

How Can High-Risk Drivers Obtain Better Car Insurance Rates

Compare-autoinsurance.org (https://compare-autoinsurance.org/) announces a new blog post, "How To Get Better Car Insurance Rates Even If You Are A High-Risk Driver"

LOS ANGELES (<u>PRWEB</u>) March 29, 2021 -- Compare-autoinsurance.org has launched a new blog post that explains what a high-risk driver is and how to get <u>cheaper car insurance</u>.

For more info and free car insurance quotes, visit https://compare-autoinsurance.org/how-to-get-better-car-insurance-rates-even-if-you-are-a-high-risk-driver.

For average drivers, car insurance can seem to be expensive. However, drivers that are labeled as high-risk, are the ones that have to pay the most for their car insurance premiums. These drivers are very risky and oftentimes expensive to insure. This is because the chance of the insurance provider having to pay for repairs, medical bills, and property damage is much higher.

Insurance providers label the following types of drivers as high-risk:

- DUI/DWI offenders. Drivers who have a DUI or DWI in the last 10 years are likely to be considered high-risk by auto insurers. To increase the chances of finding an auto insurance policy, these drivers can take driver improvement classes and alcohol or addiction classes.
- Young drivers with bad driving records. Younger, inexperienced drivers are more likely to be involved in accidents that cause injuries and/or high amounts of property damage. Also, many young drivers are more likely to receive tickets. A young driver with a number of tickets and accidents on his record is considered high-risk. To save money on their insurance, young drivers can take defensive driving and/or driver's ed classes.
- Drivers of fast, expensive vehicles. Even if they have a clean driving record, owners of fast, expensive cars are likely to be labeled high-risk by their insurance providers. Drivers of these types of vehicles can save money if they install additional safety features.

High-risk drivers looking for insurance should check the following insurance companies:

- Bristol West. This provider is a subsidiary of Farmers Insurance. This provider is highly regarded and offers affordable premiums. They also provide options for low down payments on liability coverage, as well as payment options that are flexible and can meet a driver's specific needs.
- Geico Casualty. This is a subsidiary of Geico that is known for using a clear and very easy to understand point system that will help high-risk drivers figure out how much are going to pay for their premiums.
- Progressive. Progressive first started as a provider exclusively for high-risk drivers. Also, they were the first to allow drivers to pay premiums in installments instead of in a lump sum. This carrier has received outstanding reviews for customer services, as well as claims processing.
- Titan Insurance. As a subsidiary of Nationwide, this carrier is known for offering insurance coverage for high-risk drivers that other carriers would never consider covering, like DUI convicted drivers. They also provide the drivers they cover with SR-22 paperwork. Also, they offer discounts, such as the one offered for driving a vehicle with anti-lock brakes.
- State Farm. Besides offering affordable plans for drivers who are considered high-risk, they also offer their specialized Drive Safe and Save program, which helps them determine how safe a high-driver is in order to offer them discounts based on the information they collect.



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

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.



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