



Allen Kerr Insurance Commissioner

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Tips to Save Money on Car Insurance

Kerr: Reviewing coverage and asking questions important.

LITTLE ROCK – Arkansas Insurance Commissioner Allen Kerr today released the following statement offering tips for Arkansas drivers on how to save when it comes time to renew their car insurance:

"With the new year starting, many Arkansans will soon be up for renewing their car insurance policies. I strongly encourage Arkansas consumers to review their current coverage, shop around, and ask their agents questions about their policies. These are the easiest and most important ways drivers can ensure they're getting the best price for their coverage needs."

Kerr also offered these tips to keep your premiums down:

- Maintain a good driving record. A lack of moving violations over time and no at-fault accidents can result in lower premiums for auto insurance.
- Consider raising your deductible. If you can absorb a larger out-of-pocket payment in the event of an accident, raise your deductible. However, if you have a lien on your vehicle, check with your lienholder first.
- Ask your agent about what discounts may be available to you. If you have multiple cars, combine your auto and homeowners insurance with the same company, or have safety or theft-protection devices on you car, you might qualify for a discount.

The Arkansas Insurance Department offers an online brochure to help you compare prices. Please visit http://insurance.arkansas.gov/Consumers/Auto.pdf to download your brochure, or call our Consumer Services Division at 800-852-5494 to have a copy mailed to you or discuss any issues with your auto insurance policy.

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