Shopping For Car Insurance 101

Shopping for car insurance can be a daunting task, which is why many people stick with a policy that may be more expensive than they should be paying. It does take some time and effort to get good, accurate quotes for your insurance, but the payoff can be lower rates and in some cases even better coverage. If you are ready to shop for car insurance, here are the things you need to know.

The Internet Isn't The Only Way

With new online quoting systems, you can easily obtain a lot of quotes in a short period of time. This is a great advance and a perfect starting point for gathering some basic rate information. The main problem with this is that the quotes are not always as accurate as they should be. Online quoting systems can give you a basic idea of what you can expect to pay with each company, but they don't usually gather all of the necessary information from you to provide the most accurate quote. Start with internet quotes, but be prepared to dig a little deeper.

Know Your Coverage

When you start looking for auto insurance quotes, you should go in knowing what type and level of coverage you want. Unless you can provide this information, your quotes can come in at varying levels of coverage based on either state minimums or the most popular coverage levels that company offers. These may not be the right levels for you. Spend some time learning about your coverage and what you actually need. Chatting with an agent is a great way to determine this. Armed with the right coverage levels, you won't waste time on quotes that aren't right for you.

Get Quotes In Writing

It is a lot easier to compare and contrast insurance quotes when you have them in writing in front of you. Rather than simply writing down a premium number over the phone, ask to have the breakdown of the coverage and rates emailed or faxed to you so that you can look them over in detail. When you have several quotes in writing it's easier to spot discrepancies between the quotes.

Check Company Reputations

Before taking that quote that sounds like a dream come true, it's a good idea to take a look at the company's reputation and track record. The internet is a great source for consumer opinions and reports, and can help you to find out which companies are known for great customer service, and which fall short. It's also good to know which companies have a reputation for settling their claims quickly and to the satisfaction of their customers.

Remember that you are the consumer, and like any other major purchase, finding the right auto insurance takes a little time and investigation. If you are willing to do the research, you are likely to be a lot happier with your decision.