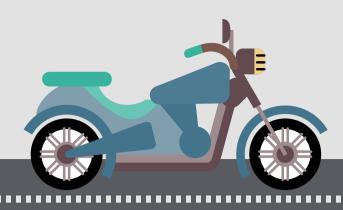
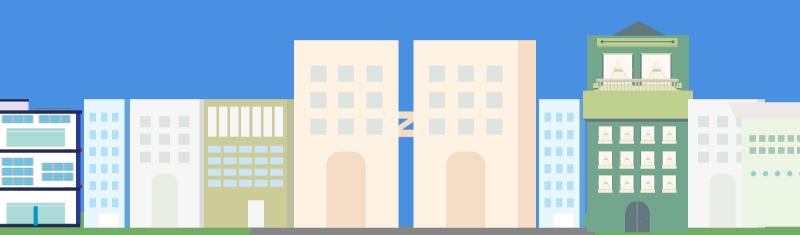
# Variables That Impact Motorcycle Insurance





For offering suitable plan, a motorcycle insurance company assesses the risk exposure as well as various parameters that impact motorcycle insurance coverage.



### **Past Driving Record:**

The insurance plan will depend upon the biker's riding skills and driving record. The cost of insurance increases with a history of frequent claims.



### **Geographical Location:**

The risk exposure is higher in locations with higher traffic density. This increases the cost of insurance coverage as well.



# Deductible:

Higher deductible amount decreases the insurance amount is payable to the insurance company.

## Age Of The Motorcycle Owner:

According to insurance agencies, the risk exposure of young riders is higher. This will impact the insurance premium payable by each.



## Make And Model Of The Bike:

The cost of an insurance plan will be low for basic motorcycle models. If buying a high-end motorcycle, you would require enhanced insurance coverage.



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