

Why Car Insurance Is More Expensive For New Car Models?

Carinsuranceplan.org (<https://carinsuranceplan.org/>) announces a new blog post, “Why New Vehicles Are More Expensive to Insure”

Los Angeles, CA ([PRWEB](#)) January 04, 2020 -- Carinsuranceplan.org has released a new blog post that explains why owners of recently released car models pay more expensive [car insurance premiums](#).

For more info and free car insurance quotes online, check <https://carinsuranceplan.org/why-new-vehicles-are-more-expensive-to-insure/>

When insuring a new car, owners have the unpleasant surprise of finding that the costs are really high. This is why drivers should consider getting quotes before buying a car. The main arguments used by insurance companies are the following:

- New models cost more to be repaired or replaced. Hi-tech safety and tracking devices are usually installed in new models. All of these safety devices are expensive to repair if they're damaged. New advanced technology like ventilated and massaging seats, head-up displays, heated steering wheel, also increase the price of policies. Lastly, the new alloys from which body parts are manufactured are more expensive. New aluminum alloys, carbon fiber reinforced polymer, or even new steel types are costly to produce and to repair.
- New models are preferred by car insurance thieves. Insurance companies will increase the insurance rates for a new car model if there are too many claims for stolen vehicles for that model. Thieves will choose to steal new car models instead of old ones because they are more valuable. If they cannot sell the whole car, the parts will be sold separately on the black market.
- Some models don't have stellar results on test-dummy crashes simulations. The Insurance Institute for Highway Safety (IIHS) shows that some vehicles are riskier than others because of the way they are built. Their data shows that many new vehicles have less capacity to withstand low-impact collisions. Because of that, they can cost more to repair.
- Adding full or extra coverage. Owners of new cars are recommended to add collision and comprehensive insurance, to be sure you are fully covered. One optional policy that brand new car owners can get is the new car replacement coverage. Overall, extra coverage means more expensive premiums.

For more examples, money-saving tips and free quotes, visit <https://carinsuranceplan.org/>

Carinsuranceplan.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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