

New Drivers Car Insurance - How Easy is it to Lower Those Premiums?

So, you are a new driver or a parent of one and you are concerned about the extreme prices that come along with new drivers insurance, well you aren't alone. Thousands of families go through this every year and although the prices are going to stay somewhat high for a few years you can slightly lower them and you CAN keep them from going up.

How do you keep them from going up? Well the easiest way to keep you premiums from raising is to teach your teen to be a safe and respectful driver. Parents can ride with there new drivers and make sure they know the procedures of driving. Keeping you new driver out of an accident will keep your premiums to a minimum so making sure your teen is safe it a HUGE part of keeping those cost down.

If your teen is a safe driver you can now focus on other ways of lowering that premium, the following is a list of things you can do to lower your premium. Some may not be possible in your situation, just try the ones you can do.

-- Choose a safe car, this seems like common sense but most parents over look it. If a teens first car is a large SUV or a small fast sports car you are going to get hit in the pocket. Why? Because these cars can cause a large amount of damage due to the size of the SUV and the extreme speeds of a sports car. So, stays away from the Big and Fast cars. The best car to get is a sedan packed with safety features.

-- How is your new driver doing in school? Did you know that teens with a 3.0 grade point average or higher has a 10% lower car insurance premium then students with bad grades? Its true. Encourage you student to do good in school and it'll help you with premium cost.

-- Sometimes if you add your teen to your auto insurance policy it will offset the high premiums try to look in to this by calling your insurance company.

-- Does your teen have a job? Well a tactic often used by parents is to ask there teens to help pay for some of the cost of insurance, this is a simple and affective way of spreading the prices a little bit.

-- If you are looking for a completely new insurance policy you should really search online. Getting car insurance quotes online helps you in many way. One, its quick, and two, you are many times more likely to get a good deal. The more quotes you get the more likely you are to find a gem. If you don't know a good site to get quotes there is a link at the bottom of this article.

If you are able to follow all of these tips then there is a good chance you could safe 20-30 percent and any bit helps when paying for a new driver. If you make it through the first few years you will see a significant drop in premiums over time. Good luck.

About the Author

If you are worried about car insurance prices go to my website, put in your zip code, choose one of the companies that come up, and fill out one of their forms. It's free and cant hurt any, you might even save some money. Check it out here --> [Click Here](#)

Source: www.isnare.com

Source: <http://articles.exospy.com>