

How Important Is for Drivers to Compare Online Car Insurance Quotes Every Six Months?

Cheapquotesautoinsurance.com (https://cheapquotesautoinsurance.com/) announces a new blog post, "Why Drivers Should Get Car Insurance Quotes Every Six Months"

LOS ANGELES (<u>PRWEB</u>) August 02, 2019 -- Cheapquotesautoinsurance.com has launched a new blog post that explains how drivers that compare online quotes every six months can pay <u>lower car insurance rates</u> in California.

For more info and free online quotes, please visit https://cheapquotesautoinsurance.com/drivers-get-car-insurance-quotes-every-six-months/

Many drivers might consider checking for car insurance every six months to be quite excessive, but by doing so, they can save money on car insurance. Car insurance rates can fluctuate depending on several factors. Sometimes, the premiums go up, even if the policyholder has a perfect driving record.

The reasons why drivers should obtain quotes every six months are the following:

- Insurance rates change frequently. Providers are known for changing their insurance rates quite often depending on several risk factors. For example. Insurance carriers can change the rates according to the weather. Drivers that live in the Northeast states will pay more on car insurance if they decide to purchase a policy during the winter.
- The winter period in the Northeast is known for being long and severe. That's why drivers should purchase insurance several weeks before the winter starts in the Northeast.
- Improved credit score. One important factor used by insurance companies to determine the premiums is the driver's credit score. Drivers with a good credit score are seen as more responsible and less likely to file a claim. For these reasons, they will pay less on their insurance. On the other hand, drivers with a poor credit score are considered to have higher chances to file a claim, and for this reason, they will pay more on insurance. To improve their credit score, drivers should pay their bills on time.
- Drivers have maintained coverage. Insurance companies consider that new drivers and drivers with long coverage lapses are high-risk. Without a coverage history, policyholders don't know if a driver is causing more accidents than the average, or if he pays the bills on time. To change this situation, drivers should maintain continuous coverage for at least six months.
- Vehicles lose value over time. As soon as they get out of the showroom, new vehicles start to lose value. A brand-new vehicle can lose as much as 20% of its value after the first year of being on the roads. Policyholders should not pay the same premiums on a vehicle that has a significantly lower value than in the moment they agree to purchase insurance.
- Major life events. There are some important life events that can have an impact on insurance rates. Getting married, mobbing to a better area, or obtaining a job promotion are some of the events that can help drivers pay less on their premiums.

For additional info, money-saving tips and free car insurance quotes, visit https://cheapquotesautoinsurance.com/

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Online Web 2.0 Version

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