

# COMPARE: Car Insurance Comparison Shopping

Congratulations, you have just purchased your very first vehicle - a used 2016 Honda Civic! Now you need to get car insurance and it's time to look at all of your options.

Let's say that you...

- Are 18 years old
- Are commuting to work / school five days per week (20 miles each way)
- Expect to drive about 12,000 miles per year
- Have never received any moving violations (like a speeding ticket)
- Have never been involved in an accident



1. Find 3 different auto insurance companies that you want to compare prices for.
2. Fill out the table with the details from each company

Coverage Element	Company 1	Company 2	Company 3
Company Name			
Monthly Premium			
6 month Premium			
Bodily Injury <ul style="list-style-type: none"> <li>● Per person/Total for accident</li> </ul>			
Property Damage			
Comprehensive/Collision Deductibles			
Personal Injury Protection (PIP)			
Uninsured/Underinsured <ul style="list-style-type: none"> <li>● Motor Vehicle/Bodily Injury Coverage</li> </ul>			
Emergency Road Service			
Rental/Travel Expenses			

3. Review your table. Which one of the 3 plans do you think would be best for you?

4. What specific elements of their coverage appealed to you?

5. What elements of other companies' plans caused you to exclude them?

**Part IV: Reflection**

6. Which matters more to you: having a high level of coverage or paying a little as possible in monthly premiums? Why?

7. Are there any other components of car insurance coverage (PIP, Uninsured/Underinsured, Roadside Assistance, etc.) that you view as especially important for yourself? What are they? Why are they important?