

Tips for Auto Insurance Buyers in 2025

Provided by Henriott, a HUB International Company

Insurers must often deal with regulatory constraints and market competition when updating auto insurance policies. As a consumer, it's crucial to understand these dynamics and explore ways to lower costs without compromising coverage quality. Auto insurance is typically a constant and unavoidable expense for drivers.

The following are some practical strategies to help reduce these costs while ensuring you maintain essential coverage:



Research potential discounts. Insurance providers offer discounts that you might not know about. Your agent can assist in pinpointing the discounts that are relevant to your circumstances.



Consider usage-based or pay-as-you-go insurance. Usage-based insurance (UBI) tailors your premium based on your driving patterns. UBI could offer substantial savings if you drive infrequently or have safe driving habits. Pay-as-you-go insurance plans can benefit those who drive fewer than 10,000 miles annually and could be a good fit for people who work remotely or have hybrid schedules. These programs may offer the potential for lower rates if you drive safely, meaning good driving habits could lead to savings.



Research car models that are more affordable to insure. If you're in the market for a new car, ask your agent to identify vehicles that may be less expensive to insure. For example, a vehicle with advanced safety features may qualify for lower insurance rates than one without.



Switch to paperless, automatic payments. Most insurers offer discounts for online payments, paperless billing and automatic payments. Paying your annual premium in full, rather than monthly, can also result in savings.



Evaluate your current coverage. A local insurance agent can be an ally for optimizing your auto insurance coverage. One of the key areas they can assist with is determining coverage types and amounts based on your specific vehicle and driving habits.

Our agency is here to help you navigate the changing insurance market. Reach out to us today to learn more about how we can help you find the auto policy that's right for you.