

What can get your car insurance canceled?

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What can get your car insurance canceled?

By Codrut Turcanu

So you've been shopping online for car insurance, and you've found a great rate on your new policy. But from this point on out, how do you keep that policy without it getting canceled? This is a common question with no simple answer, since all insurance companies use different criteria to underwrite a policy. Underwriting is the process by which an insurance company decides if you are an acceptable risk for them to insure—or if they should get rid of you.

A bad driving record.

Everyone knows that your driving record is the biggest single factor that a car insurance company will use to decide whether or not to cancel your policy. This includes any tickets you—or any driver on your policy—have received for speeding or other violations. Underwriters will also look at any car accidents you have had, whether or not you turned in a claim or received a ticket.

At policy renewal, your insurance company will often, but not always, pull a copy of your current driving record. If they do, this is the time that they may decide to cancel or nonrenew your policy.

Too many claims.

Sure, too many claims is a factor with your car insurance company. But how many claims is too many? This is a difficult question to answer, because each company looks at your claims history differently. But in general, the company will look at the size and amounts of your claims, and how close together they have occurred.

For example, if you have had three claims over the past three years, but they are small property claims, broken windshields or minor scratches repaired on the car, your policy will probably be okay. However, if those three claims were major accidents in which you caused injuries to others, and instead of three years, they all occurred in one year, you may be back online, shopping for new car insurance.

Late payments, cancellations, and reinstatements.

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When deciding whether or not to keep you as a customer, a car insurance company will also look at the payment history on your policy. Statistically, people who have a lot of late payments also have a lot of car insurance claims, so if you always pay late, they may not want to keep you around. The next time your car insurance policy comes up for renewal, your payment history combined with other factors may mean the end of your policy with that company.

Similarly, if your policy has canceled repeatedly for nonpayment and has been reinstated, your policy could be in danger. Any time you have had lapses in coverage and the policy has had to be reinstated, the insurance company will see you as a higher risk for them to insure. The next time you pay late and allow the policy to cancel, the company may decide not to reinstate the policy.

Your history with a company.

Your car insurance company is also going to take into consideration how long you've been with them in relation to the number of problems you've had. They are also going to take into consideration if you have any supporting business with them, such as insurance on your home, boat, or business. If you have supporting business with the same company, they are less likely to cancel your car insurance policy with just a few payment problems or claims.

There is no magic answer as to what will get your car insurance policy canceled or nonrenewed. Just remember that insurance companies need to make a profit, so they are going to follow proven procedures that weed out the highest risk customers.

Read Quick Tips to Help you Apply for Auto Insurance Online, Find a New Insurance Company, Get Insurance Cheap, Discover Auto Insurance Quotes:

http://www.My-Top-Sites.com/auto_insurance_online.html

Car Insurance Instant Quote Online -- Don't Pay More Than You Should

By Elizabeth Newberry

Searching for an instant car insurance quote online may seem like the perfect way to search for many of us. Let's face it, in today's fast-paced society, who has the time to drive to individual insurance agencies and get a personalized insurance quote? There are jobs to be done, groceries to be bought, kids to be picked up from daycare, and dinners to prepare. Finding the time to visit an insurance agency is, at times, a laughable goal.

Therefore, many of us decide to get an instant car insurance quote online, right from home; after all, we do have a few minutes to spend in front of the computer during our first morning cup of coffee, or right before bed, right? Right. But before you start your search for an instant car insurance quote online, arm yourself from unnecessarily high car insurance rates.

Many insurance companies that do business solely online charge much more for car insurance than

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those you do business with in person; however, at the same time, there are so many car insurance companies online that they must compete with each other in order to obtain customers, and one way they compete is by matching or offering lower prices.

During your search for an instant car insurance quote online, make sure to search a wide variety of online car insurance companies. Take note of the quotes they offer, as well as the services and coverage they provide. Compare these quotes, services, and coverage options with what your own local insurance company or agent will offer you. You should also make sure to check with your state's insurance department to find out the going rate for insurance premiums in your area - this knowledge will help keep you from paying more than you need to, whether you decide to purchase your car insurance from an online car insurance company, or while in the office of your local insurance agent.

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