The Most Important Factors That Influence Car Insurance Costs


LOS ANGELES (PRWEB) May 13, 2019 -- Discount-aaaauto---insurance.com has launched a new blog post that presents some important factors that can affect the price of car insurance premiums.

For more info and free quotes, please visit http://www.discount-aaaauto---insurance.com/6-factors-that-affect-car-insurance/.

The life of many would be harder without a car. To legally drive on the public roads of the US, drivers need car insurance. Insurance companies will analyze multiple factors before grating coverage to a driver. Some of these factors are under drivers’ control, while others are not.

The most influential factors that affect car insurance are the following:

- Car model, including installed equipment and features. Drivers that have a perfect driving history, excellent credit score and they made no claims for a long time, will still pay a large amount of money if the cars they are driving are not considered safe. To lower their insurance premiums, drivers should avoid insuring expensive sports cars, limousines or cars that are considered unsafe by the insurers. Instead, they should insure slightly used minivans, sedans or SUV's that are already equipped with several safety devices.
- Experience behind the wheel. Drivers who just begun driving will be considered high-risk by the insurers and they will have to pay a lot on their insurance premiums. On the other hand, mature drivers between 40 and 65 years old that have some experience behind the wheel are considered to be the best drivers. For this reason, mature drivers will pay the lowest insurance premiums.
- Driving history. Even a parking ticket can increase the price of insurance. Policyholders that didn't receive any traffic fines or caused any car accidents in the past years will pay significantly lower insurance premiums than drivers that have multiple traffic violations in their driving history.
- Policy limits and add-ons. Choosing high coverage limits will make the drivers pay more on their insurance premiums. Also, the price of insurance can be even higher if the policyholders select several extra services like roadside assistance or windshield repair.
- Credit score. Insurance companies consider drivers with a good or excellent credit score as being more responsible. For this reason, these types of drivers will pay less on their insurance. However, drivers with poor credit score will pay higher insurance rates.
- Deductibles. Choosing a higher deductible level means that the driver is willing to pay more out of his pocket whenever he is required to make a claim. By doing so, the driver will pay less on his insurance premiums.

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

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