

Consumer Corner

Smart Tips For Insurance Shoppers

(NAPSA)—When buying a car, there's more to consider than the make and model. Price, size, gas mileage—even the way it feels behind the wheel—affect your decision. You should also weigh your options when buying auto insurance. With many brands and features and price ranges out there, it pays to do your homework.

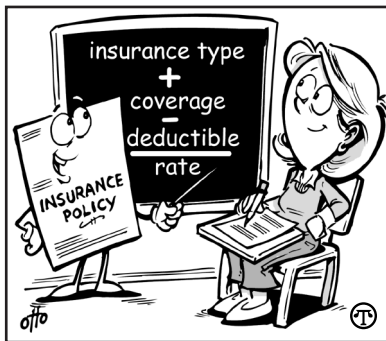
Here are some common questions people ask Progressive when they shop for insurance:

What type of auto insurance can I choose from? There are two types of auto insurance: Liability coverage pays for damage to other vehicles or injuries to other people that you cause. Physical Damage coverage pays for damage to your vehicle. These two coverages are the foundation of your policy.

How much coverage should I buy? The state defines the minimum amount of coverage required, but after that, the amount of coverage you buy is up to you. You choose based on your comfort level, budget and lifestyle.

Some people want as much coverage as possible for all of life's "what ifs." Others are satisfied with bare-minimum coverage. If you have a newer vehicle, you may want more coverage to protect your investment. If you can afford higher deductibles (the amount you'll pay out of pocket in the event of an accident), you can raise them and pay less premium.

How is my rate determined? Rates are based on a combination of pieces of information about you, your driving record and your car. It's important for you to provide



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accurate information to your agent or to the insurance company. It helps determine the best options and rates for you.

Can I get a lower rate? Many insurance companies offer discounts that can help lower your rate. For example, Progressive offers discounts for good student drivers, paying your premium electronically and having more than one policy.

Some companies offer rewards for renewing your policies with them. At Progressive, the longer you stay a customer, the more benefits you gain, such as lower deductibles and accident forgiveness. Ask your agent or customer service representative about available discounts and programs.

Where should I shop for insurance? If you prefer to look on your own, begin your search online. If you want to talk to someone about insurance, contact an agent. To find an agent, visit www.progressiveagent.com.