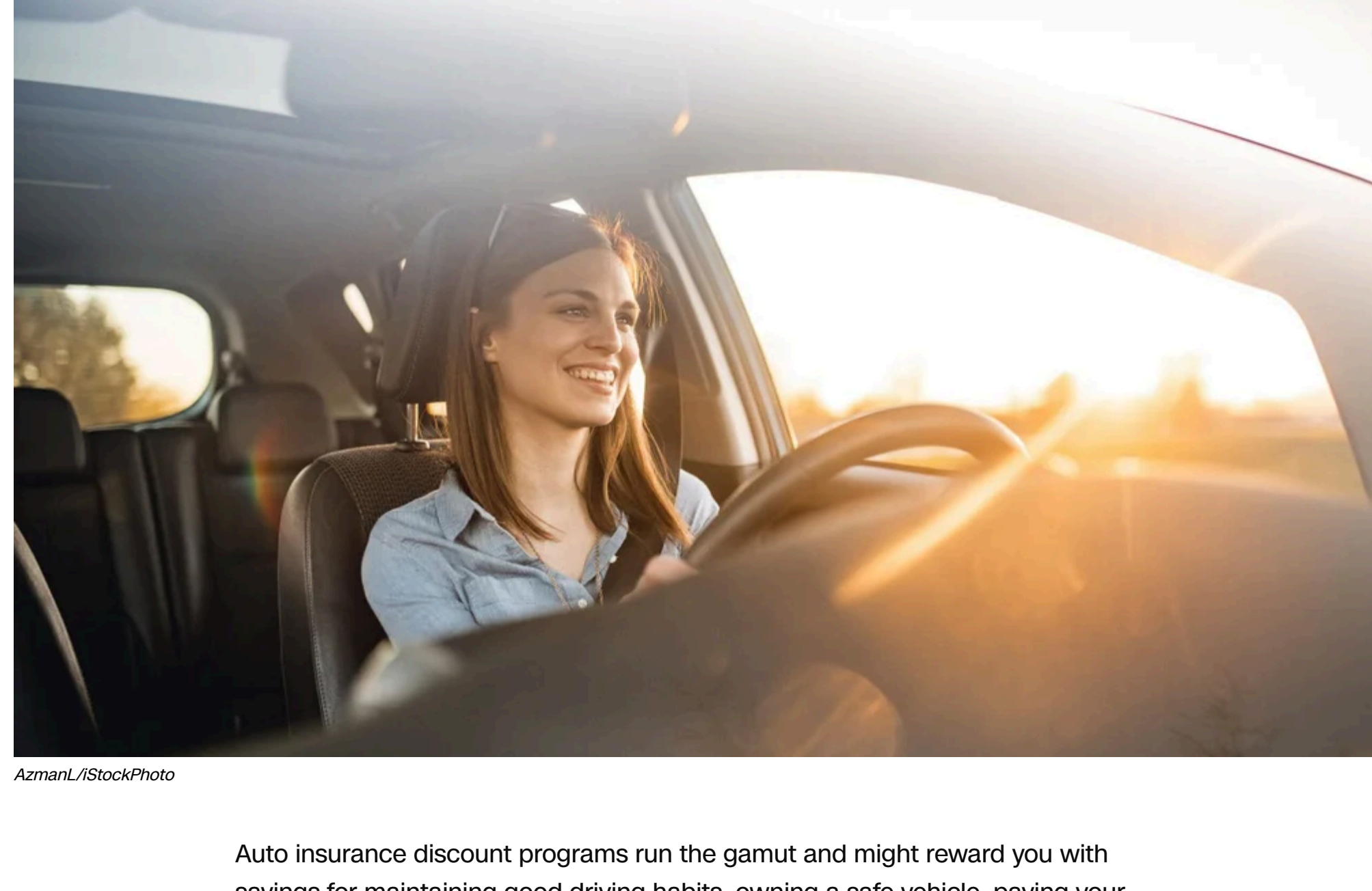
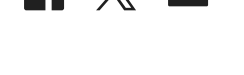


# Auto insurance discounts in 2024

By Michael Evans, J. R. Duran & Tori Roughley, CNN Underscored Money  
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Amaru\_0804/Photo

Auto insurance discount programs run the gamut and might reward you with savings for maintaining good driving habits, owning a safe vehicle, paying your bill on time or even buying a new home. Discounts require you to meet eligibility requirements, but the more you qualify for, the more money you'll save.

