

# Insurance Navy to Offer Car Painting Services to Reduce Car Insurance Rates



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Chicago - Seeing how thieves have a color preference for cars, Insurance Navy recently decided to do the same with auto insurance based on the color of a car.

The myth of whether car color and paint job affect one's car insurance rates is one of the most blogged about topics on insurance providers' blogs. The story goes that certain colors like red are involved in more traffic crimes than any other paint job.

Studies within the last two years say otherwise, but a new study conducted by Insurance Navy has found that certain car colors invite some trouble. That opens the door to a specialized high risk car insurance policy to offset the risk.

The most common color car is plain white, and a car in a more primary shade can cost more based on demand. Car thieves are aware of this and like to infer that a car owners has money which is an incentive for

them to target a car owner and their vehicle. This is why Insurance Navy now perceives certain car colors as higher risk. Car insurance coverage won't be denied, but it may be costlier than average.

"No one wants to pay more for car insurance, and Insurance Navy is aware of this," said Insurance Navy CEO Fadi Sneineh. "So, we are experimenting with a new car painting service by employing professionals from auto shops. For a fee, our car insurance policyholders or soon-to-be policyholders can have their car repainted and have the new color noted on their car insurance policies underwriting. Thus, preventing any hike in car insurance rates due to a car's color."

Insurance Navy has also found that a car's color won't just affect car insurance rates but also the value of the car. The car market is based on supply and demand, so their values can change frequently. A car's value, of course, is factored into customers' auto insurance policies which can affect their monthly auto insurance premiums. Insurance Navy can't offer discounts on the color of a car, but they can help you adjust a customer's auto insurance rates by either changing the color of their car or with a specialized high risk color car insurance policy similar to SR22 insurance for high risk drivers.

"So, as it turns out, car color does affect car insurance rates. Not to worry, we are prepared to go the extra mile to help our policyholders out, even if it means changing their car's paint color. We may have to adjust every one of our car insurance policyholder's rates to compensate for the amount of paint we have to buy, but we're confident in this approach," Sneineh said.

Insurance Navy is a provider of non-standard auto insurance, selling products in over 30 storefronts, a call center, and online ([www.insurancenavy.com](http://www.insurancenavy.com)) in Illinois, Indiana, Wisconsin, Texas, and California. In addition to auto insurance, the company sells other financial products and services, including homeowners insurance, renters insurance, and roadside assistance.

**Products and Services:** Insurance Navy provides non-standard car insurance to drivers for liability coverage that meets their state's minimum limits. Insurance Navy specializes in providing SR22 insurance, which is a certificate of financial responsibility for high-risk drivers. They also offer homeowners insurance, renters insurance, and roadside assistance to complement their auto insurance offerings.

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For more information about Insurance Navy Brokers, contact the company here: [Insurance Navy](#)

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## Insurance Navy Brokers

*Insurance Navy is a provider of non-standard auto insurance, selling products in over 30 storefronts, a call center, and online (www.insurancenavy.com) in Illinois, Indiana, Wisconsin, Texas, and California.*

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