

Note: The following PSA may be used as a guideline when writing your own PSA on lowering your auto insurance costs.

PUBLIC SERVICE ANNOUNCEMENT

Ways to Lower Auto Insurance Costs 60-second PSA

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Although auto insurance rates are influenced by several factors that are out of your control, such as repair costs, there are some things you can do to lower your rates. The CPCU Society [chapter name] Chapter recommends the following six steps:

- **Shop around.** Compare quotes from three insurers.
- **Ask about discounts.** You may be eligible for one or more discounts, such as multicar, passive restraint systems and driver training.
- **Increase your deductible.**
- **Compare the premium savings against the current value of the car.** If you have an older car, you may want to consider dropping collision or comprehensive coverage, especially if you have a high deductible.
- **Consider premium costs before purchasing an auto.** Your premium will be higher for a car that is expensive to repair, or is a prime target for car thieves.
- **Drive safely and responsibly.** Traffic violations and at-fault accidents can increase your insurance costs dramatically.

This message is brought to you by the CPCU Society [chapter name] Chapter. CPCUs are certified experts in the property-casualty insurance industry.

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About the CPCU Society

The CPCU Society is a community of credentialed insurance professionals who promote excellence through ethical behavior and continuing education. The Society's more than 25,000 members hold the Chartered Property Casualty Underwriter (CPCU®) designation, which requires passing eight rigorous undergraduate- and graduate- level examinations, meeting experience requirements, and agreeing to be bound by a strict code of professional ethics. The CPCU designation is conferred by The Institutes. More information about the CPCU Society is available at www.cpcusociety.org.