



## *Auto*

### HOW TO SAVE MONEY ON AUTO INSURANCE

Besides shopping around and going without coverages you don't really need, you can make thrifty choices that further reduce your premium:

**Drive responsibly.** The most obvious factor within your control is being a careful driver. Avoid tickets and at-fault accidents, which can raise your insurance rates.

**Check insurance costs before buying a new car.** Insurance premiums factor in sticker price, repair costs, safety protection for passengers, and the likelihood of theft for each model of car. Practical family vehicles (like minivans and SUVs) that emphasize safety and utility over speed and sleekness usually lead the pack when it comes to budget-friendly choices. In its annual survey, insure.com named the 2011 Chrysler Town & Country LX as the year's most affordable vehicle to insure, with a national average annual premium of \$1,091. Other picks from its top-20 list included the Nissan Murano SL, Ford Escape XLS, and Subaru Forester X.

On the opposite end of the scale? The Mercedes SL65 AMG two-door convertible with a national average annual premium of \$3,543 (and a \$198,750 sticker price to match).

**Raise your deductible.** If you can pay a little more yourself on a claim, you can save big on some coverages. By raising your deductible from \$500 to \$1,000, for example, you could cut your comprehensive and collision costs by 13 to 28 percent. Raising your deductible from \$1,000 to \$2,000 could save even more – 15% to 36%. PEMCO offers deductibles from \$500 to \$5,000.

*(continued)*

PEMCO INSURANCE CO.  
PEMCO MUTUAL INSURANCE CO.  
325 EASTLAKE AVENUE EAST  
SEATTLE, WASHINGTON 98109

1-800-GO-PEMCO  
(1-800-467-3626)  
[pemco.com](http://pemco.com)



## PEMCO *Fact Sheet*

**Grab all the discounts you can get.** Most companies give you a break for insuring both your home and car with them, having safety devices like air bags and alarm systems, having more cars than drivers in your household, and riding the bus or carpooling to work.

Preferred-risk companies like PEMCO also may offer additional discounts, including those that reward your years of accident-free driving (even if you're a new customer) and defensive-driver discounts (for drivers 55 and older who have completed a defensive driving course). If you think you might qualify for a discount, ask!