



**1** **Decide How Much Insurance You Need**  
For most drivers, the minimum levels of insurance will not provide enough protection. Many people choose to purchase higher limits of property damage and bodily injury coverage. Owners of newer vehicles often purchase collision and comprehensive coverage. You can learn more about the different coverages available by going to [www.insuremass.doi.state.ma.us](http://www.insuremass.doi.state.ma.us). Decide how much coverage you need before you begin to shop.

**2** **Decide How You Are Going to Shop**  
Auto insurance companies sell policies through local agents and directly through websites or 1-800 phone numbers. As you decide which method meets your needs, you should consider shopping both ways in order to obtain a full range of premium quotes.

**3** **Get Multiple Quotes**  
There is no substitute for getting multiple quotes for your automobile insurance. The only way you can be confident that you are not overpaying for the coverage and service that you want is to obtain a price quote from a significant number of insurers. Many agents only represent one or two insurers. As you choose agencies for premium quotes, be sure to ask each agent which companies they represent so that you can get quotes from a large number of insurers through a small number of agencies.

## Be Prepared With Your Shopping Checklist

Before making your first phone call or visiting your first insurer website for a quote, take a moment to pull together all of the key information you will need to obtain an accurate quote

- ✓ **The year, make and model of each vehicle you want insured. For the most accurate quote, use each vehicle's VIN number.**
- ✓ **Tell the agent how much insurance you want. Always ask for the same coverage levels for each quote so you can make an apples-to-apples comparison.**
- ✓ **The name, license number and date first licensed of each licensed driver in your household.**
- ✓ **List any special after-market equipment that has been installed in your car.**
- ✓ **Be ready to answer questions about your vehicle usage such as the number of miles you drive each year.**
- ✓ **If you are changing insurers, you will be asked about any gaps in coverage.**
- ✓ **Think about other insurance you might want to bundle with your auto insurance. Many companies offer significant discounts to customers who also purchase a home or renter's insurance policy.**

## Things to Remember

Remember to ask for all of the discounts that might be available to you. Each insurer offers many different discounts including common ones such as low annual mileage, anti-theft devices, multi-car policies, and good student.

Double-check each quote to make sure that the information is accurate and that the coverage levels are the same. Also be sure to check the policy's term length – if one quote is only half as much as all the others, it might be based on a 6-month policy.

## Compare and Save

Once you have a suitable collection of quotes, you can compare prices as well as other important factors such as product features, claims handling reputation, location of the agent or direct writer or the financial health of the company. It might take a few hours to assemble a significant number of quotes, but a small investment of time could save you many dollars in the long run.