

These days most of us are looking for ways to stretch our household expense dollars. One big drain on these funds is

[auto insurance](#)

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Here are some quick and easy tips you can use to help you find some savings in your auto insurance budget without putting your assets at risk.

How Far Do You Drive To Work? In the [North Carolina Auto Insurance policy](#) there are several different classifications for your driving habits.

One focuses on the number of miles you drive to work each day.

Of course if you don't drive to work and your policy is classified that way you can get a reduction by changing the classification to pleasure use.

Within the drive to work categories, there are two.

One is for those who drive less than 10 miles one way to work and the other is for those who drive more than 10 miles one way to work.

If you drive 10 or less miles one way to work, check with your agent to be sure that your policy reflects this classification.

Likewise, if you have changed jobs or if your work location has changed recently, make sure you correct your policy.

Watch Those Deductibles. If you have comprehensive and collision insurance coverage on your auto policy, be sure to check them as well. Generally, you want your deductibles to be as high as you could handle in the event of a loss.

There are some exceptions to this, for instance once you get to very high deductibles, the savings may no longer be worth it.

Also, if you have a very old car and the collision and comprehensive costs are already very low then a high deductible just might not get you enough savings to be worth it.

Still, many people have deductibles that are very low and can realize substantial savings by increasing them.

Pay In Full Discount. Some companies are now offering savings of up to 10% if you pay your [auto insurance](#) renewals in full.

They have found that people who pay in full have less losses and thus should be entitled to a lower rate.

If you can afford to do this, you should certainly take advantage of the offer.

Some companies are offering as much as a 10% discount when you pay in full.

Since there are not many places right now where you can earn a 10% return on your money, this deal is just too good to pass up if you have the money in the bank to do it.

Bundle Your Policies. Almost every insurance company will now offer you a substantial rate reduction if you buy both your [homeowners insurance policy](#) and your [auto insurance policy](#) from them.

You should always take a look at this option since it is rare that you will find these two policies to be cheaper when purchased separately.

5 Ways To Cut Your Auto Insurance Costs Without Sacrificing Protection

Sunday, 02 August 2009 12:55

Safety Equipment Discounts. Check with your agent to make sure that you are receiving all available discounts for the safety equipment in your car from anti-lock brakes to airbags

and automatic seat belts.

Most companies apply these discounts by using the vehicle identification number on your car to discover exactly which safety features your car has.

So it is somewhat rare for them to miss on these discounts.

Still, you should check in with your agent just to be sure that you are getting all the safety discounts you deserve.

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