# Insurance Navy Broker Provides Guide on How Much Is Car Insurance

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Insurance Navy Brokers, an insurance company based in Chicago, IL, has recently published an article that serves as a guide on the average car insurance costs in 2023. The cost of auto insurance is actually based on a number of factors, from the driver?s personal information to driving history. Some of the things to be considered are the place of residence (ZIP code and state), credit history, age, the type of coverage desired, gender, vehicle type, and accident records. It is important to note that auto insurance rates are not a one-size-fits-all item because each driver profile is unique.

Agnes Zabawa, a representative for the insurance company, says, ?Every driver is different, meaning prices vary. Still, it is recommended that you look into the factors and get a good understanding of what the baseline for insurance may be or how your personal car insurance quotes can be affected, sometimes even changed. You may notice that you cannot always truly control the aspects of yourself that affect car insurance rates.?

Meanwhile, every US state, except for Virginia and New Hampshire, has a mandatory minimum liability insurance coverage. This coverage is for bodily injury liability and property damage liability costs of the other person in the car accident. This is where the general monthly cost estimates start. And it is always advisable

to purchase liability coverage beyond what is mandated by the state. Those who can afford it may want to go for full coverage, which is not just liability insurance coverage but also collision and comprehensive insurance coverage. Collision coverage is for the repairs required after a collision while comprehensive coverage is for damages that occur when the vehicle is not in use.

According to Insurance Navy Brokers, other possible coverages include: uninsured/underinsured motorist insurance; personal injury protection; gap insurance; and rideshare coverage. However, the article is not concerned with such add-ons but only with full coverage averages. According to a National Association of Insurance Commissions report, the national average cost of full coverage auto insurance in the US is around $1,190 per year, which is about $99 per month. And for those who prefer the minimum liability insurance coverage (property damage and bodily injury), the US average, according to Bankrate, is around $565 per year or about $47 per month. But drivers need to remember that the actual rate they will get will significantly vary from these averages. For those who are regarded as a good driver and have good credit, the national average is about $1,555 per year or around $130 per month.

As previously mentioned, car insurance rates are affected by the place where the driver is residing. According to the U.S. News and World Report, with help from Quadrant Information Services, the cheapest was found in the state of Maine with an average cost of $875.78 per year, or about $73 per month. Other relatively cheap states were Wisconsin, Ohio, and Idaho. And according to U.S. News and World Report, the costliest auto insurance rates can be found in Michigan with an average of $2,684.73 per year or about $224 per month. Louisiana was found to be close to that of Michigan. Apparently, it is because these states are typically hit by extreme weather. Also with high-priced insurance rates are Florida and California.

Established in 2005, Insurance Navy Brokers offers non-standard car insurance in over 30 storefronts, a call center, and online in Illinois, Indiana, Wisconsin, Texas, and California. In addition to car insurance, they also have other financial products and services, including roadside assistance insurance, renters insurance, and homeowners insurance. The non-standard auto insurance provides drivers liability coverage based on the state?s minimum limits. They also specialize in SR22 insurance, which is a certificate of financial responsibility for high-risk drivers. They have developed partnerships with Progressive Corporation, Direct Auto Insurance, The Hartford, and Next Insurance, and they assist their customers to connect with trustworthy companies to provide them with the most cost effective and the most appropriate insurance policy for their specific needs.

Those who would like to know more as to how much is car insurance can visit the Insurance Navy Brokers website or contact them on the phone or via email.

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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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