

Published based on [How the high risk drivers' premiums gets affected](#)

How the high risk drivers' premiums gets affected

Shopping for car insurance can be frustrating for high risk drivers. Insurance companies typically will charge more or may even deny coverage to those drivers with unsavoury pasts. If you find yourself in this position, be sure to get quotes from several companies to ensure that you are getting the best rate.

There are many different factors that may contribute to the classification of high-risk drivers. Nevertheless, the driving record is the most important factor in determining risk. If you have already participated in several accidents during the year or within two or three years, these incidents have a negative impact on your record, even if they are not your fault. Being involved in any accident can deem you scorchers with a penchant for getting into dangerous situations. In addition, if you got a few speeding tickets, you also increase the risk to get in an accident. You can be labelled high-risk drivers only on the number of speeding tickets you have received.

The attachment of the high risk category to the customer is due to many private reasons. Sadly, most of these reasons are beyond manipulation. Males are considered to be more risky in comparison to women. Also, city dwellers are considered to be at higher risk than their counterparts in the country. This is the reason for the payment of higher premium for car insurance by people who live in the city. The owners of new cars pay more premium than ones with older cars.

A person's [car insurance](#) rating can be affected by their credit history. If a person has a high credit score, they will not be charged as much for their premiums as a person with a low credit score. Also a person's rates can be affected by having gaps in their insurance coverage. Gaps in coverage indicate the person has been driving without insurance. This practice is against the law and can be hazardous. For this reason, this is a factor insurance companies look at when determining rates.

If your [motor insurance](#) carrier has labelled you a high risk driver, don't despair. There are still things you can do to remove both this label and the stigma attached to it. One of the easiest is to clean up your act and improve your driving record. Generally speaking, most auto insurers will re-evaluate a driver's safety standing after three years, allowing drivers to work their way back to lower premiums. Of course, having to pay higher premiums for three years can take a rather sizable chunk out of your personal treasury, so you'll undoubtedly wish there were some way to lower your premium payments before this period is up. Believe it or not, even if you're a high-risk driver, there are some things you can do. All it takes is a little research.

You can get an almost instant quote on car insurance when you go online. Now you can compare and contrast rates very easily. Some sites will do the comparing for you. Netquote.com is one of these. You can put in your requirements, and a list of quotes will come back to you over a period of hours or days, which is very good considering the time it saves you.

It can be difficult and frustrating to obtain a clean driving record after you've been labelled a high-risk driver, yet for affordable insurance rates it is necessary. A few good ideas include avoiding areas you know to be high traffic whenever possible. Of course always be sure to slow down in places such as school zones, construction zones, and other similar areas, and just don't speed any other time. Knowing where you are and the risks around you, such as children playing, will also keep you on the right road to lowering your insurance rates!