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Michigan is the car capital of the world. There are many auto companies in the Detroit area. No wonder the number of car drivers in Michigan is amongst the highest in the world and auto insurance companies consider Michigan a good market to sell their products. These companies have various car insurance plans, including plans for young drivers. By keeping following in mind young drivers in Michigan can surely reduce their car insurance premium:

The first thing that young drivers need to keep in mind is that they can bargain with their insurance representative for a lower premium. Most young drivers are unaware about the fact that car insurance premiums can be reduced depending on certain factors.

Good grades in school definitely help. Not only in securing admissions to reputed colleges but also in lowering car insurance premiums. Good school grades are an indicator that the teen is responsible about his life and will not be reckless while driving.

Secondly taking driving lessons and driver safety courses from reputed driving schools shows that you have learned all the skills of becoming a good driver and you would be less likely to drive in a rash manner.

Thirdly parents can add their teenage children in the same car insurance plan that covers them. This will help in avoiding buying a separate insurance policy for young drivers and at the same keep the insurance premiums low.

A good credit rating goes a long way in reducing car insurance premiums. Paying you bills on time helps in getting a good credit score. This not only helps in getting loans and credit cards but also reduced car insurance premiums.

Maintaining a good driving record helps in getting reduced insurance premiums. Avoid getting parking tickets, follow all traffic rules and drive sensibly.

Car insurance premiums also depend on the make of the car. Sports cars are generally considered more risky hence their premium is also higher.

Car models which can be easily stolen attract higher insurance premiums. Hence buy cars which are less likely to be stolen.

Statistics show that the daily commuting time for a Michigan resident is 28 minutes on an average. If your travelling time is less than this you can ask for a lesser insurance premium from your insurance company.

Following these tips can definitely help young drivers in Michigan reduce their car insurance premiums.

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Abil Jack - About Author:
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