

## Insurance company discounts on auto insurance

If you wanted to get the most bang for your when it comes to auto insurance , one of the best places to start is with some of the more common discounts that auto insurers offer. While not all state allow these discounts, Kentucky does . Below are some of the discounts that you should be aware of:

1. **Multiple Vehicles:** Industry statistics show that individuals and families who insure more than one vehicle have fewer or lower claims.
2. **Drivers Ed. Courses:** Primarily targeted to younger and older drivers
3. **Good Student:** The statistics show; Better students make better drivers. Another way to encourage your teen age students to hit the books a little harder.
4. **Safety Devices:** Air bags, automatic seatbelts, anti-lock brakes and assorted other safety devices can lower the cost to insurers. That also means your safety is enhanced along the way. Safer for you and saves you money, tough to pass this one up.
5. **Anti- Theft Devices:** Insurance companies benefit if your vehicle has devices that deter theft or vandalism.
6. **Low Mileage:** The more miles you drive the more likely you are to have an accident. Insurance companies are cognizant of this and generally reward low mileage drivers.
7. **Good Driver:** Do you think you should pay less if you have a good driving record? Most insurance companies do, and they will reward you at renewal time if you maintain a good driving.
8. **Auto/Home Package:** Insurance companies strive to understand the risks that they underwrite. The more than know about an individual the better they can forecast the risk that you the driver present. The also desire conservative individuals, people that are less willing or less likely to take a risk. Customers both a home and auto policy fit both. Of all the discounts this is most often the largest. Double digit discounts for keeping your home and auto with the same carrier are almost always the case.