

The rates of California Auto Insurance

Contributed by Administrator
Thursday, 03 April 2008

California auto insurance does not offer the same price for all people. The price of auto insurance is going to go up when a teen age girl driver is added to the list of drivers and the prize becomes even double when a teen age boy driver is added to the list of drivers. Gender has an important hand in deciding the prize of the California auto insurance policy. This is mainly because Teens do not have an experienced driving track record and are liable to commit more mistakes than an experienced driver.

The kind of car that you are registering under the California Auto Insurance has something to do with the rates. The older the car is, the less coverage you will get, and the less you will have to pay for the coverage. It would be better to let inexperienced drivers to drive the old car instead of the new one. However, old cars with less security systems can be risky for the driver's safety.

California car insurance rates for family auto policies where teens are registered as drivers are not very unbearable; however, it would be better to avoid them drive the brand new luxury car of the family. Let them get their insurance registered for the old car and make the driving in the old one. This leaves the insurers to fuss less about granting an insurance as the depreciation value of the car will leave them with just less to compensate than in a new car.

The above said ideas in making your California auto insurance policy would fit in terms of money, but when it comes to security, it would be that the old model cars do not have front and side air bags, air lock brakes or crash prevention features in it. And that can be kind of risk for the driver if there should be a big road hit. They need to know how to handle the car that does not have the anti-lock brakes. Enough training should be given to them about driving cars without anti-lock brakes.

Consider the several factors with regards to your teenager before you register them for a California auto insurance policy. If they are fairly responsible in driving you can refer with experts on when to put them in to actual driving. You can register them for driver's coverage the sooner they get their driver's permit, but it is better to let them drive long after they become a full-fledged driver.