When should you request a new auto insurance quote in Moreno Valley?

If you have not shopped for affordable auto insurance in the past year, the short answer is: you are probably overpaying. Insurance rates change often, and your personal situation shifts over time. Requesting a new quote every twelve months or after a major life event is a smart habit that can save you money and keep your coverage aligned with your needs.

Insurance companies update their pricing models regularly. What was a competitive rate last year may no longer be the best deal today. At the same time, your driving record, credit history, and even where you park your car can affect what you pay. A fresh quote gives you a clear picture of what the market offers right now, not what it offered when you first signed up.

Why your premium changes even when nothing happens

Insurance premiums are not fixed. They fluctuate based on factors that have nothing to do with your personal driving. For example, the cost of repairs and medical care rises over time, and insurers adjust their rates to cover those higher expenses. If your insurer filed a rate increase with the state, your premium may go up even if you have not filed a claim. That is why a policy review every year or two makes sense. You can compare what you are paying against what other carriers are charging for the same coverage level.

Another reason premiums change is that your risk profile may have improved without you noticing. Perhaps you turned 25, moved to a safer neighborhood, or paid off your car loan. Any of those changes can lower your rate. But if you never request a new quote, you will not know whether you qualify for a better price.

View the location on Google Maps

Major life events that call for a new quote

Certain events almost always affect your insurance needs and your eligibility for discounts. Here are the most common ones:

- **Buying or selling a car**, A new vehicle may cost more or less to insure than your current one. Getting quotes before you buy helps you budget for the total cost of ownership.
- **Moving to a new address**, Insurance rates are partly based on where the car is parked. A move to a less congested area or a neighborhood with lower crime rates can lower your premium.

- **Adding a driver to your policy**, A teen driver, a new spouse, or a roommate who uses your car should be listed on your policy. Their driving record and age will affect your rate, so it pays to shop around.
- **Retiring or changing your commute**, If you stop driving to work every day, your annual mileage drops. Many insurers offer low-mileage discounts. A new quote can capture that savings.
- **Improving your credit score**, In most states, credit history is used to set rates. A higher score often means a lower premium. If your credit has improved, request a new quote to see if you qualify for a better rate.

How your driving record and claims history affect rates

Your driving record is one of the biggest factors in your premium. A single speeding ticket or at-fault accident can raise your rate for three to five years. As those incidents age, their impact fades. If you have maintained a clean record for a year or two, you may now qualify for a lower rate than you did right after the violation. The same logic applies to claims history. An old claim that is about to drop off your record can open the door to a much cheaper quote.

On the flip side, if you recently had an accident or a violation, your current insurer may have raised your rate at renewal. That is a good time to get quotes from other companies. Some insurers are more forgiving of a single incident than others. You might find a better deal elsewhere even after a small fender bender.

Policy review: checking your coverage limits and deductibles

Requesting a new quote is not only about price. It is also a chance to review your coverage limits and deductibles. Over time, your financial situation changes. The coverage that made sense five years ago may no longer be right. For example, if you have paid off your car loan, you may want to drop collision and comprehensive coverage on an older vehicle and keep only liability. Or if you have built up savings, you might choose a higher deductible to lower your monthly premium.

Conversely, if you have acquired more assets, you may want higher liability limits to protect your savings. A new quote lets you see how different choices affect the price. You can adjust your coverage to match your current risk tolerance and budget.

The role of discounts in affordable auto insurance

Discounts can make a big difference in the final price. Many insurers offer discounts for bundling multiple policies, being a good student, having anti-theft devices, or completing a defensive driving course. But these discounts are not always applied automatically. When you

request a new quote, you can ask about every discount you might qualify for. Some discounts expire after a certain period, so even if you had them before, they may need to be re-verified.

For example, if your teenager maintained a B average last semester, you might qualify for a good student discount. But if you never told your insurer about that grade, you are missing out. A new quote process forces you to review your eligibility for each discount.

When a quote comparison reveals hidden savings

Many drivers stay with the same insurer for years because they assume switching is a hassle. But quote comparison has never been easier. You can get quotes online or over the phone in a few minutes. The process usually requires your vehicle information, driving history, and the coverage you want. Once you have a few quotes, compare not just the premium but also the deductible and coverage limits. A lower premium might come with a much higher deductible, which could cost you more in the long run if you file a claim.

One local option is Prism Insurance Agency, Inc. When you shop around, it is worth confirming with whichever business you choose what discounts they offer and whether they require a down payment. That way you can compare apples to apples.

How often should you request a new quote?

There is no universal rule, but a good baseline is once a year. Set a reminder around your birthday or the anniversary of your current policy. That way you can check the market without waiting for a renewal notice. If you experience one of the life events mentioned earlier, do not wait for the annual review. Request a new quote right away.

Some people worry that shopping around will hurt their credit score. In most cases, insurance quotes use a "soft pull" that does not affect your credit. Only when you actually apply for a policy does the insurer perform a hard inquiry. So feel free to get multiple quotes without concern.

What to watch out for when comparing quotes

Not all quotes are created equal. Make sure the coverage limits and deductibles are the same across every quote you compare. A cheap quote may have lower liability limits or a much higher deductible, which could leave you underinsured if you have an accident. Also, check the financial strength of the insurer. A very low price from an unknown company may not be worth the risk if they are slow to pay claims.

Another thing to look at is the claims process. Some insurers have a reputation for being difficult to deal with. Read reviews or ask friends about their experience. A slightly higher

premium from a company known for good customer service can be money well spent.

Putting it all together

Requesting a new insurance quote is a simple step that can save you money and make sure your coverage fits your life. Review your policy at least once a year, and always after a major change like a move, a new car, or a change in your driving record. Use quote comparison to find affordable auto insurance that meets your needs. If you prefer working with a local agent, businesses such as Prism Insurance Agency, Inc. can help you compare options. The key is to shop around regularly and not assume your current rate is the best you can get.

For more information, contact Prism Insurance Agency, Inc. at 24490 Sunnymead Blvd. Suite 110, Moreno Valley CA 92553, or call +19512432800.