

## What Are The Main Factors That Influence Car Insurance Rates?

*Compare-autoinsurance.org (<https://compare-autoinsurance.org>) is a top auto insurance brokerage website, providing car insurance quotes online from trustworthy agencies all over the United States. This website has released a new guide that presents several factors that are used for determining the car insurance premiums.*

LOS ANGELES ([PRWEB](#)) November 18, 2020 -- When it comes to determining rates and associated costs, insurance companies analyze a vast number of factors. These factors can be classified into 3 main categories: driver-related factors, car-related factors and coverage-related factors. Companies carefully analyze the following factors:

- Driver's age. Teen drivers are more likely to get involved in an accident. Younger drivers, under 25 years old, pay higher premiums. Senior citizens that are in their 70s or 80s, also pay higher insurance rates based on their age. In this case, age-related medical problems will impair a person's driving capabilities.
- Credit score. Most states, except California, Hawaii and Massachusetts, allow insurance companies to look at the driver's credit score. They will regularly charge more to the drivers with a poor credit score, while the ones that have good and excellent credit score will receive lower insurance rates.
- Driving history. Drivers that were recently involved in accidents, received many tickets, or made previous insurance claims, should expect more expensive premiums. A really bad driving record will even determine the current insurer to drop the client. Safe drivers, on the other side, receive better rates.
- ZIP code. The majority of car accidents happen close to home. People living in a densely populated neighborhood, with more cars, are more likely to suffer a car accident, vandalism or theft. Parking the car in a garage will make coverage cheaper.
- Car model. An insurer will ask about car make, model, car type, year of production, installed safety features, condition, etc. Some cars are cheaper to insure than others. Luxury, sports car or extremely customized cars are difficult to insure and regularly will need a specialized insurer.

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 <https://compare-autoinsurance.org>



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**Online Web 2.0 Version**

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