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FOR IMMEDIATE RELEASE

Factors Affecting Car Insurance Rates

The Professional Insurance Agents of Wisconsin offer the following information on auto insurance.

MADISON, Wisconsin (February 14, 2007) – When searching for auto insurance, who you are and where you live can affect your rates as much as your driving record.

“There are many factors that go into determining your premium,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW).

“Some you can’t do anything about, like your age or gender.”

But there are a number of other things you can do to try and get the best rate possible, including:

- Improve your credit. Many insurance companies view bad credit as a high risk.
High risk = high premium.
- Drive safely. Lower your speed, avoid risky behavior such as running yellow lights and try to avoid accidents. Tickets and accidents count against your rate.
- Choose your vehicle wisely. Your vehicle make, model and even color affect your premiums. The more desirable, fast and flashy your car is, the more your premium will be.
- Although you may not be able to do anything about it, where you live can affect your insurance. Typically, if you live in a rural area, you are less likely to have a crash or

- more -

stolen vehicle. Even in urban areas, certain counties or districts are considered to be a higher risk area than others. This means the person living across the street from you could be paying a lower premium, just because of their zip code!

Other factors that can go into determining premiums include: miles driven per year, distance to work, occupation, years of driving experience, business use of the vehicle, whether or not you currently have auto insurance, use of theft protection devices (like alarms) and multiple cars and drivers (which can lead to discounts).

Your professional independent agent can help you shop around and find the best rate for you and your situation. They will also be able to answer any questions you may have about your policy. To locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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