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# Cheap Automotive Insurance Rates

If you have been with your vehicle insurance carrier for many years and you never filed for any car insurance claim, you may be eligible to acquire good driver discount. To see if you can get this, check on these criteria:

**Age.** You need to be at least 25 years of age. The reason for that is that it gives adequate time for your vehicle insurance carrier to know what kind of driver you are as shown by your driving history.

**Traffic violation.** Have you received tickets before? As much as possible, your driving history need to be clean

**Credit Score.** Your credit score must be in good standing. Car insurance companies believe that being a responsible payer is related to being a good driver.

If you have met those criteria, you may need to ask your insurance company if you can obtain good driver discount. Remember, the final decision still lies with your insurance firm, since every insurer follows several guidelines in giving vehicle insurance discounts. For some insurance providers, they would consider granting a person good driver discount if that individual has 5 years of driving experience and been accident-free for the past five years, the discount could be as much as 10%.

Here are other vital info that could significantly lower your car insurance rates:

If you are married, you may enjoy paying lower insurance rates than when you are single. Married drivers are found to make lower chance of filing for vehicle insurance claims than single drivers.

If you are operating newer and more pricey auto then you will be paying more than operating older and low value vehicle.

If you live in a rural area, your vehicle insurance rates are lesser as compared to if you live in an urban area, where the probability of getting in an accident is higher.

If you lower your driving miles your vehicle insurance rates will be more affordable. The more you use your car the higher your chances of getting in an accident. And with that, it's only required that you have higher chances for you to file for auto insurance claims.

If you increase your deductible you'll get cheaper insurance rates. {However, But, Yet}, you need to think about this cautiously. If you have a deductible of let's say \$500, you need to pay that amount of money as a part of your car insurance claims before your own insurer will settle the rest of your claims. You can even talk to the agent about [monthly car insurance](#) rates, if that is an available option to you.

By following these tips, I'm certain you'll obtain lower car insurance rates. You can also check insurance rates online now to do comparative shopping which is one great way of getting lower insurance deals also. We also have information about [insurance for smoker](#) rates as well.