



# ASA Insurance Offers Latest Tips on How To Separate Fact from Fiction for Auto Insurance Rates

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*A lot of myths about car insurance are accepted as fact, according to ASA Insurance.*

SALT LAKE CITY, UT, USA, July 21, 2016 /EINPresswire.com/ -- A lot of myths about [car insurance](#) are accepted as fact, according to ASA Insurance. These myths not only confuse drivers looking for a good policy, they can prevent the person from getting the best deal or the right coverage. It's important to know the truth about insurance before the person signs a policy.

A common misconception is that red cars are more expensive to insure, but that's not the case. Insurance agents don't even ask about the color. The idea is that red cars are more likely to be stolen. However, the truth is that the model matters more. Cars with anti-theft devices may qualify for a lower rate. Other factors that impact the rate include size of engine, type of engine and age of the vehicle.

Many drivers also think that premiums will go up once they become seniors. This is another myth as long as the person maintains a clean driving record with no tickets and claims. The reason people think that seniors pay more car insurance is because they often fail to react quickly or may not see other drivers and get into an accident. Once they have a claim against them or traffic tickets, their rates go up. However, a safe driver with a clean record will continue to enjoy low rates regardless of their age.

Another common myth about [auto insurance in Salt Lake City](#), Utah and all around the country is that the person's driving record is all that matters. The truth is that several factors determine the rates, including credit history. Many states allow insurance companies to review a person's credit history to determine the rates being charged. Studies have shown that a person with a lower credit score is more likely to file a claim than someone with a higher score.

People often avoid buying a new vehicle because they assume their insurance premiums will increase. This is another myth people shouldn't believe. While some newer vehicles will result in higher premiums, often the opposite is true. Newer models usually come with more safety features, such as brake assist, forward collision warning, blind spot monitoring and other technology that helps prevent collisions. These features may lower the rates. Also, if a person is switching from a compact car to an SUV or larger sedan, they may see their premiums lowered because the vehicle is safer in a collision.

The important thing ASA Insurance wants people to remember is that much of the information commonly held by people regarding [auto insurance](#) isn't fact. "Talk with your agent to find out why you have high premiums," advises Creed Anderson of ASA Insurance, a company that provides auto insurance in Salt Lake City. "Get quotes before you purchase a new vehicle to find out what you will be paying."

Car insurance is a major expense that is necessary in many households. It's important to understand fact from fiction to ensure drivers are getting the best rates possible.

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