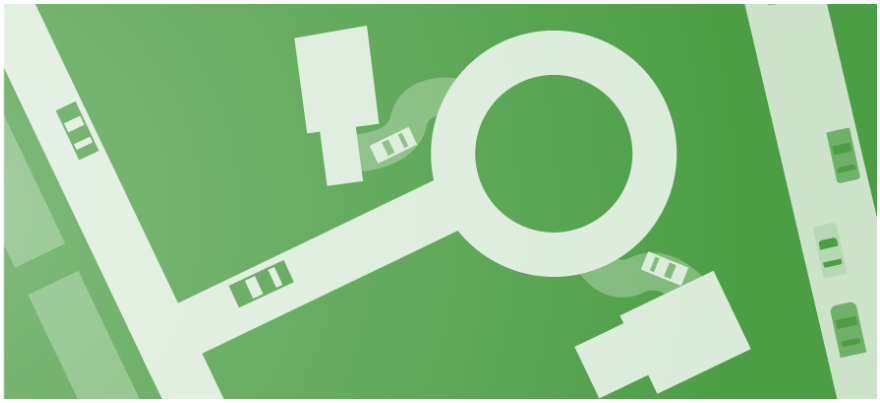
Auto Insights Newsletter



January 2024

Does My Credit Score Affect My Car Insurance Rates?

Many drivers overlook how credit scores can affect car insurance rates. In most states, your credit score influences car insurance premiums. A change in your credit tier can lead to substantial fluctuations in your insurance premiums.

Three states—California, Massachusetts and Hawaii—have taken a stand against this practice, banning insurers from using credit information in determining car insurance pricing.

Insurers issuing policies in New Jersey, Virginia, Arizona, Texas, Wisconsin and Tennessee may weigh credit scores more heavily than in other states.

Navigating Your State's Laws and Finding Favorable Rates

Each state has regulations concerning the use of credit scores in insurance premium calculations. Talk to your agent about your state's specific laws and how they might affect your car insurance premiums.

Insurance agents can be invaluable resources in helping you navigate the insurance landscape. Your agent has insights into which companies offer the best rates for varying credit tiers and can guide you toward a policy that aligns with your financial circumstances.

Even with less-than-perfect credit, you may qualify for numerous auto insurance discounts to help reduce your premiums.

Contact your agent today to discuss how to save on your auto policy.

Car and Booster Seats Save Lives

The effective use of car seats, booster seats and seat belts play a vital role in protecting our youngest passengers from harm in an accident.

When children use appropriate car seats and booster seats compared to seat belts, their risk of accident-related injury decreases by 71-82%, according to the Centers for Disease Control and Prevention.

It is essential to properly buckle small children into car seats or booster seats, regardless of the journey's length.

For children ages 4-8, booster seats reduce the risk of serious injury by 45% compared to seat belts alone. During this critical period, children are too big for car seats and too small for seat belts to fit properly.

Ensuring children are properly buckled in a device that is suitable for their age, weight and height helps reduce their risk of accident-related injury or death.

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