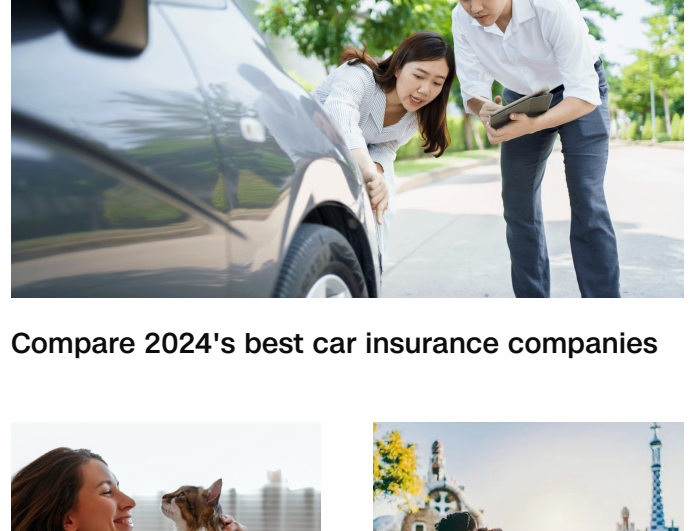
## Featured Offers

<p><b>Nationwide</b></p> <p>Compare Rates</p> <p>From auto liability policies</p>	<p><b>TRAVELERS</b></p> <p>Compare Rates</p> <p>From auto liability policies</p>	<p><b>AMERICAN FAMILY</b></p> <p>Compare Rates</p> <p>All your protection under one roof™</p> <p>From auto liability policies</p>
<p><b>Nationwide</b></p> <p>Average annual rate: \$2,760</p> <p>Online quotes available: Yes</p> <p>Depends on state: Yes</p> <p>State availability: 46</p>	<p><b>Travelers</b></p> <p>Average annual rate: \$2,363</p> <p>Online quotes available: No</p> <p>State availability: 44</p>	<p><b>American Family</b></p> <p>Average annual rate: \$2,293</p> <p>Online quotes available: Yes</p> <p>State availability: 39</p>

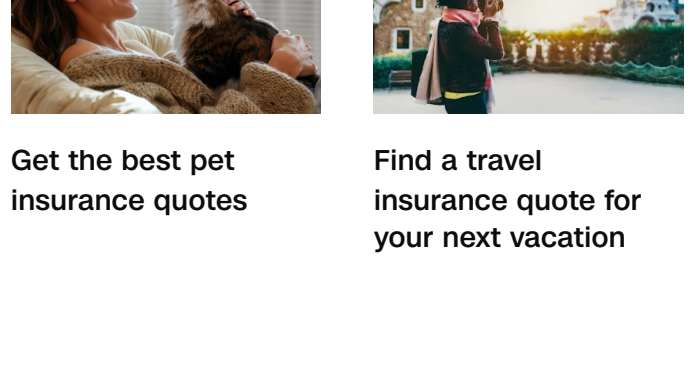
## What is in this guide?

- Types of car insurance discounts
- Car insurance discounts by company
- Car insurance discount tips and precautions
- How to get car insurance discounts
- Frequently asked questions (FAQs)

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## Types of car insurance discounts

### Vehicle and safety-related discounts

Insurers often offer an auto insurance discount for vehicles equipped with safety and security devices such as:

- Air bags
- Alarm systems
- Anti-lock brakes
- Anti-theft devices
- Automatic seat belts
- Daytime running lamps
- Electronic tracking devices

### Driver history and personal traits discounts

Many auto insurance companies extend discounts if you avoid getting into accidents, filing claims and racking up speeding tickets. If you're an experienced driver, you might qualify for a premium reduction if you complete an approved defensive driving course. Young drivers can often earn a discount by making good grades in high school or college. Owning a home or reducing your annual mileage may also qualify.

### Policy and customer loyalty discounts

With some carriers, bundling (buying two or more policies from the same insurer) your car insurance with a [homeowners insurance](#) or [renters insurance](#) policy or buying more than one auto insurance policy can get you a discount. Certain insurers also may offer you a discount if you have a history of continuous car insurance coverage.

Some providers will extend you a discount if you purchase a policy after you get an online or phone quote or when you sign your insurance documents online. Paying your premium in full, opting for digital policy documents and setting up automatic premium payments may qualify you for discounts, too.

Some insurers also offer loyalty discounts to customers who keep their policies for a specified period and mature driver discounts for [those who are older](#) and complete a state-approved safety course.

## Car insurance discounts by company

Discounts can play an important role in choosing an insurance company. For instance, one insurer may offer a 10% good driver discount, while the same discount is 20% with another insurer. Providers often advertise their discounts on billing statements and include the amount of each discount on the declarations page of your auto insurance policy.

Each one of the car insurance companies below was a winner in our rankings of the [best car insurance companies](#).

