

# ASA Announces that Utah Ranks 21st for Cheap Car Insurance According to Survey

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SALT LAKE CITY, UTAH, USA, August 22, 2014

/EINPresswire.com/ -- Utah is ranked 21st in price for car insurance. This is according to a survey conducted by Bankrate.com. [ASA insurance](#) is one of the companies that provide [auto insurance in Salt Lake City](#) for customers in the state and it would like to see those numbers improve with fewer claims and better rates.

The survey showed people the cost of owning a vehicle, including insurance, repairs and fuel. At \$810 for insurance annually, Utah is better than 30 other states. While this is good news, there is still room for improvement.

ASA recommends reviewing the current policy before it expires. Policyholders should meet with their agents to determine if their current coverage is the optimal choice. They may discover savings that they never realized. For instance, owners of older vehicles may decide to forego comprehensive and collision insurance and just carry liability insurance. They may choose a higher deductible which can often decrease costs.

Policyholders can also ask about discounts. They may not realize the various discounts that are available to reduce the cost of car insurance. Some of the more well-known ones include multiple-car discounts, combined homeowner and auto policy discounts and good driver discounts. However, many others exist and vary among providers.

In addition, ASA says you should shop around to find the best pricing. "What was a good rate ten years ago may not be the best rate today," says Creed Anderson of ASA. "It pays to compare prices at least once a year." Obtaining quotes from multiple providers helps ensure a person is getting the best rate possible.

Many factors affect the kind of rate someone will get. Newer car models often come with more safety features, which makes them safer to drive and less expensive to insure. This often



ASA Insurance provides competitive auto insurance rates in the Salt Lake City area

surprises policyholders who expect their insurance premiums to rise when they buy new cars. Instead, they may find that buying a new car actually lowers their cost.

Insurance rates are also based on the person being insured. A safe driver with no claims or moving violations will likely be cheaper to insure than one with a history of speeding tickets and accidents. However, even people with bad driving records should shop around to find the best rates. If they take a safe driver course, they may find that their premiums are reduced.

How much a person drives can also impact rates. Carpooling can help policyholders save on insurance premiums and reduce their mileage. Having a good credit record makes a difference, too. It is important that policyholders talk to their insurance agents to find out how they can reduce their premiums. Making small changes can result in savings of several hundreds of dollars over the course of a year. Instead of paying \$810 annually for [insurance like the average](#) Utah citizen, they may reduce that to less than \$700 or find out they can save even more. Reducing insurance rates is just one way to make owning a car more affordable.

Press release courtesy of Online PR Media: <http://bit.ly/1q2wM14>

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