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**Auto Insurance: Be It Cheap Or Expensive**

**By Mark Dodd**

John Maxim is an independant writer who writes for several major publications. His latest project can be seen at Accounting Blog.

Cars are considered as valuable property. People have cars as a necessity but for some it is just a form of expressing luxury or vanity. Whatever the reason is, cars must be protected especially the owners and the people on the streets if any untoward incident.

This is where auto insurance comes in.

In the United States of America, there are varied policies concerning car insurance rates. The most common is that rates vary according to car model. As to date, these are the ten cheapest cars to insure and on the other hand, the ten most expensive to insure.

In this fast-paced world of young professionals and rising businessmen, a reliable means of transportation is an absolute necessity in order to stay on track in the urban rat-race. Years ago, owning a car was considered a luxury or status symbol, but now, given the rapid rate of technological developments it has become as essential and basic as eating and sleeping.

THE five CHEAPEST:

Chrysler Town and Country

The Chrysler Town and Country is a minivan marketed by DaimlerChrysler. The Town and Country was introduced in 1990, while its sister vehicles, the Dodge Caravan and Plymouth Voyager, had already been in production since the 1984 model year. Chrysler's success.

Chevrolet Cobalt

The Chevrolet Cobalt is a compact car introduced by Chevrolet in 2004 for the 2005 model year. The Cobalt is intended to compete with Japanese cars like the Honda Civic and Toyota Corolla.

### Dodge Caravan

The Dodge Caravan and Dodge Grand Caravan are minivans manufactured by DaimlerChrysler (they were sold by the Chrysler Corporation until 1998). They were introduced in 1983 for the 1984 model year along with sister model the Plymouth Voyager.

### Chevrolet Impala

Chevrolet's chief engineer in the late 1950s, defined the Impala as a "prestige car within the reach of the average American citizen." At its peak sales volume in 1965, the Impala was the best selling full-size car in the United States.

### Chevrolet Silverado C/K Pickup

The Chevrolet Silverado from Chevrolet and its GMC counterpart, the GMC Sierra, are the latest line of full-size pickup trucks from General Motors. As of 2006, the Silverado pickup is the second-best selling vehicle in the United States, behind the Ford F-150 pickup.

These are just five among twenty cheapest cars to insure. For one not to spend bunch of money just for insurance rates, we let you know what cars do not require too much. In this modern time, it pays to have the best car but setting priorities will still be considered.

### TOP TEN EXPENSIVE CARS TO INSURE:

Honda Civic Chevrolet Cavalier Nissan Altima Ford Focus GMC Sierra Ford F-Series Pickup  
Chevrolet Silverado Dodge Ram Toyota Camry Honda Accord

### OTHER CHEAP TO INSURE CARS:

Land Rover Range Rover Porsche Cayenne G-Class Mercedes-Benz Lexus LX 470 Cadillac  
Escalade Cadillac SRX BMW X5

Sadly, the cold reality is that no matter which brand of automobile you purchase, you can never be totally certain that nothing will go wrong. There are just too many unstable factors on the road, drunk drivers, engine troubles, sleepiness, human error etc.

Yet, there is a way to protect yourself and be prepared for these so-called "road hazards" and unprecedented mishaps. This is where auto-insurance comes in. Auto Insurance is a form of insurance which comprehensively protects the insured from losses involving road mishaps depending on the type of coverage you purchase.

Mark Dodd is an independant writer who writes for several major publications. His latest project can be seen at the Auto Insurance Blog

<http://www.fautoinsurance.com/>

## Get Auto Insurance Quotes With 10 Simple Steps

By Oliver Turner

Cost of auto insurance is increasing day by day, which is increasing the number of people searching for cheap auto insurance quotes. But truly speaking, the question "how to find cheap auto insurance" remains unchanged. We will here discuss ten simple steps to find right auto insurance quotes.

I. It's true that everyone is asking for cheap car insurance policy, but a cheap car insurance quote turn into a nightmare at the time of filing a claim. Don't divert whole of your mind on auto insurance quotes, always keep an eye on coverage provided by the auto insurance policy you are taking.

II. Try to raise your deductible amount. Auto insurance quotes will be directly related to deductible amount.

III. Model of car, make of car also matter when you request for auto insurance quote. If you own a sports car and want to get an auto insurance quote, definitely it will attract higher auto insurance rates.

IV. Drive carefully. It will be very tough for you to get lower auto insurance quote if you had two accidents and three speeding fines in the last year. Auto insurance companies count all these thing while offering you auto insurance quote.

V. Don't forget installing anti theft and safety devices in your car. If your car is at less risk and safe, then it will be easier for you to find cheap car insurance quote.

VI. Before buying a new auto insurance policy close the older one.

VII. Renewal of auto insurance policy is also required at a fix time. Just paying for it is not the right solution.

VIII. Some times auto insurance companies provide multipolicy discount, that's don't forget to look at your other insurers.

IX. Internet is good resource to search cheap car insurance quotes. You can even find discounts.

X. Read the fine print before signing policy.

We offer the most comprehensive auto insurance quotes site. Check it out on

<http://www.auto-insurance-comparison.info>

. All about auto insurance on

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