

# Take Action Now: New Car

## 10 INSURANCE-SMART THINGS TO DO WHEN BUYING A NEW CAR



In addition to sale or lease price, be sure to factor insurance **PREMIUMS** as you estimate your monthly car payment. Rates vary, so shop around to make sure you're getting the best price. This is also a good time to check your **CREDIT HISTORY**, as insurance companies may use that when determining your premiums.

Before deciding on your dream car, compare insurance rates. SUVs, convertibles and **PERFORMANCE VEHICLES** typically cost more to insure.



If reliable transportation for a new driver is all you need, consider buying used. **USED CARS** can be more affordable, and if a car's replacement cost is greater than a typical major repair, it may make sense to only purchase **liability coverage**.



Consider **SAFETY** features, such as anti-lock brakes, side air bags, automatic seat belts, anti-theft devices and GPS as you negotiate your auto purchase or lease price. Safety-related add-ons can mean lower insurance premiums.



If you or your spouse/partner already have auto insurance, consider adding your new car to an existing policy to take advantage of **MULTI-CAR** discounts. If you own a home, you also may qualify for a **MULTI-POLICY** discount.



To avoid accidents due to mechanical failure and keep insurance rates low, schedule regular vehicle **MAINTENANCE**. Check your owner's manual or visit the manufacturer's website for a recommended schedule to check windshield wiper fluid, oil and tire pressure.



Pay attention to where you **PARK**. If you store your car in a garage or locked parking lot, you may qualify for lower premiums.



For minor fender benders, think twice before filing a **CLAIM**. The number of claims you file can impact your insurance costs.



Download the free **WreckCheck** mobile app from NAIC. This useful tool outlines what to do immediately following an **ACCIDENT** and walks you through a step-by-step process to create your own accident report.



Check to see if your insurer offers reduced rates for agreeing to use a **TELEMATIC** device.



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