

ASA Insurance Announces Support For New Consumer Report On Driving Insurance Premiums

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/EINPresswire.com/ -- According to ASA Insurance, a new report by Consumer Reports shows that a driver's insurance premium may be based on factors other than the person's driving record. While most people know that it is a combination of factors that develop the rate drivers are charged, they may not realize how much those additional factors weigh on the final cost.

ASA insurance provides [car insurance in Salt Lake City](#) and the surrounding area for personal and business drivers, and it is their job to keep on top of the latest trends and studies.

The investigation conducted by Consumer Reports was an in-depth study into insurance quotes from around the country. It included several major [auto insurance](#) companies.

The study used eight fictional drivers of different ages and backgrounds and obtained over two billion car insurance quotes from over 700 various insurance companies. The information gleaned may be surprising to many drivers. For instance, people with good credit scores paid more than those who had the best credit scores. The difference in premiums ranged from less than \$100 to more than \$500 per year.

One of the most astounding statistics in this study showed that in some cases, good drivers with poor credit paid significantly more in car insurance than drivers with excellent credit and a DUI on their record.

The study also showed that advertised discounts are not always as great as claimed. This includes bundling car insurance with home insurance or driver's education. When it came to defensive driver courses, some states fared better than others when it came to paying good discounts.

"What this tells drivers is that they need to talk to their insurance agent before signing up for a policy," says Creed Anderson of ASA Insurance. "Getting a quote is a good start, but drivers need to know exactly what they are paying for and why they are paying the amount they are."

Anderson recommends going over a quote with the insurance agent and asking questions about anything you don't understand. Don't assume that the lowest quote is the best one since insurance companies can vary by what they factor in. When it comes time to commit to a policy, the premiums could be higher or you may not be getting as much coverage as you think.



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

If a person is worried that his or her credit score isn't up to par, it is best to work on improving it and then ask for a new quote. The person could enjoy significant savings with just an increase of 50 to 100 points, depending on where it started out.

It is important that drivers ask questions about their policies, quotes, rates and anything else they don't understand. They have a right to know and should never feel embarrassed about questioning information they receive. Anyone interested in buying car [insurance in Salt Lake City](#) can discuss their options with ASA insurance, whether they are looking for vehicle insurance or motorcycle insurance.

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