

Auto

Insights

Presented by Hodge, Hart & Schleifer

At What Age Do Car Insurance Rates Decrease?

Car insurance rates typically decrease as drivers get older, with the most significant decrease occurring between 18 and 19. This decline in premiums is due to insurance companies' perceived risk reduction between these ages.

How Inexperienced Drivers Can Lower Car Insurance Premiums

For young drivers, staying on a parent's insurance policy can result in lower rates during their teenage years. Additionally, young drivers can benefit from various discounts offered by insurance companies, such as telematics programs that reward safe driving and good student discounts.

Maintaining a driving record free of moving violations is crucial to ensuring favorable auto insurance rates over time. Moreover, driving older vehicles, which are generally cheaper to insure than new cars, is another strategy for young drivers to lower their insurance costs.

While choosing a new insurer may help young drivers get the best possible rates, it's crucial to work closely with your agent to choose a reputable insurer with an excellent reputation for customer service.

Contact your agent for more tips on reducing car insurance premiums for young drivers.

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Finding a Trustworthy Auto Repair Shop

As more drivers choose to keep their cars longer, selecting the right auto repair shop is critical. There are four primary types of repair facilities to consider:

- **Dealerships**—These are known for their deep understanding of the car makes they sell, and they boast factory-trained technicians.
- **Independent shops**—These often offer cost-effective solutions and personalized service.
- **Specialists**—These are focused on certain vehicle makes or systems.
- **Auto repair chains**—These typically provide good value on essential services.

Try out a new shop with a minor service such as an oil change or tire rotation.

A clean and professional-looking shop, certified technicians, modern equipment and a solid warranty are signs of a quality repair shop.