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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**How Your Auto Insurance Rates Are Determined**

**By A. Chris Tijerina**

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Your auto insurance rates are determined by a number of factors: driving record usage, how you are using the vehicle, work, pleasure, business how many drivers you have and their ages how many vehicles you have what kind of coverage limits you want what area you live in your payment history what color car you drive your insurance credit score your claims history your occupation and how many years you have lived at your current residence how fast you can solve a Rubix cube your daily, weekly, annual mileage

There is a lot of information about you that is used to determine your rates. You are grouped or pooled together with similar drives of the same background that way you are not paying for drivers that are much worse than you.

Similar risks will pay similar rates.

Your usage affects your rates because if you are driving to and from work or school 5 days a week, 15 miles one way you have a higher chance of getting in a accident than someone who only drives 1 mile 1 way 3 days a week or someone who works from home and only drives to get groceries. So business, work, and school usage is higher than pleasure usage.

The area you live in affects your rates due to the fact that one area or town may have a higher incidence of claims than another area. One area may have higher lawsuit payouts or higher theft rates than another area. Even if you live in a affluent area your rates may be higher due to the higher value vehicles in your area cost more to fix than in an area with lower value vehicles.

Although you may have heard that if you drive a red car you will pay higher rates but this is not true. It is a myth. GEICO, USAA (For Military Only), and Allstate, to name a few, don't even ask what color car you drive when you apply for a quote. And your VIN number doesn't give this info either.

## How Your Auto Insurance Rates Are Determined

If you have one car and three drivers you will pay more because that car will get used a lot more than if you had only 1 driver and 1 car.

If you have had a poor payment history or your policy has been cancelled due to non-payment you will have higher rates when you try to reapply for insurance.

The higher your insurance credit score the better. The insurance credit score is similar to your FICO credit score such that the higher your FICO score the lower your interest rate and the higher your insurance credit score the lower your insurance premium.

Your claims history will affect you for a minimum of 3 years. If you have filed a claim or if you even mentioned a claim to your insurance company it can and most likely will affect your rates.

A. Chris Tijerina has developed

which answers the most common

questions drivers have about auto insurance. Visit today.

### **The Right Auto Insurance Can Save You Money!**

**By Mike Yeager**

Auto insurance is a protective feature that everyone needs who owns a car. Auto insurance allows you to have financial coverage in case you are involved in an auto accident; regardless of who is at fault. When shopping for auto insurance keep in mind that rates will vary dramatically for the same driver, depending on which company you ask. The key to savings lies in comparing many auto insurance quotes, to find the insurer that will give you the best rates.

If the auto insurance company you're investigating is sound then it's possible to purchase cheap auto insurance coverage that will give you peace of mind. Most states require you to purchase a minimum amount of auto insurance. In order to even drive your car you need to have at least liability insurance, in other words you have insurance to cover the expenses of the other party if you cause an insurance. If you are at fault in an accident, your liability insurance will pay for the bodily injury and property damage expenses caused to others in the accident, including your legal bills.

There are some insurance companies that offer discounts to those drivers who put fewer than a predetermined number of miles on their cars each year. Considering the high price of gasoline, carpooling and taking public transportation such as buses around town can help you save more than just premium dollars.

You'll find that there are many places to locate cheap auto insurance to not only save you money but to also give you adequate coverage and protection.

## How Your Auto Insurance Rates Are Determined

Take your time to look around and you'll find that you can save on your auto insurance rates.

Mike Yeager  
Publisher

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