Top Factors That Can Significantly Affect The Price Of Car Insurance Premiums

Discount--auto--insurance.com (http://www.discount--auto--insurance.com/) announces a new blog post, “Factors That Affect Your Car Insurance Rates”

LOS ANGELES (PRWEB) April 12, 2019 -- Discount--auto--insurance.com has launched a new blog post that explains what factors can affect the price of car insurance rates.

For more info and free quotes, please visit http://www.discount--auto--insurance.com/factors-that-affect-your-car-insurance-rates.

In order to determine accurate insurance premiums, insurance companies will analyze multiple factors. Among these factors, there are some that are under the policyholder’s control and they can have a great impact on the final price of insurance.

Some of the most common factors that can affect the price of insurance are the following:

- Address. The ZIP code of any driver is important for insurance companies. Insurance companies can find out a lot about a driver just by knowing his ZIP code. Drivers that live in highly populated urban areas are more likely to experience traffic jams and accidents. Besides that, insurance claims are a common thing in urban areas. For these reasons, drivers that live in densely populated areas will pay more on their insurance rates compared to policyholders that live in rural areas.
- Age. Young and senior drivers are usually charged more on their insurance. Statistics show that young drivers are easily distracted and they tend to be immature behind the wheel. For these reasons, young drivers pay the highest insurance premiums. As they age, senior drivers will have slower reflexes and their abilities to properly drive a vehicle will be diminished. This, combined with age-related diseases and medication, will make senior drivers crash rates to go up. Also, the Centers for Disease Control and Prevention (CDC) points out that the fatality rate in car accidents increases as drivers are aging.
- Gender. Male drivers are known for having higher chances of being involved in car accidents, especially young male drivers that are in the first years of driving and they are known for driving recklessly.
- Driving experience. First-time drivers are seen as high-risk drivers by the insurance companies, no matter what age they have.
- Driving record. Drivers with a clean driving record can qualify for a good driver discount and pay less on their insurance premiums. On the other hand, even a speeding ticket can make the insurance rates go up with 20 to 40%.

For additional info, money-saving tips and free car insurance quotes, visit http://www.discount--auto--insurance.com/

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