

Ten Ways To Get Cheap Car Insurance Premiums In 2020 - New Guide

Compare-autoinsurance.org has released a new blog post, "10 Ways In Which A Driver Can Save Money On Car Insurance"

LOS ANGELES ([PRWEB](#)) January 03, 2020 -- Compare-autoinsurance.org has released a new blog post that presents multiple ways of getting [cheaper car insurance](#)

For more info and free car insurance quotes, visit <https://compare-autoinsurance.org/10-ways-in-which-a-driver-can-save-for-car-insurance/>

Car insurance costs can reach several thousand dollars per year, depending on the provider, risk profile and coverage options. Insurance rates are determined after analyzing multiple risk factors. Some of these factors are under policyholder's control. Find out more and get free quotes from <http://compare-autoinsurance.org>.

- Purchase multiple insurance services from the same company. This technique is called "bundling" and will help drivers save money.. Companies with great financial power will ask if the policyholder would like to get more insurance services from them. A person can easily bundle car insurance with homeowners/renters/condo insurance and save big. When completing online questionnaires, the user is asked if he owns the home/apartment where he/she lives. If the user owns it, he will be provided with a bundle option. In some cases, a person can save as much as 20% simply by bundling coverage.
- Purchase multi-vehicle plans and ask for discounts. Covering multiple vehicles under the same insurer will also be financially rewarding. Multi-vehicle plans also provide a discount. The value of the discount is directly proportional to the number of insured vehicles. However, there is a maximum number of cars that can be insured by the same company. The maximum number is usually five.
- Set higher deductibles to comprehensive and collision coverage. The usually recommended value is \$500, for both comprehensive and collision coverage. However, the policyholder can choose higher values and lower the overall premiums. Use online quotes to adjust deductibles and see how much money can be saved.
- Do not keep full coverage on older vehicles. If the car is older than 10 years, keeping full coverage is likely to make the owner overpay. Since a car's value diminishes over time, keeping full coverage for cars older than 5-6 years is likely a financial mistake. Visit Kelly Blue Book and check the current value of the car. If it is very low, drop full coverage.
- Keep a clean driving record, in order to be considered a safe driver. Whenever a person tries to obtain online quotes, he will be asked for claims and traffic violations in the recent 3-5 years. Traffic violations and accidents will not only increase premiums but can also determine a carrier to consider a client "high-risk" driver and eventually, drop him.
- Consider a car's safety rating before buying it. Do not let car insurance be an after-thought and check the average costs before purchasing a car. Generally, companies prefer insuring safer cars Look for annual crash-test ratings and NHTSA safety rankings. Lots of new models are fitted with latest sensors and accident prevention systems. A safe car is cheaper and easier to insure. Medium-sized family cars are usually really safe and cheap to insure, being mass-produced – that means that there are plenty affordable spare parts.
- Install extra safety and anti-theft devices. Investing in car's safety will be greatly appreciated by insurance companies. Drivers can qualify for several discounts. Furthermore, installing car recovery systems will lower the comprehensive component of the premium.
- Enroll and graduate 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. Many online questionnaires ask drivers (especially the young ones) if they have participated in courses provided by the local DMV or they are willing to participate in defensive driving classes. Drivers can also get discounts for enrolling and graduating “refresher courses”.

- Use online car insurance quotes to periodically check the insurance market. 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”. Basically, they rely on drivers to stay with a single company and not check the market. Loyal drivers are “rewarded” with more expensive premiums.

- Pay for the whole coverage period in advance. Paying-in-full will help drivers save around 10% on their insurance. Get online quotes and see how much it can be saved by paying for everything in advance.

Compare-autoinsurance.org is an online provider of life, home, health, and auto insurance quotes. This website is unique because it does not simply stick to one kind of insurance provider, but brings the clients the best deals from many different online insurance carriers. In this way, clients have access to offers from multiple carriers all in one place: this website. On this site, customers have access to quotes for insurance plans from various agencies, such as local or nationwide agencies, brand names insurance companies, etc.

For more information, please visit <http://compare-autoinsurance.org/>.



Contact Information

Gurgu Ciprian

Internet Marketing Company

<http://compare-autoinsurance.org/>

8183593898

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