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Motorists Advised To Slow Down or Tackle Insurance Hikes

It has recently been concluded that motorists who continually speed face staggering increases on the cost of their car insurance premiums after Moneysupermarket.com, the UK's leading price comparison website, recently conducted research across five different insurance companies.

The fixed variable used by MoneySupermarket for the research was the model of a 30-year-old male teacher in Manchester with five years' no claims discount. The cost of insuring a 2006 Ford Focus driven 10,000 miles per year and kept on a driveway was 666.98 with a clean licence, compared to 1,026.83 with nine points.

MoneySupermarket car insurance expert Peter Harrison commented on the findings, saying: "We have witnessed sharp increases to the cost of car insurance premiums recently. moneysupermarket.com research found premiums rose by 44 pence per day in 2010 on average, and this trend is set to continue, especially with the recent ECJ ruling on the legality of using gender to calculate insurance premiums."

The research indicated that insurers could force drivers - who speed repeatedly - off the road altogether if they don't adjust their behaviour. Whilst there are plenty of drivers on the road who frequently speed, not all of them have been caught by speed camera or police patrols yet.

Warnings go out to these drivers that, while they may be enjoying relatively low insurance premium at the moment, they're bound to fall foul of a speed trap if they continue braking the law, and they will be severely penalised by their insurer - and the police - for it when they do.

Peter Harrison included: "Insurers clearly take a dim view on policy holders who speed and this is reflected in higher car insurance prices. Even going just above the speed limit can add huge additional costs to your car insurance, and for repeat offenders, some insurers may even refuse to cover you, so motorists should take extra care to ensure they stick to the speed restrictions."

MoneySupermarket recommends drivers who are suffering from the extra costs of running their car do a couple of things in order to decrease their premiums. Shop online to find the lowest quote possible; add an older, more experienced driver as a named driver; fit a Thatcham-approved car alarm & immobiliser; agree to pay a higher excess; park off road at night; and reduce mileage.

Shop online by using [car insurance comparison from moneysupermarket.com](http://car.insurance.comparison.from.moneysupermarket.com) to find the lowest quote possible.