth Newberry

Prom dresses. Football camps. School clothes. Cell phone bills. Teenagers come with hefty price tags! But we love them, and we want the best for them; that's why when it comes to auto insurance, not only do we want to shop for cheap auto insurance for teenagers, but we want to shop for the best auto insurance for teenagers, as well. Since teenager drivers are considered "at risk" drivers because of their lack of experience, is it even possible to find an auto insurance policy for teenagers that is both cheap and reliable? Yes.

First thing's first - the quality of the auto insurance policy. You don't want to choose an auto insurance policy for teenagers based solely on cost, because as cliché as it sounds, you usually get what you pay for. Begin your search for an auto insurance policy for your teenager by looking into reputable auto insurance companies. Perhaps you'll want to add your teenager to your own policy, or perhaps you'll want to look for an auto insurance company that offers special auto insurance policies for teenagers. The route you take doesn't matter; what matters is that the auto insurance policy for your teenager offers excellent coverage.

Now you want to start looking at the cost of the auto insurance policy for your teenager. Parents can usually save a few bucks by adding their teenager drivers to their own auto insurance policies. Regardless of whether you add your teenager driver to your own auto insurance policy, or purchase

your teenage driver his own auto insurance policy, there are a few universal ways you can get cheaper auto insurance for your teenager.

For example, many insurance companies offer discounts for teenagers who successfully complete driver education courses. Some offer discounts if the teenager makes good grades in school. When shopping for cheap auto insurance for teenagers, ask your agent about the discounts your teenager may be eligible for.

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