

## Do You Qualify for Discount Auto Insurance

Who does not want a discount auto insurance policy. It makes good financial sense to want the best coverage possible for the least amount of money.

Cost conscious car owners rejoice: there are several ways out there for you to obtain discount auto insurance.

When you research potential insurance carriers, make sure you confirm that they are licensed to do business where you live. Individual states have their own insurance requirements, and you would only be wasting your time by investigating a company that is not permitted to operate in your state of residence. Once you have confirmed which of your potential carriers are authorized to do business where you live, you can continue with your research into the various auto insurance discounts.

You are virtually assured of receiving discounts on your auto insurance with a safe driving record. You will qualify right off the bat if you have no moving violations or accidents within a predetermined number of months or years prior to your insurance application. Factory installed air bags, motorized seat belts, anti theft systems and anti lock brakes also have an impact on the amount of your premium. Add a completed defensive driving course to the mix and you are sure to realize great savings, depending on the state you live in, of course.

You can also earn a discount on your auto insurance by bundling several insurance policies under the umbrella of one carrier. Some multiple policy discounts may be as high as 10 percent. Your age may also have an affect on the amount of your premium. Frequently, seniors with good driving records will qualify for lower rates. Or, you could qualify for discount auto insurance if you have a young student at home who regularly earns good grades. Certain additional discounts may apply if that student attends a school at least 100 miles from home.

In some cases the type of car you drive earns you a discount on auto insurance. Certain states allow discounts for new cars, economy cars, utility and farm and ranch vehicles. Amounts and types of discounts are also determined by your state, so keep this in mind when researching the various carriers. However, you are sure to earn some form of discount auto insurance regardless of where you live, so long as you meet the requirements of your carrier.

## About the Author

Find more information regarding discount auto insurance, read [www.insurancetree.com/auto-insurance](http://www.insurancetree.com/auto-insurance).

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