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Advice for Young Drivers

At Guaraldi Insurance Agency we want our young drivers to be well insured and we want them to be safe.



The statistics show that young drivers, particularly males, belong to a high risk group. This means that they tend to have insurance claims more often than any other group of drivers. Young drivers have less experience and therefore are much more likely to have accidents than older more experienced drivers. Though rates may vary from insurance company to company in general it takes about three years of driving before a lower insurance rate is available to a young driver.

The cost of insuring a car or truck may in fact be the highest component of operational cost for a vehicle owned and operated by a young driver. Young drivers can work to lower their car insurance rates and these tips and suggestions are provided to give the young driver some ideas.

The obvious:

Have a clean driving record – a record with no accidents or moving violations will help to keep your insurance rate as low as possible.

A less expensive car will be less expensive to insure.

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You may pay a lower insurance rate if you select a smaller engine capacity versus a larger engine capacity. This means that even if the same make and model the one with the smaller engine may result in a lower insurance rate.

Also note that the insurance on sports cars is higher than for a non-sports car.

It may provide you insights into how to lower your insurance costs to get multiple insurance quotes. Note that you need to compare apples to apples. Make sure that any quotes that you receive that appear to be much lower than the others are also providing the same level of coverage. Pay close attention to the deductibles and to whether any repairs will be done with original manufacturer parts or aftermarket parts.

A safer car may command a lower rate. Consider the safety features of a car when you make a purchase. Safety features such as anti-lock brakes and air bags may help to lower the insurance rate.

Anti-theft devices make the car safe from theft and can lower the insurance rate.

A young driver may also want to consider taking a defensive driving course. This will not only make you a better driver but may reduce your insurance rate.



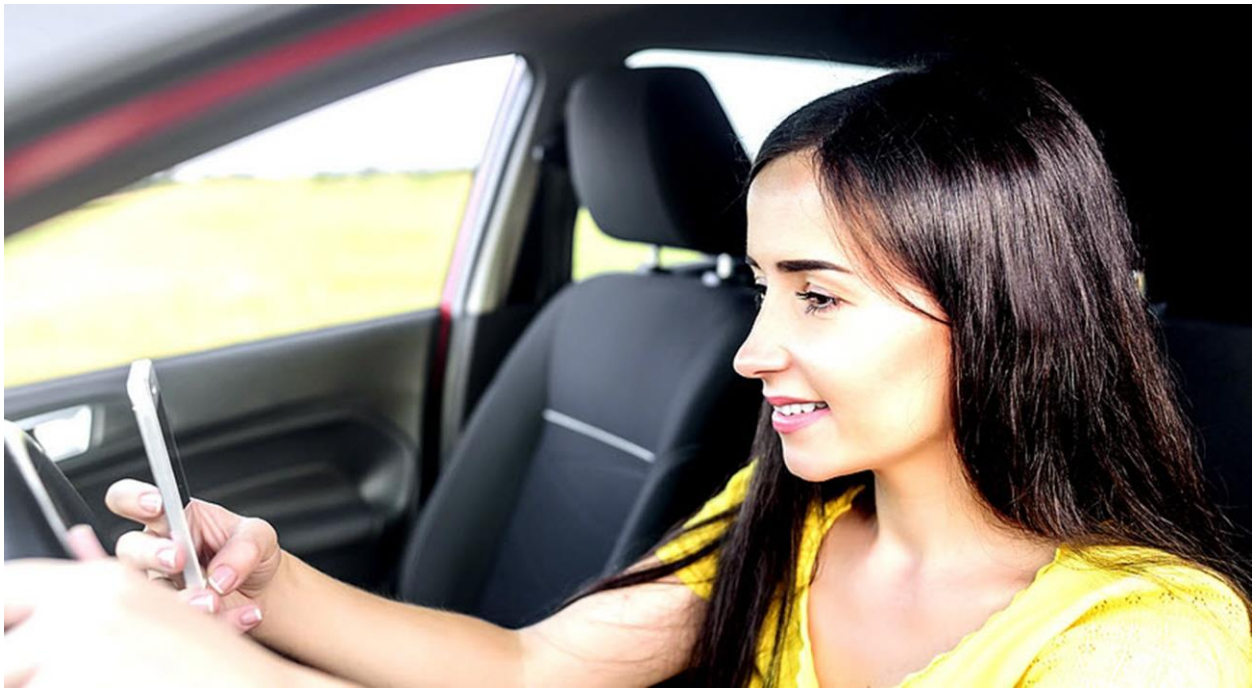
If you own your car and want to make some modification, then consider how these modifications may affect your insurance. Modifications that increase the value, performance and attractiveness of your vehicle to thieves will inevitably make your insurance premium higher. Spoilers, trim kits and turbo kits tend to give a negative image of your driving style and attitude to safety to your insurer. This negative impression may also increase your insurance rate.

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If a young driver needs to insure his/her car and they still live with their parents, it may be a good idea to stick with their parents' Car Insurance Policy as this may result in lower insurance premiums. Note also that parents can put the young driver's car on their policy and receive a discount for multiple cars on one Car Insurance policy.

A young driver can also reduce the insurance rate by increasing the deductible. Also by choosing to pay your insurance premiums annually you may be able to reduce insurance costs as your transaction charges may be reduced.

Always drive safely and avoid risks to help establish a no-claims position. As a young driver, if you can prove that you are less risky then you may be able to get a percentage discounts.



If your insurance company has a reduction for reduced annual mileage, then consider exploring this. The logic is simple: the more time you spend driving your car, the more chances you have to be involved in some kind of road accident, consequently, the higher risk you present to an Auto Insurance provider. If you drive less, then the chance of an accident is also less and hence a lower insurance risk.

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Be a good student. If you study well, it will enable lower Car Insurance rates. Auto insurers consider students with good grades to be more responsible and less reckless on the road as well. In other words, a good report card from high school or college can compensate for a student's lack of a driving history.

Be sure to be fully truthful when you fill out your insurance application. Do not underestimate your annual driving mileage or fail to mention vehicles modifications. If an insurance company feels that you have not been truthful then they may invalidate your claim and you may have to pay for all the damages yourself. Being untruthful is not a good way to lower your car insurance rate.

These tips are worth considering. If you have any questions or want more information on car insurance for a young driver then please feel free to contact the Guaraldi Agency in Lebanon, New Hampshire.