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Car insurance is one of the most important investments you can make. In the event that you're in an accident, your insurance can provide peace of mind and financial security by covering any expenses incurred from damages to your car or injuries sustained in a car accident. However, some people choose to go without car insurance, which is a huge mistake. The law in most states requires drivers to have a certain amount of liability coverage. This is a form of coverage that helps with medical bills from injuries from any passengers in your vehicle or other cars on the road when an accident occurs, as well as compensation for damage done when you're at fault for an incident. Car insurance can be expensive, but if you're not underinsured it's almost worth it. However, that doesn't mean that you should choose to go without car insurance. There are sites that are specifically designed for drivers who want to get the most affordable car insurance possible. These insurance companies use various tactics to make their packages look like they're more affordable than they actually are, and these include: Claims based promotions: These packages often promise low prices and low rates, but then end up costing more than expected. Claim pre-paid plans: This type of plan allows you to purchase a particular set amount of coverage without specifying exactly how much insurance you want and what the deductibles cost. No claims discounts: Many companies offer discounts off your monthly payments if you've made no claims throughout the previous year. The problem is that these discounts are often not enough for you to save money, and because they generally only apply to certain drivers, it's unlikely that you will qualify for them. Discounts based on age: Many companies offer lower prices for people who are under the age of 25. However, this isn't because they're cheaper; it's because young drivers tend to make fewer claims and therefore cost less over time. What should be done to fight low car insurance rates? The first thing you need to do is gather as much information as possible about the insurance company you're dealing with and their low-ball pricing tactics. By calling and speaking with them directly, you can catch them flatfooted and make sure that they're not trying to pull one over on you. Some ways of doing this include: Getting quotes from different companies: If one company is offering you too good to be true deals, it's likely that they're giving away money for referrals or secret deals that you don't know about. Buying your policy online: It's becoming more common for people to buy their insurance through the internet. This is because the law requires that you must disclose what you're buying. However, there are still many companies that won't let you buy their policy online, which means that if you're not able to do it myself or through your parents, you may need to go to an insurance agent. If your low car insurance rates are clearly due to them giving you a discount because of your age, then it's time for action; it's time for negotiation. If they won't budge on their prices after listening to what the issue is, then there's no way that they can be trusted any more than someone who can blatantly lie.

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