

Press Releases

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Press release - 5 ways to send your car insurance rates through the roof

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Foster City, Calif., June 7, 2010 - In your quest for good car insurance rates, you may be your own worst enemy. The insurance industry spends a lot of time evaluating risk, and the surest way to drive up your premium is to make a big mistake that flags you as "risky." Insure.com has identified the top five ways to send your premiums sky-high.

1. Cause a car accident

If you are at fault in an accident, your [car insurance rates](#) are likely to increase. The exact increase, often called a "surcharge," will depend on your insurance company. Before you buy car insurance, ask your agent for a "surcharge schedule," which will reveal how much you'll be charged in the event you cause an accident.

2. Get convicted of a DUI

If your insurer discovers you've received a DUI, your rates could increase or your policy may be cancelled or nonrenewed. If your policy is cancelled, you'll have the double whammy of a DUI and a cancellation on your record – factors that will result in a high [car insurance quote](#) or rejection.

3. Buy a vehicle with a high claims history

Certain cars shoot to the top of the "most expensive to insure" list because their drivers have submitted frequent and/or expensive car insurance claims. High-performance sports cars often fall into this category. Use Insure.com's [car insurance comparison](#) tool to find the most and least expensive vehicles to insure by state or nationwide.

4. "Soup up" your car

If you have a passion for modified cars, you can expect souped-up car insurance premiums, too. They are considered high risk by many car insurers because their parts are often worth more than the car itself, and their owners tend to drive them with caution thrown to the wind. If you make modifications and fail to inform your insurer, your auto insurance will cover you for what the car was worth before you made modifications.

5. Marry a reckless driver

If you get hitched to a reckless driver and wish to add him or her to your car insurance policy, you can expect your premium to skyrocket. The pain of the increase will depend on how much your significant other has tarnished his or her driving record. In some cases, adding a driver with a terrible driving record to your policy can more than double your premium because your insurer will base the rate increase on the risk associated with your spouse.

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