### USAA

- Accident-free
- Anti-theft device
- Bundling
- Garage on base (storing your car on a military base)
- Good student (maintain a B average or 3.0 GPA or better, place in the top 20% of your class or be included on the Dean's list or honor roll)
- Legacy (discount if your parents have a USAA auto policy)
- Multi-vehicle
- Complete a course for defensive driving
- Complete basic driver training course
- No tickets, accidents or certain types of claims for five years
- Safe driver as tracked by a USAA device
- Vehicle in storage (not available in Hawaii, North Carolina and Virginia)

### Nationwide

- Accident-free
- Anti-theft device
- Automatic payments
- Defensive driving course
- Good student (maintain a B average or better)
- Multi-policy
- Paperless documents
- Safe driver as tracked by a Nationwide device
- Safe driver

### Travelers

- Continuous insurance
- Driver training
- Early quote (getting a quote before your current policy expires)
- Electric/hybrid vehicle
- Paying on time, in full at the beginning of the policy term and/or with electronic funds transfer (EFT)
- Good student (maintain a B average)
- Homeowner
- Multi-policy
- Multi-vehicle
- New car
- Safe driver (no accidents, tickets or big comprehensive policy claims in the past three to five years)
- Student away at school
- Safe driver as tracked by a Travelers device

## Progressive

- Automatic payments
- Continuous insurance
- Good student (maintain a B average or better)
- Homeowner
- Multi-policy
- Multi-vehicle
- Buying a policy via online quote
- Paperless documents
- Paying your total premium amount at once instead of monthly
- Signing your policy forms online
- Student away at school
- Teen driver
- Safe driver as tracked by a Progressive device

## Geico

- Defensive driving course
- Driver's education course
- Emergency deployment
- Federal employee
- Good driver (accident-free for five years)
- Good student (maintain a B average or better)
- Military
- Multi-policy
- Multi-vehicle
- New vehicle
- Seat belt use

## Allstate

- Anti-lock brakes
- Anti-theft device
- Automatic payments
- Early signing (signing your policy at least seven days before it starts)
- Good payer
- Good student (maintain a B-average or 2.7 GPA or better)
- Multi-policy
- New car
- Paperless documents
- Paying your total premium amount at once instead of monthly
- Safe driver

## Car insurance discount tips and precautions

### Drive safely

Just one speeding ticket can lead to a 15% insurance premium increase or more and may remain on your driving record for three to five years. A clean driving record is a great way to qualify for and keep a discount.

### Take advantage of family changes

Notify your insurer when there are changes in your household. For example, if your teenager goes off to college but leaves their vehicle at home, ask your insurance agent if you qualify for a student away at school discount.

### Take a defensive driving course

"Check if your state has a defensive driving or accident prevention discount," said Nick Baldes, an agent at New York-based Cote Agency. "New York state has one that provides a 10% discount off the liability [portion] on your policy, which is the largest discount, aside from bundling your policies, that we can give in New York."

### Do your research before buying a vehicle

Request and [compare car insurance quotes](#) before you buy a new or used automobile — certain types of cars cost more to insure. For example, a car's weight, safety ratings and age have an impact on how much you'll pay.

"Driving a heavier car with high safety ratings or an older sedan versus a sports car can save you on insurance, if that's the priority," said Ben Weinstein, an agent at Country Financial in Portland. "Larger, heavier cars typically offer more protection, and cars paid in full give you the option to discontinue collision and comprehensive insurance and continue carrying [only liability protection](#)."

### Shop for lower rates

If you think you're paying too much for car insurance, shop around to find a better rate. Even if you are satisfied with your current premium, it's a good idea to request quotes from other providers about every three years. Changes to your driving history and your credit profile could result in lower rates.

## How to get car insurance discounts

There are a couple of ways to get car insurance discounts. First, you can get quotes from multiple companies for car insurance, then compare the discounts they gave you in their quote.

Another way to find out which discounts you can get is to ask a local insurance agent, Baldes said.

"The best way to get discounts applied to your policy is to simply ask [an insurance] agent," he said. "They will know your state's insurance rules and regulations, as well as the insurance company's discounts, rules and regulations."

Agents that work for a single company will give you a good perspective on what that company can offer. However, if you work with an independent insurance agent (works with many companies instead of just one company), they're likely to find you multiple policies with discounts tailored to your needs.

## Frequently asked questions (FAQs)

### What are lesser-known factors that may qualify me for an auto insurance discount?

Certain insurance companies offer affiliate discounts for association members. For instance, The Hartford extends up to a 10% discount to AARP members. You might be able to get a discount with some insurers for being a federal government employee.

Also, Weinstein noted, there are plenty of lesser-known discounts out there that might surprise you.

"In addition to good student, college graduate, good driver and occupational discounts, there are also engaged couple discounts," he said. "In some states, insurance companies offer occupational discounts for certain professions. For example, Country Financial offers discounts for first responders and teachers."

### How often do auto insurance companies offer discounts?

### Are there special auto insurance discounts for the military?

### Is there any auto insurance discount for students?

### What steps do I need to take to apply for a loyalty discount on my auto insurance?

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Note: While the offers mentioned above are accurate at the time of publication, they're subject to change at any time and may have changed or may no longer be available.

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