

ASA Insurance Agrees With Report That Shows Utah Residents Pay Below Average Auto Insurance Rates

Utah residents pay 27% less for auto insurance than the national average. That number is according to statistics from insurancequotes.com

SALT LAKE CITY, UTAH, USA, September 9, 2015 /EINPresswire.com/ -- Utah residents pay 27% less for auto insurance than the national average. That number is according to statistics from insurancequotes.com and is good news for Utah drivers looking for affordable [car insurance](#). It's especially good news for people relocating to Utah from states that pay above the national average, such as Louisiana, Michigan and New York.

The same study shows that New York residents pay 37% more while drivers in Michigan may be paying 127% more than the national average. While the exact savings in Utah depends on where you live, everyone enjoys better prices over the national average or other states. Those in outlying areas such as Iron County pay 11% less than the state average. Drivers looking for [car insurance in Salt Lake City](#) will pay an average of 21% less than the national pricing.

Many drivers can find even [cheaper car insurance](#) by taking advantage of discounts. Families with teenagers can enjoy discounts for good grades while others may benefit from multiple car discounts. It can be beneficial to shop around and combine homeowner's and car insurance policies to save even more.

According to Creed Anderson of ASA Insurance, being a safe and responsible driver is still the best way to get the lowest rates. "One accident can have a huge impact on your rates, and even a traffic ticket can cause your premiums to go up." He advises parents to talk to their kids about what it means to be a safe driver and for adults to review their own habits to ensure they are always driving defensively.

Some studies suggest that filing a single insurance claim can cause rates to go up by as much as 76% while a ticket for speeding or another moving violation can increase them by almost double. These incidents stay on a person's record for several years, resulting in higher premiums for the long-term.

Many vehicles have included safety features that help drivers be safer out on the roads. Features such as lane keeping assist and forward collision warning help prevent accidents before they occur. Drivers should take the time to learn how these features work to optimize their benefits. By reducing the likelihood of an accident, drivers can continue to enjoy the best rates available to them. Anderson also advocates for consumers to shop around. The insurance company with the best rate



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

five or ten years ago may not have the best rate today. While some providers offer loyalty discounts, it pays to weigh those savings against other discounts to ensure that you aren't paying more than necessary.

While you may be enjoying lower insurance premiums for living in Utah, you can increase those savings by smart shopping and safe driving. Be willing to take the time to compare rates to get the best deals on what is a necessary expense for all drivers. You might be surprised at how much more you could be saving on your car insurance.

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