

Published based on [It Is Possible That Your Car Insurance Company Had Discounts They Are Not Telling You About?](#)

It Is Possible That Your Car Insurance Company Had Discounts They Are Not Telling You About?

Insurance companies, as a rule, are all different. If you are unhappy with the quote you received on your car, be sure to check out several competitors as they all have different prices available.

The most obvious way to lower your auto insurance premiums is not to get into accidents. Most insurance companies offer discounts and rewards to drivers who consistently avoid traffic tickets and accidents. Driving recklessly can cost you in many ways. Being a safe driver can mean lower premiums.

Choosing a higher deductible will lower your insurance premiums. Even though you will be held responsible for repairs in some cases, a high deductible covers you in other ways. Try a high deductible if you have a car with low value.

Be careful when you are driving, you need to be sure the cost of your car insurance stays low. If you are able to avoid citations or collisions, you are more likely to receive offers for cheaper premium payments. This kind of discount can save a lot of money, and typically will get larger each year that you are accident free. This also helps to keep your premiums down.

If your family includes teenage drivers, don't buy them their own cars. Rather, encourage them to use a car that is already owned by the family. Adding a teenager to a family plan is much cheaper than insuring him or her separately. Not only that, but with many insurance companies offering discounts to good students, they may qualify for a reduced rate on their policy.

One option you always have to help decrease your insurance payments is to raise your comprehensive and collision deductibles. By opting for a higher deductible, you can save on premiums because you are not as prone to file a claim for a minor incident. Though keep in mind that if you select a higher deductible, there will be a higher price if you do file a claim.

Reconsider buying add-ons for your car that you don't really need. You do not necessarily have to have seats that are heated or a booming radio. If you get in an accident and total your car, or if it's stolen, the insurance company will only pay you for the value of the car, which does not include any after-market equipment.

If you want to save on insurance, get one that is less sporty. People who purchase sports cars end up paying higher premiums. Low-profile cars are the better option. A car with a powerful motor is also more expensive to insure. In addition, sports cars are stolen more often than other cars, driving the insurance rates even higher.

Auto insurance that is affordable is not just a myth. By actively using the tips described in this article, you can have lower car insurance premiums.

(Read additional material on auto insurance rates quotes at [My Auto Insurance Rates](#).)

You can also find this article published on [It Is Possible That Your Car Insurance Company Had Discounts They Are Not Telling You About?](#), and on the tag pages [auto insurance premiums](#), [car insurance](#), [insurance companies](#), [insurance payments](#), [minor incident](#), [teenage drivers](#).