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Auto Insurance For Teens

It is common knowledge that it is very expensive to get auto insurance for teens. There is a good reason for this, which is statistical evidence. Studies have shown that teens are more likely to be involved in serious car crashes than any other age group. It takes many thousands of hours of handling a car for a driver to get a good feel for any kind of situation that may arise. The ease and ability to avoid accidents comes to the safest of drivers through years of experience behind the wheel. Does this automatically make seniors, another high premium category, better drivers?

Statistics though show this not to be the case. Senior drivers tend to have the best driving knowledge, but they are more frequently let down in putting their knowledge into practice. Reaction times slow down as people get older, which means that seniors are less responsive to what is happening on the road around them, and there are potential health problems too, such as impaired vision and deafness. So, now you know why teens and seniors have to pay more for auto insurance. It is teens that have to pay by far the largest insurance premiums though. Adding a teen to an existing policy offers no escape either, as doing simply hikes up the price of it. Teen drivers can put a huge dent in your insurance budget. You can, however, try to find rates lower than the highest [auto insurance](#) premiums possible, and try to make a difference over the years.

One of the first steps is to get the right help. Find an insurance agent who specializes in insurance for teen or senior drivers. You do not typically have to pay any kind of consultation fee, so you have nothing to lose by asking them. You may well find that there are various discounts that you can take advantage of. For example, teens with good grades are often seen as a less of a risk, and so a discount on the auto insurance premiums is given. It is also a good idea to avoid giving your teen a swanky new speedster. Buy a safe, low profile, and preferably old, vehicle for your teen driver, with airbags and anti-lock brakes. These vehicles can be cheaper to insure for teen drivers. If you go for a particularly old and inexpensive car, then 'self-insuring' can be an option, whereby you pay the costs of damage to the car yourself in the case of the teen being in an accident. A teen driver monitoring device is something else to consider. You can get special discounts if one of these is installed in the car your teen drives.