

# BUDGET

# STRETCHING

# IDEAS

## Cutting New-Car Costs

(NAPSA)—One way to avoid sticker shock or buyer's remorse when purchasing a new car is to consider expenses you may encounter down the road.

For instance, experts say that while most people anticipate the purchase price, taxes and registration fees associated with a vehicle, many forget that the insurance they need to protect their vehicle could come with a hefty price tag. Fortunately, there are ways to keep insurance costs down while maintaining the type and amount of coverage a new car typically requires.

To help consumers control car costs—from sticker price to insurance premiums—The Progressive Group of Insurance Companies offers these tips:

- Decide ahead of time how much money you can spend and what type of vehicle best suits your needs.

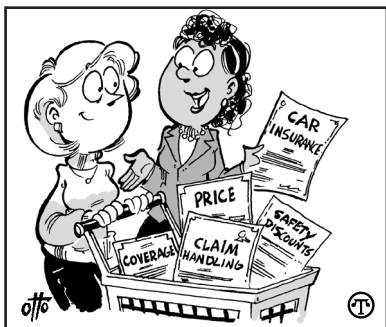
- Research crash test and accident data. You can see crash test video and analysis from the Insurance Institute for Highway Safety online at [progressive.com](http://progressive.com).

- Check with several dealerships and get firm quotes in writing. Having quotes from several places can help you negotiate your best deal.

- Shop around for financing. Rates vary between institutions.

### Insurance Costs

Before you buy a car, you should check into how much it would cost to insure. Try talking with an independent insurance agent—it may save you some money. Unlike “captive” agents who represent only one company, independent agents and brokers offer products from many different



**Independent insurance agents can help you shop around to keep coverage costs down.**

insurance companies. That means more choice and more opportunities for you to find the best coverage and service at the right price.

Here are a few questions to ask an independent agent or broker.

- Can I get any discounts for my car's safety features? Your auto insurance premium is based in part on the car's value, the cost to repair it, its overall safety record and the likelihood of theft. Many insurers offer discounts for safety features that reduce the risk of injuries or theft.

- How does this insurance company handle claims? Price isn't the only factor to consider. It's a good idea to deal with a company that will be there for you when you need it around the clock.

- What coverage do I need? Your specific needs may vary by the age of the car, your personal situation and other factors.

Select an agent or broker who takes the time to answer your questions and who can help you find the combination of price, service and coverages that you need.

To find an independent agent, visit [progressiveagent.com](http://progressiveagent.com).