

COMPARING ONLINE AUTO INSURANCE QUOTES: *Savvy Shopping Can Save Time and Money*

The Idaho Department of Insurance recommends reviewing your insurance policies once a year to ensure the coverages are right for your life situation and that you are getting the best deal possible. Countless websites offer to help you save money on auto insurance. The Department has a few tips to make the online shopping experience safe and easy.

Decide Which Coverages You Need

Auto insurance needs are unique to a person's life situation and may change over time. Make sure you understand the coverages found in auto insurance policies, and be sure the following coverage options are the same for every quote:

- Liability Limits – Liability covers the other driver in an accident for bodily injury or property damage for which you are legally responsible. Your liability coverage limit needs are based on the value of the assets you have to protect.
- Uninsured Motorist/Underinsured Motorist (UM/UIM) – UM/UIM bodily injury coverage is required to be offered by auto insurance companies in Idaho. This coverage pays if you or family members are injured by an uninsured or underinsured driver.
- Deductibles – Comprehensive and Collision coverages pay for damages to your vehicle caused in a covered accident and require the selection of a deductible. This is the amount you have to pay if the covered vehicle is damaged in an accident.
- Optional Coverages – These can be anything from rental car coverage to towing services.

Get Your Information Together

To get a rate quote, have the following information available:

- Your current auto insurance policy
- The driver's license of all drivers
- The vehicle's registration

Before You Start Answering Questions

A variety of sites offer auto insurance quotes; some rate for a specific company while others let you fill out one form and get quotes from several companies. A few things to know about getting information online:

- Because of coverage requirements, it is not easy to get online quotes in all states.
- Some websites will send the information to an agent in your area to quote and write the policy.

- Not all websites provide immediate quotes. In some cases a company representative will call to confirm the information before providing a rate. In this case, ask to have the information emailed for your records.
- If all the quotes do not have matching coverages/limits, contact the companies and ask for a revised estimate using matching coverages/limits.
- Some websites are authorized to make coverage available immediately, while others cannot, even if you have made a premium payment.
- Once you have made a payment for the policy, you should have access to a temporary identification card to keep in your car. Permanent cards and a copy of the policy should come in the mail within 60 days. Some insurers will issue the policy electronically if you mutually agree to communicate this way.

Completing the Quote Request

Complete disclosure is required as the relationship between you and your insurer is one of mutual trust. Here are a few things that require close attention:

- Drivers/Operators –If you fail to include all household drivers and they are behind the wheel in an accident, the company could cancel or non-renew the coverage going forward or charge additional premiums.
- Driving Record – Generally, insurance companies ask for three years of driving history and will use a Motor Vehicle Report to check the driving records of all named drivers. It may also check claims histories. Some companies rate your premium by measuring at-fault accidents and traffic violations. Further, MVRs do not always reflect fault. Check all quotes for discounts or surcharges based on driving history and risk classification factors.
- Credit Rating – In most states it is legal for insurers to use credit-based insurance scores as a risk classification factor in pricing a policy. Review your credit reports (you have three) for errors before getting a quote.

Do Some Investigating

The lowest quote may not always be the best choice, so before making a payment, do some homework. Start by talking with friends and family about their auto insurance experience. If they are insured by one of the companies you are considering, ask about their best and worst experiences. Check with the Department of Insurance at www.doi.idaho.gov to verify that the company and agent are licensed in Idaho. You should also inquire about complaints made against the company.

More Information

Get smart about your insurance needs and take the guesswork out of buying an auto insurance policy. [This](#) consumer alert is a good reference when shopping around. For more information or tips on how to save money, go to [InsureU](#) and choose the life stage that best fits your situation. You can also download the [Consumer's Guide to Auto Insurance](#).

September 2011