# CarInsurance.com Guide Details Best Auto Coverage Discounts

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*Drivers may be leaving savings between 11% and 27% on the table*

**Foster City, CA – March 2, 2021 –** Many aspire to get the best value on car insurance premiums, but researching applicable discounts may not make it to the top of To Do lists as often as it should. To help drivers understand savings opportunities, CarInsurance.com releases a comprehensive Car insurance discount guide which explains the best discounts on the market today and how they work.

Discounts can include:

- **Good driver:** This discount is an average of 27% for those who have a clean driving record for three to five years, meaning they have no DUI convictions, moving violation convictions, or at-fault accidents.
- **Accident-free:** Drivers who have not been in an accident in three to five years can save an average of 26% percent.
- **Student away:** Parents with a child attending college at least 100 miles away from home without a vehicle are eligible for an average 18% discount. It is also possible to save on car insurance for students who do have cars.
- **Multi-policy home and multi-policy condo:** These discounts save drivers about 14% and 12% respectively when they bundle home and auto insurance.
- **Loyalty:** Those who have been with their car insurance carrier for three to 20 years can receive an 11% discount, on average.

Certain discounts can be overlooked, such as potentially saving 9% by paying an annual premium in full up front, or perhaps saving 8% for documented low mileage driving. CarInsurance discusses state auto insurance rates and laws applicable to discounts. Experts explain how these savings are set by insurance companies, and ways discounts are capped.

“While there are many auto insurance discounts available, determining the actual amounts for these discounts can be challenging,” explains Michelle Megna, CarInsurance’s editorial director. “To provide some clarity and help consumers find the biggest available savings, we’ve done a detailed analysis on discounted car insurance rates.”

Megna is available to provide information on CarInsurance’s methodology and answer questions about options offered to help drivers maximize their savings.

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