



# ASA Insurance Discusses Impact of Auto Insurance Rate Increases in Utah

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SALT LAKE CITY, UTAH, UNITED STATES, April 16, 2018 /EINPresswire.com/ -- According to Kiplinger which is a business forecast publisher, car [insurance rates in Salt Lake City](#) and throughout the state have increased by 21.5 in the previous five years. This is the largest increase over a five-year span since the early 1990s. These numbers have helped raise the Zions Bank Wasatch Front Consumer Price Index (CPI) by 3.6 percent, which is above the National CPI of 2.1. The auto insurance rate increases are not the only factor of the rising state CPI. Additional factors include an increase in costs for housing and transportation which is influenced by the strong economy in the state. Prices in communication technology and education has also gone up during this period. For those buying new vehicles or shopping for [car insurance in Salt Lake City](#), they should be aware of the increase in rates.

One reason for the rising rates is the increased cost for repairs to newer vehicles. With all the safety technology which has been added to the newer models, it is not surprising that the cost for repairs has also gone up. Features such as rearview cameras and parking sensors are important improvements in safety technology, but they are also more expensive to replace or repair. Creed Anderson of ASA Insurance says that buyers should not let this cost deter them from seeking out vehicles with the safety technology or adding it in optional packages.

"You can't put a price on safety. Yes, it may cost more to fix these parts if they stop working, but they can reduce the risk of incidents and save lives," Anderson states. Many of the safety systems which are being developed and added to vehicles are designed to prevent accidents. Features such as lane departure alerts or advanced collision warning let the driver know when they are at risk for an accident so they can take the right steps ahead of time to prevent one from occurring. In the event that they cannot avoid an accident, they may be able to reduce the damage or extent of injury by slowing down and being prepared.

"It's important to understand the safety features on your car and know how to use them," Anderson recommends. Otherwise, he says, a person will not get the maximum benefit from the technology. For instance, parents can use teen safety systems to set the maximum speed and radio volume for their young drivers. They should keep sensors and cameras cleaned so they work properly and do their job to keep the occupants safe in various situations.

Even though the cost of car insurance may go up because of the addition of new safety technology, the results are worth it, according to Anderson. And as the number of claims go down with the new features, rates may once again level out in time. This can be an important consideration for anyone shopping for a new vehicle and considering car [insurance in Salt Lake City](#) and throughout the state.

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