Insurance premiums are expected to rise due to inflation affecting various products, particularly in Washington and Idaho. Increased costs for home and auto repairs, driven by higher lumber prices, a construction labor shortage, and a national shortage of car chips, are leading insurance companies to adjust their rates to accommodate higher claim amounts. To mitigate the impact of these rising costs, AAA members can benefit from discounts of up to 8% on car insurance through partner companies. Additionally, bundling auto, homeowners, and recreational vehicle insurance with one provider can yield further discounts. Safe drivers may inquire about usage-based insurance, which tracks driving habits and can offer discounts ranging from 5% to 20% for safe driving practices. Other available discounts may be identified by AAA insurance agents based on individual circumstances. In Washington, drivers aged 55 and older can receive discounts for completing a driver improvement program every two years, while teen drivers may qualify for safe driving discounts after completing a safe driving course. For personalized assistance and to explore coverage options, individuals can contact AAA insurance agents at (844) 819-7211 for a consultation.