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Car Insurance Rates Dropping In California, Online Quotes Preferred

By Gary Hollins

California's biggest auto insurer, State Farm, put into motion a plan to bring down the price of it auto insurance coverage by a average of 8 percent, and move away from it standard of determining rates by geographic location.

This new plan is coming about, probably due in part to the stream of insurers who are brining their auto insurance quotes and rates into sync with regulations that were introduced by California insurance commissioner John Garamendi.

Garamendi's statues require insurers to base their premiums on a driver's record, experience and miles driven, rather than by the zip code of the insured or the location the car is registered.

The deadline for insurers to file their new rating structure has passed, mere days after a final appeal to block the new standards from taking effect were unsuccessful.

There was such a last-minute rush from insurance companies with newly revised rates, the California Insurance Department in Sacramento could not give a definite list as to which companies actually kept the deadline.

State officials would not disclose which companies filed to raise or lower their rates. State Farm has issued a news release describing the new rates they have proposed.

Bill Sirola, a spokesman for State Farm, has stated that the new rates are not tied to Garamendi's new requirements. Sirola stated that the rate cuts are going into effect because the company is actually paying less in claims.

"Whether it's because of the aging population, better law enforcement, safer cars or some other reason, our projections of what we were going to have to pay in losses are just not coming true," Sirola said. The rate cut is State Farm's third in two years.

Car Insurance Rates Dropping In California, Online Quotes Preferred

Experts site many factors for this, including growing competition from other sources for insurance, including the Internet. People can receive a auto insurance quote much online quicker, and at lower prices, due to reduced corporate overhead.

Online auto insurance quotes are a growing infatuation with consumers who want better service at lower prices. Many people are switching from traditional quotes from brick and mortar establishments. And with lower insurance prices, this signals a win-win situation for the consumer.

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Car Insurance Instant Quote Online -- Don't Pay More Than You Should

By Elizabeth Newberry

Searching for an instant car insurance quote online may seem like the perfect way to search for many of us. Let's face it, in today's fast-paced society, who has the time to drive to individual insurance agencies and get a personalized insurance quote? There are jobs to be done, groceries to be bought, kids to be picked up from daycare, and dinners to prepare. Finding the time to visit an insurance agency is, at times, a laughable goal.

Therefore, many of us decide to get an instant car insurance quote online, right from home; after all, we do have a few minutes to spend in front of the computer during our first morning cup of coffee, or right before bed, right? Right. But before you start your search for an instant car insurance quote online, arm yourself from unnecessarily high car insurance rates.

Many insurance companies that do business solely online charge much more for car insurance than those you do business with in person; however, at the same time, there are so many car insurance companies online that they must compete with each other in order to obtain customers, and one way they compete is by matching or offering lower prices.

During your search for an instant car insurance quote online, make sure to search a wide variety of online car insurance companies. Take note of the quotes they offer, as well as the services and coverage they provide. Compare these quotes, services, and coverage options with what your own local insurance company or agent will offer you. You should also make sure to check with your state's insurance department to find out the going rate for insurance premiums in your area - this knowledge will help keep you from paying more than you need to, whether you decide to purchase your car insurance from an online car insurance company, or while in the office of your local insurance agent.

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