

Carlnsurance.com Offers User Friendly Auto Insurance Estimator Tool

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Resource provides accurate estimates in five easy steps

Foster City, CA – June 8, 2021 – Finding the right car insurance, and knowing how much to buy, can be a confusing process for many drivers. To simplify this process, <u>CarInsurance.com</u>, a one-stop destination for unbiased, expert advice on car insurance, shares an auto insurance estimator tool that gives drivers baseline costs calculated from their specific profile.

The car insurance estimator is available here: Car Insurance Estimator - How to estimate car insurance in 2021.

"We designed our car insurance estimator with a goal of making it easy to conduct research into potential policy rates," explains Carlnsurance editorial director Michelle Megna. "In five simple steps, drivers can get estimated auto insurance rates for three coverage levels, based on their personal profile. Consumers can compare rates as often as they like, with no need to share their contact information."

Factors affecting insurance rates

Carlnsurance outlines common factors that can impact the amount drivers pay for insurance.

Type of car. Insurance companies charge based on the type of car drivers have and the average rates by vehicle in 2021 were:

- Vans; \$1,443
- Trucks; \$1,684
- SUVs; \$1,729
- Tesla Model 3; \$2,917
- Teslas (all models): \$2,838
- Cars; \$2,164
- Convertibles; \$2,427

Experience. Many parents add teenage drivers to their policy and Carlnsurance data shows this can lead to significant rate hikes. Gender at this early age can also affect rates. Adding a 16-year-old girl to a policy can increase car insurance by 125% (\$1,872) on average annually, while adding a 16-year-old boy can hike rates by 160% (\$2,292).

Marital status. Married couples can save 8% to 15% on their car insurance policies, as well as receive discounts when they combine their policies.

Driving record. Both major and minor violations can affect the cost of insurance. Drivers who have minor violations, like speeding tickets, can see rate increases of 20% to 43% and those with major violations, such as DUIs, can receive at least 80% rate hikes.

Mileage. Since driving less means people have a lower risk of being in an accident, mileage plays a role in how much insurance companies charge. Carlnsurance finds that commuters who drive less than 15 miles each way can save 8% on average.

The CarInsurance estimator is user friendly, accurate, and fast and is part of a suite of valuable <u>calculators</u> that can help drivers navigate auto insurance, including getting the right amount of coverage, understanding average rates for used car insurance and assessing premiums by ZIP code.

Megna is available to answer questions about the estimator and elaborate on recommend how consumers can take advantage of a combination of tools to save on car insurance rates

About CarInsurance

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Carlnsurance is a one-stop online destination for car insurance information, providing unbiased, expert advice on how to shop for insurance plans, what consumers should pay and what coverage they can get from a policy. Since 2003, Carlnsurance.com has been educating consumers through its breadth of expert content, tools, and in-depth studies to help site visitors make informed decisions about their car insurance.

Twitter: @carinsurance Facebook: www.facebook.com/carinsurance/

Media contact Jacqueline Leppla Senior Director of Public Relations

Direct +1 775 321 3608

Cell +1 775 842 9048 Email: jleppla@quinstreet.com LinkedIn