



ASA Insurance Agency Discusses Report on Salt Lake City Drivers

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SALT LAKE CITY, UTAH, UNITED STATES, June 6, 2018 /EINPresswire.com/ -- Salt Lake City ranks second for the worst drivers in the US. This information comes from a report created through information recorded by QuoteWizard. The findings show that Salt Lake City came in right behind Sacramento for the worst drivers in the country in 2016. ASA Insurance Agency, a provider of [car insurance in Salt Lake City](#), says this is important information for drivers to know.

Information gathered for the report was weighted based on number of total accidents, speeding tickets and other traffic citations as well as DUI charges. The main reason the city scored so high was due to the number of speeding tickets handed out. Other violations, including DUIs, were not high-ranking which is good news in spite of the bad results. Creed Anderson of ASA Insurance Agency says this information should provide a wake-up call to drivers. "Slow down and avoid a lot of issues," he says. "People don't realize how much speeding can hurt them." He goes on to explain that speeding tickets usually cause a rise in [Salt Lake City car insurance rates](#), which means higher premiums for drivers. But that is not the worst issue of speeding in a busy city. Drivers who speed and get in an accident are likely to have a higher claims cost.

"A car hit at 25 or 30 miles per hour will sustain less damage and have more minor injuries than one hit at 40 or 50 miles per hour," Anderson says. At higher speeds, there is more likely to be a fatality or serious injury. Anderson goes on to explain the repercussions for the driver. "If a lawsuit is filed due to a major injury, the costs may be well over the amount of liability a person has with their car insurance policy." This is not good news for the driver because they are liable for any amount awarded in a lawsuit over what the insurance provider pays. With multiple surgeries, physical therapy and other costs, plus loss of income for a permanent injury, the costs can be several hundred thousands of dollars. While Anderson recommends drivers slow down and follow the speed limit to avoid these kinds of scenarios, he also emphasizes the importance of carrying adequate insurance coverage.

"You need to check your policy limits and make sure you're protected in case one of these situations should occur," Anderson says. He recommends drivers sit down with their [Salt Lake City car insurance](#) agent and discuss their current coverage and what options they have available. For the best protection, many people may want to consider an umbrella policy which takes over once the car insurance coverage has been maxed out. It will pay out the difference so the person's assets are not taken. Proper coverage is important for people who get behind the wheel in Salt Lake City or elsewhere. The title of second worst city for drivers just makes it more obvious that car insurance is necessary.

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