

[Personal Insurance](#) / [Auto Insurance](#)

## How to reduce your premium

**Here are some factors that affect your auto insurance premium:**

- The coverages and deductibles you select
- The make, year and model of your car
- The area in which you live
- The usage, the route, and your annual mileage
- The number and age of drivers who can drive your vehicle
- Your previous claims and traffic violations
- Your type of employment
- If you have a criminal record

## How to get discounts and reduce your premium

- Insure more than one vehicle with your insurer
- Insure both your auto and home with the same company
- Sign up for a 2-year contract, which some of our insurers offer
- If the vehicle is old, you can drop some guarantees (e.g. collision)
- Increase your deductibles
- Avoid tickets to maintain a good driving record
- Equip your vehicle with a certified antitheft system
- Buy an economy-class or hybrid car
- Have new drivers take a driver's training course
- Buy a vehicle instead of renting one
- Take advantage of special programs offered by some of our insurers.