

Breaking Down How Auto Insurance Rates Vary by Car Type

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/EINPresswire.com/ -- Insurance rates for automobiles are influenced by numerous factors, most notably the make and model of the vehicle. Today, [Dan Burghardt Insurance Agency](#), a respected provider of car insurance services, provides valuable insights into the correlation between car types and insurance premiums.

"Understanding the variables that affect auto insurance rates is crucial, especially for those who are price conscious," says Dan Burghardt, president of [Dan Burghardt Insurance Agency](#). "Particularly noteworthy is the impact of your vehicle's make and model, its body style, age, and safety features."



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Burghardt highlights that insurance costs tend to be lower for sedans and compact cars compared to larger vehicles like SUVs. "This differential is partly due to the inclusion of certain safety features, repair costs, and the risk profile of the drivers. More expensive cars generally cost more to insure, as the price tag correlates with the cost to repair or replace," explains Burghardt.

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As a seasoned industry expert, Burghardt strongly recommends shopping for car insurance before taking delivery of a new or used vehicle. By doing so, buyers can avoid the unpleasant surprise of higher-than-expected

insurance rates that add unnecessary stress to their finances.

Moreover, investing in vehicles with robust safety features can result in lower car insurance premiums. Insurance providers often offer discounts for vehicles equipped with features such as anti-lock brakes, blind-spot detection, adaptive headlights, and rearview cameras. These reduce the risk of an accident, making the vehicle more appealing from an insurance standpoint.

Insurance for an electric car may cost more than insurance for a regular gas-powered car. An electric car's higher price tag and more complex equipment means it may cost more to repair or replace if it's in an accident. That can mean higher rates for policyholders who carry comprehensive and collision coverage. Before you decide to drive off the lot with any type vehicle, gives us a call and avoid unfortunate surprises.

"Some companies even offer a 'safe driver discount,' which could provide savings of up to 30%. However, this usually requires the installation of a monitoring device or app to track your driving habits. Keep in mind that this can work both ways, potentially leading to a rate increase with some carriers," warns Burghardt.

Auto insurance rates can vary greatly based on vehicle type, necessitating a comparison of quotes to find the best deal. "When shopping for auto insurance, an independent agent like ourselves can offer the most choices by representing multiple companies. In contrast, direct writers or captive company agents can only provide one company's rate, requiring you to spend hours calling one after the other for different quotes," Burghardt explains.

By shedding light on the complexities of auto insurance rates, Dan Burghardt Insurance Agency equips customers with knowledge to make informed decisions that can lead to significant savings.

"Investing time in understanding how your vehicle influences your insurance rate can lead to substantial financial benefits," concludes Burghardt. "We're always here to guide customers through this process, helping them find the most fitting and beneficial insurance coverage for their vehicles."

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