

## What Are The Most Common Types Of Claims And How They Influence Car Insurance Rates

*Compare-autoinsurance.org (<https://compare-autoinsurance.org/>) announces a new blog post, "What Drivers Should Know About Car Insurance Claims"*

LOS ANGELES ([PRWEB](#)) January 06, 2021 -- Compare-autoinsurance.org has launched a new blog post that explains how many [car insurance claims](#) a driver can make and if there are any restrictions.

For more info and free car insurance quotes, visit <https://compare-autoinsurance.org/what-drivers-should-know-about-car-insurance-claims/>

Whatever the reason, some drivers may be required to make multiple car insurance claims in a year. Most car insurance companies don't have a limit in the number of insurance claims made by a policyholder as long as he makes these claims for legitimate problems and he has valid car insurance at the time of the incident. However, most car insurance companies have limits on at-fault insurance claims. Drivers who have two or more at-fault insurance claims in three years are labeled with multi-claim status and will have their premiums raised and even risk having their policies non-renewed by their insurers. Also, some policies might have an aggregate limit, which is the maximum total amount the insurer will pay for the entire policy period.

Not all claims are treated the same by the insurers. Based on the amount of damage and who is at fault, insurance companies separate claims into the following categories:

- **At-fault claims.** At-fault claims are claims where the policyholder is at-fault in an incident. If a policyholder gets involved in an accident that occurs as a result of his actions, then the policyholder's insurance company is required to pay any damages from this accident. Even one at-fault claim will cause insurance premiums to rise. Policyholders who make two at-fault claims within a three-year period are likely to have their policies non-renewed.
- **Not-at-fault claims.** Policyholders who got involved in accidents not caused by them will need to make a claim through the other driver's insurance company (if they reside in most states) or through their own insurance providers (if they live in one of the 12 no-fault states). The insurance providers treat these claims differently than at-fault claims. Policyholders have no limits on how many not-at-fault claims can make in a certain period.
- **Comprehensive claims.** Comprehensive policies cover things like theft, vandalism, damage caused by floods, storms, hurricanes, or fire. These claims don't affect the price of insurance unless policyholders file three or more comprehensive claims in less than three years. Furthermore, in some states insurance companies are prohibited from raising the premiums after one or two comprehensive claims.

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

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