

\$ Stretch Your Dollar \$

Stretch Your Insurance Dollar

- Comparison shop - Practice the Rule of 3: Shop at least three places; compare rates and policies; ask about discounts or special rates.
- Research companies - Read sources of information such as *Consumer Reports*, *Kiplinger's Personal Finance*, or *Money* magazines.
- Use one company - Buy more than one type of insurance from the same company; for example, insure all your cars with the same company, or your car and homeowner's insurance with the same agency.
- Don't smoke – Non-smokers often get better rates on life, health, and other types of insurance.
- Consider the deductible – Often, you will receive lower premium payments if you select a higher deductible.
- Check on discounts - Maintain a good driving record and ask about good driver discounts from your auto. insurance company. Ask if discounts are allowed for smoke detectors, burglar alarms, etc.
- Periodically review policies and coverage. Make sure you have the coverage you need. Compare rates every few years.

For more information contact the Arkansas Insurance Department
1200 West Third Street; Little Rock, AR 72201
Phone: (501)371-2600 or 1-800-282-9134. FAX: (501) 371-2618
www.insurance.arkansas.gov

References:

Nine Ways to Lower Your Auto Insurance Costs. Federal Citizen Information Center.

<http://www.pueblo.gsa.gov>

Twelve Ways to Save Money on Your Homeowners Insurance. Federal Citizen Information Center. <http://www.pueblo.gsa.gov>

Guide to Health Insurance. Federal Citizen Information Center. <http://www.pueblo.gsa.gov>

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