

# Common Auto Insurance Discounts And How To Qualify

You probably hear a lot about discounts on auto insurance; television commercials for various companies strongly advertise all the discounts they have available. Most insurance companies do have many ways you can qualify for better rates, and some of them are better known than others. Although you won't qualify for all of the discounts, you can make certain you are getting all the appropriate discounts on your premium.

## Multi-policy Discounts

Insurance companies want to get as much of your business as they possibly can, so they offer good discounts when you add more policies to your account. Multi-policy discounts can include options such as multi-car, auto/home, auto/life, and many other combinations of policies. Some companies even offer a discount if they insure your boat or RV. Qualifying for these discounts is easy; simply start a second policy with your insurance company, and the discount should apply.

## Good Driver And Longevity Discounts

These discounts are easy to qualify for as well. If you have a good driving record, you should be getting the discount automatically. The same usually goes for a longevity discount. This is a discount that applies to your policies after you have been with a company for a certain period of time. Often the longer you continue to renew the policy, the larger the discount will become. The key to longevity discounts is to stay with one company long enough. Skipping from company to company for lower rates may not save you as much in the end as staying in one place.

## Discounts For Younger Drivers

There is no question that adding a young driver to your policy can be an expensive proposition. If you have a teenager new to driving, inquire about a good student discount that can alleviate some of the cost. You will likely be required to provide a transcript proving your child has the required grade point average to qualify. Some companies also offer a new driver training course, and your young driver can qualify for a discount just by taking the course. It can usually be done right in your agent's office. Not only will you save money, but you will help put safer young drivers on the road.

These are just a few of the discounts you may qualify for with your insurance company. Each company is different, so be sure to ask so that you don't miss out on potentially big savings on your premiums.