10 Sure Ways To Get Cheaper Car Insurance Rates - New Guide

*Carinsurancehints.com announces a new blog post, “10 Ways To Make Car Insurance Cheaper”*

LOS ANGELES (PRWEB) November 06, 2019 -- Carinsurancehints.com has released a new blog post that presents 10 ways to get cheaper car insurance.

For more info and free quotes online, visit [https://www.carinsurancehints.com/10-ways-to-make-car-insurance-cheaper/](https://www.carinsurancehints.com/10-ways-to-make-car-insurance-cheaper/)

Drivers should understand that many rating factors are under their control. By making smart choices, they will get better prices. Insurance companies recommend the following:

- Bundle policies. Policyholders who combine car insurance with home, renters or life insurance will receive a significant discount. The value of the discount varies by carrier.
- Purchase a multi-vehicle plan. Having all owned vehicles under the same contract will help drivers get better premiums than insuring them individually. The value of the discount increases with the number of insured vehicles.
- Adjust deductibles. Increasing the deductibles will help drivers get cheaper full coverage. Make sure to adjust deductibles to a maximum sum that can be paid anytime.
- Drop full coverage on older cars. If the car is older than 10 years, keeping full coverage will make the owner overpay for coverage. A car’s value usually decreases over time.
- Keep a clean driving record. Avoiding traffic violations and accidents is a good way to keep premiums under control. Seek ways to expunge older traffic violations. Insurance companies offer a no claim bonus for every year in which the driver did not commit or has been involved in an accident.
- Drive a safe car. A car with a good safety rating will be easier and cheaper to insure. Look for annual crash-test ratings and NHTSA safety rankings.
- Install extra safety and anti-theft devices. This will improve the safety rating and will significantly lower the comprehensive car insurance premiums. Plus, it will help police officers recover the stolen cars.
- Enroll in a defensive driving course. Insurance companies can offer or suggest a defensive driving course. The client will improve his driving skills and will get a discount.
- Scan the insurance market periodically. It is recommended to get car insurance quotes at least once every 6 months and check the average premiums costs. Being permanently aware of the average costs will help drivers to avoid overpaying. Some insurance companies practice a marketing tactic called “price optimization”.
- Pay-in-full. This will help the insurance company get rid of some administrative costs and it will provide cheaper premiums.

For more car insurance info, money-saving tips and free online quotes, please visit [http://www.carinsurancehints.com/](http://www.carinsurancehints.com/)

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