

ASA Insurance Shared How Drivers Can Separate Car Insurance Fact from Fiction

The most experienced provider of car insurance in Salt Lake City has shared useful information with Utah drivers on the truth about car insurance rates.

SALT LAKE CITY, NEW YORK, UNITED STATES, August 10, 2020

/EINPresswire.com/ -- One of the most experienced providers of [car insurance in Salt Lake City](#) has shared useful information with Utah drivers on the truth about [car insurance rates](#).

As Creed Anderson of ASA Insurance explains, "A lot of myths about [car insurance](#) are accepted as fact. 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."

Anderson goes on to explain that one 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 when you buy car insurance in Salt Lake City. The idea is that red cars are more likely to be stolen — but the truth is, 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 the age of the vehicle.

“

Get quotes before you purchase a new vehicle to find out what you will be paying.”

Creed Anderson



ASA Insurance is a top provider of car insurance and home insurance within the Salt Lake City area.

Many drivers also think that premiums will go up as they age. 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 and all around the country is that the person's driving record is all that matters. The truth is, 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," shares Anderson.

Drivers 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 because they decrease the likelihood of making a claim due to a collision. Similarly, if a driver 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 Anderson. "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, which is why ASA Insurance shared this information with Utah drivers.

Creed Anderson

ASA Insurance

+1 801-486-7463

[email us here](#)

Visit us on social media:

[Facebook](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/523685994>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2020 IPD Group, Inc. All Right Reserved.