

# NimbleFins' Data Analysis Shows How to Secure Affordable Car Insurance in the UK

*The car insurance experts at NimbleFins discuss ten ways for UK motorists to get cheaper car insurance in order to save money on car running costs.*

LONDON, UNITED KINGDOM, October 22, 2024 /EINPresswire.com/ -- The [car insurance](#) experts at NimbleFins discuss ten ways for UK motorists to get cheaper car insurance in order to save money on car running costs.

With car insurance rates 21% higher in Q2 2024 compared to a year earlier, more and more motorists are looking for ways to reduce their premiums. The car insurance team at NimbleFins highlights ten ways for motorists to lock in a lower annual premium.

-Pay the premium upfront. By paying annually instead of monthly motorists can avoid paying potentially high finance fees.

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*Erin Yurday*

-Opt for a telematics policy. A black box tracker in the vehicle monitors driving style to encourage responsible driving habits.

-Add a named driver. Especially useful for young drivers, although any group can benefit.

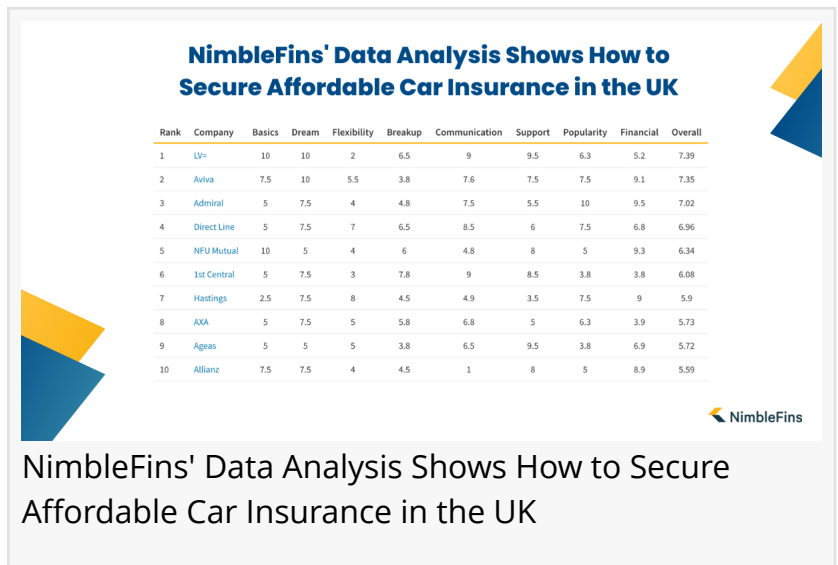
-Pick a car that's cheaper to insure. All cars have an “insurance group” which is factored into pricing models; a lower insurance group means a lower premium, all else equal.

-Take care with the level of cover. Of the three levels of car

insurance coverage in the UK, comprehensive provides the most protection and is also often the cheapest.

-Increase the voluntary excess. By selecting a higher voluntary excess, a motorist takes on more risk, which should reduce the premium.

-Boost car security. Consider adding security devices or parking in a secure location to reduce



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Rank	Company	Basics	Dream	Flexibility	Breakup	Communication	Support	Popularity	Financial	Overall
1	LV+	10	10	2	6.5	9	9.5	6.3	5.2	7.39
2	Aviva	7.5	10	5.5	3.8	7.6	7.5	7.5	9.1	7.35
3	Admiral	5	7.5	4	4.8	7.5	5.5	10	9.5	7.02
4	Direct Line	5	7.5	7	6.5	8.5	6	7.5	6.8	6.96
5	NFU Mutual	10	5	4	6	4.8	8	5	9.3	6.34
6	1st Central	5	7.5	3	7.8	9	8.5	3.8	3.8	6.08
7	Hastings	2.5	7.5	8	4.5	4.9	3.5	7.5	9	5.9
8	AXA	5	7.5	5	5.8	6.8	5	6.3	3.9	5.73
9	Agas	5	5	5	3.8	6.5	9.5	3.8	6.9	5.72
10	Allianz	7.5	7.5	4	4.5	1	8	5	8.9	5.59

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the risk of theft and potentially lower the premium.

-Avoid unnecessary add-ons. Assess the individual situation before automatically agreeing to buy optional add-ons; for example, someone with access to good public transport or another vehicle might not need courtesy car cover.

-Compare deals before auto-renewing. There may be different policies offering better value for money, which can be discovered by doing a car insurance comparison.

-Accurately state the annual mileage. Car insurance prices are sensitive to the mileage figure because more miles on the road equates to a higher risk of an accident; round up to the nearest thousand miles to avoid overpaying, whilst accurately representing the risk to the insurer.

Erin Yurday, the CEO and Founder of NimbleFins, said: "By being aware of a few tips and tricks, UK motorists may be able to reduce the cost of their car insurance by a significant amount. Simply paying annually, where possible, instead of annually can result in saving at least 20% on car insurance costs. And, surprisingly, comprehensive cover can be cheaper than lower tiers of cover."

NimbleFins provides car insurance comparisons to help UK motorists [get cheap car insurance](#). In addition, NimbleFins offers lots of information on car insurance features, companies, and policies to help motorists find the most suitable cover for their needs, as these vary from person to person. This information is important so motorists understand what they are buying when signing up for a car insurance policy.

Erin Yurday

NimbleFins Limited

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