

## Car Insurance At A Low Price

These days, car insurance rates are going up and up. Drivers in California pay one of the highest auto insurance rates in the United States. You do not have to sacrifice quality to pay less for car insurance. This article offers tips to reduce your car insurance costs and still get the benefits you need.

Do comparison shopping and get quotes on premiums from various insurance companies. You may be surprised that providers are open to questions you have on how to get cheap car insurance since they want your business. When shopping around, make sure you are comparing like with like, which means you are basically comparing the same policy offered by different companies. Also ask how quickly claims are processed and paid.

Did you know anti-theft devices result in lower premiums? If your car is older or did not come with anti-theft devices, have a mechanic put them in to take advantage of this price break.

If you already have insurance on your home or apartment, look into using this provider for your auto insurance as well. Discuss your options with your existing insurer and you could be eligible for five to twenty percent off of your premiums.

Ask if you qualify for a group discount. There are insurance companies that provide a discount on auto insurance for being connected with certain groups or organizations, such as credit unions or clubs. Insurance companies can give you a list of organizations they recognize if you request for it.

When you have an accident or other claim, the lower your deductible, the less you spend on the claim. But higher deductibles cost less and will result in lower premium payments. Consider the savings and decide whether raising your deductible is worthwhile.

Consider reducing the coverage on older cars. If you own an older model vehicle, consider removing the collision or comprehensive coverage. Weigh the cost of collision or comprehensive coverage against your car's value and see if it is worth it. It is not recommended however to skimp on liability and medical payments.

Remember these tips as you shop around for a better deal on car insurance. You can get the best bang for your buck if you make sure to ask any questions that come to mind and compare your options carefully.

## About the Author

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