

Ask these questions when you speak with an auto insurance agent, broker or phone rep to make sure you are getting good coverage at a good price—and to confirm you're dealing with someone you can trust...

- **What rate can you get me at my current coverage levels?** An agent can make any company's insurance seem like a bargain by reducing coverage amounts or increasing deductibles. Asking for quotes at your current coverage levels (if you already have coverage) is a simple way to ensure that you're comparing apples to apples. (You can find these coverage levels on your current policy.) You can always change coverage levels after getting this important first comparison.
- **What types and amounts of coverage would you recommend that I purchase?** Be wary of agents who recommend comprehensive and collision coverage for an older car that's worth a few thousand dollars or less—that generally is not money well spent. Other signs that an agent might be trying to sell you more coverage than you need include recommending mechanical breakdown coverage if your car is still under warranty...or recommending personal injury protection coverage without first asking whether you have health insurance. (Personal injury protection helps pay medical bills following a car accident, but health insurance does that, too.)
- **How long have you been selling insurance in this area?** Agents who have been selling insurance in one geographical area for a decade or longer tend to be agents who care about their reputation and who strive to build strong long-term relationships with clients. They also are likely to know the ins and outs of the auto insurance industry. (This question is appropriate for local agents and brokers, but not for phone reps at far-off call centers.)
- **Does the auto insurance company that you're recommending (or representing) do a good job keeping its customers happy?** Some auto insurance customers want the lowest premiums possible and are willing to knowingly use a company with a bad customer service reputation if its prices are low. The person you're dealing with should be willing to honestly say when this is the case. If you ask the question above and the response is affirmative, check the US Auto Insurance Claims Satisfaction Study at JDPower.com to find out if this is true. If it isn't, you might not want to work with this insurance company or with the agent who was less than honest about it.
- **What discounts do I qualify for?** The agent should respond by asking you questions (if he hasn't already) about your driving record...your profession (discounts sometimes are offered to teachers, civil servants and military personnel)... your teenagers' report cards (good student discounts are often available)...your car's safety equipment (anti-theft devices and certain safety technology could qualify you for discounts)...your marital status (married people often pay less)... your employer (some large employers have arranged for special discounts with specific insurers)...your membership in associations like AARP or AAA...how much you drive each year...whether you are willing to buy homeowner's/renter's insurance from the same company that sells you the auto insurance policy...and/or whether you are willing to sign up for automatic payments or pay the entire insurance bill up front. It's fine if the agent or company rep does not cover all of this ground—not every discount is offered by every insurer—but if he doesn't ask a significant number of questions along these lines, he might not be working hard enough to find every discount available to you.
- **Does this insurer offer a "pay-as-you-go program"?** If you sign up for one of these programs, also called "pay-per-mile" programs, an insurance company will install tracking technology in your vehicle and monitor how much and how safely you drive. If you're someone who sticks to speed limits and puts less than 10,000 miles a year on your car, the savings could be substantial—as much as 50%, though 20% to 30% savings is more typical. But agents often do not mention these programs unless clients ask about them, perhaps because some clients respond poorly to the suggestion that they let an insurance company track them.

- **Is “accident forgiveness” available for the first accident? Under what conditions?** Some insurers will not raise policyholders’ rates because of one accident. That’s a potentially valuable perk, but get the details—some insurers offer accident forgiveness only if the driver has an otherwise spotless driving record. Others charge extra for policies that include accident forgiveness.
- **Will I be able to choose my body shop if I get in an accident? Is there a list of “preferred” body shops?** Some insurance policies encourage policyholders to use the body shop the insurer selects following an accident...or select a body shop from a list of “preferred” shops and make it difficult to get approval for repair estimates from other shops. But the body shops that insurance companies select tend to be those that agree to charge the insurance companies low rates, not those that do a great job. Avoid any policy that has restrictive rules about selecting a body shop unless the following is true: The policy offers substantial enough savings that you are willing to overlook the restrictions...or you find a local body shop that is on the list of preferred shops and that you trust or that has received positive reviews online.
- **Will this policy pay for original equipment manufacturer (OEM) parts if I have an accident?** Some policies pay only for aftermarket parts (parts not made or sold by the maker of the vehicle) when these are available. Not all aftermarket parts are well made. Don’t necessarily rule out policies that require aftermarket parts, just keep this potential difference in mind as you compare policies—it might be a reason to select a policy even if it isn’t the absolute cheapest offered to you.
- **What auto insurance claims, if any, do you see on my record?** If you have made claims on an auto insurance policy during the past three to seven years, insurance companies will tend to quote you higher rates. There isn’t much you can do about that—but you can make sure there are not any inaccurate claims on your record. Insurance agents are not required to tell you what they see on your record, but some will. You can obtain a free copy of your “CLUE Auto Report” at LexisNexis.com. If there is a claim on your record that you didn’t make, dispute it (the report has instructions).

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