

Car Insurance Guide - How To No Longer Be Considered A High-Risk Driver

Compare-autoinsurance.org (<u>https://compare-autoinsurance.org/</u>) announces a new blog post, "How Can You Move From The High-Risk Driver Category To Standard-Driver Category?"

LOS ANGELES (<u>PRWEB</u>) January 10, 2020 -- Compare-autoinsurance.org has launched a new blog post that explains how drivers can <u>save car insurance money</u> by moving from the high-risk driver status to standard-driver status.

For more info and free quotes, visit <u>https://compare-autoinsurance.org/how-can-you-move-from-the-high-risk-driver-category-to-standard-driver-category/</u>

Car insurance companies are analyzing multiple factors to determine the risk profiles of their customers. Drivers that are categorized as high-risk will have to pay the highest insurance premiums. To get rid of the high-risk label, drivers can do some changes in certain areas.

Drivers that want to promote to the standard-driver category should know the following:

- Find out for how long a driver can be considered a high-risk. Depending on the reason why someone is seen as a high-risk driver, this status will remain active for a period that is between several months and a few years. Drivers can be considered high-risk for various reasons. This status is usually obtained by drivers that have several traffic tickets, drivers that were at-fault in one or more accidents, or drivers convicted for DUI. To be promoted to the standard-risk, drivers will have to maintain a clean driving record for at least three years. - Research more about all factors that can determine a driver to be labeled high-risk. Drivers can be considered high-risk from other reasons that are not related to their driving records. Drivers that own expensive vehicles like muscle cars, limousines, or exotic sports cars are considered high-risk even if they are not bad drivers. Persons that have poor credit scores are seen as high-risk for their increased chance of filing a claim. The lack of driving experience will place young and new drivers in the same high-risk category. Finally, drivers that have insurance lapses will also be labeled as high-risk.

- Important things to remember. Comparing insurance quotes is very important for high-risk drivers. Certain insurers might label a driver as a high-risk, while at others the same driver is seen as a standard-risk. To lower the chances of being labeled as high-risk, drivers can improve their credit score, buy a safer vehicle, or they can enroll in a defensive driving course. The high-risk driver status Is not permanent and drivers will eventually get rid of it.

For additional info, money-saving tips and free car insurance quotes, visit https://compare-autoinsurance.org/_

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Contact Information Gurgu Ciprian Internet Marketing Company http://https://compare-autoinsurance.org/ 8183593898

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