

the best coverage for your individual circumstances. For example, they may suggest a higher deductible, which could lower your premiums, or recommend shopping around for a new policy with a different insurer.

- Consider bundling your auto insurance with other insurance policies sold by the same insurer. Some insurers offer discounts for maintaining multiple insurance policies with them.
- Check your policy and verify your information is accurate, including that:
 - Your mailing address and/or place of garaging address, if different than your mailing address, is correct.
 - Each vehicle has the correct driver, mileage, and primary use listed.
 - All discounts to which you are entitled have been applied.
 - The make and model of your vehicle(s) is/are correct.
 - The age/birthdate(s) of the driver(s) is/are correct.
 - The dates of any chargeable accident(s) and conviction(s) identified are correct.

www.dfs.ny.gov

Learn More

For additional information about automobile insurance in New York visit the DFS website at dfs.ny.gov/auto-insurance.

Need Help with Something Else?

The New York State Department of Financial Services is committed to helping New Yorkers understand their rights and protections.

For assistance, or to file a complaint, visit the DFS website at www.dfs.ny.gov or call the DFS hotline at (800) 342-3736.

Visit the DFS website for more information at www.dfs.ny.gov



@NYDFS



Insurance Discounts and Savings

**WAYS TO SAVE ON
AUTO
INSURANCE**



This guide is provided for informational purposes only and does not constitute legal advice.

You may be eligible for discounts on your homeowners', auto, and health insurance, which could lower your insurance costs. For many kinds of insurance, insurers offer discounts if you take steps to reduce your risk, like installing hurricane resistant glass in your home or taking a defensive driving course.

Ask your insurer or an insurance broker to see what savings you may be entitled to, and review your insurance policy for information on available discounts.

Required Discounts

All auto insurers in New York must provide premium discounts for certain vehicle features and driver safety classes. If your vehicle has the features listed below or you have taken a qualifying class, your insurer should automatically apply the discounts to your premium:

- Qualified accident prevention course completion (a list of classes should be provided by your insurer, and are also available on the DMV website)
- Anti-theft devices
- Window glass etched with the vehicle identification number
- Anti-lock brakes
- Daytime running lamps
- Front-seat seat belts and air bags (required in all vehicles in the U.S. since 1990)

Contact your insurer to confirm your premium reflects all applicable discounts.

Additional Potential Discounts

Many auto insurers offer additional discounts for safe driving, vehicle safety upgrades, and more. Some insurers will also offer discounts to certain groups of individuals such as military members or senior citizen/retirees. DFS maintains a list of discounts available from major auto insurers in New York on its website.

Check with your insurer about additional discounts they may offer, including:

- **Telematics:** Mobile apps or plug-in car devices to monitor for safe driving behavior and/or low mileage.
- **Safety/collision avoidance systems:** Vehicles equipped with a backup camera, lane assist, or brake assist.
- **Accident and driving history:** A clean record with no accidents or traffic violations for a specified number of years.
- **Qualifying policyholders:** Military members, senior citizens, retirees, and student drivers meeting certain academic requirements.
- **Driver training** course completion
- **Low annual mileage** or carpools
- **Combat Auto Theft Program:** Vehicles participating in the program and displaying an official decal

may be stopped, without other cause, by law enforcement officers if operated between 1:00 a.m. and 5:00 a.m., the prime vehicle theft period. Contact your local police precinct to talk to your Crime Prevention Officer and your insurer to see if you are eligible for this program.

Updated Credit Information

If credit information was used in underwriting or rating your personal auto insurance policy, your insurer is required to inform you that it is using your credit information.

You have the right to request that your insurer re-underwrite and re-rate your policy at least every three years based on your current credit information.

Your insurer is only allowed to decrease premiums based on updated credit information, so a decrease in your credit score cannot negatively impact your insurance costs. Check with your insurer to learn more, including how to request that your insurer re-underwrite and re-rate your policy.

Other Ways to Save

In addition to discounts and rebates, there may be other ways to save on your auto insurance:

- Work with your insurance broker to determine if you are eligible for any discounts and whether you have