

How to find a Texas auto insurance company?

Contributed by Administrator
Monday, 24 December 2007

Auto theft is the one of the biggest reasons why any car owner should have him and his car insured. The National Insurance Crime Bureau has ranked Texas as second place in the states with the most number of stolen cars reported, with figured reaching over 95,000 as of the year 2006. Texas auto insurance should be an ally for motorists who live in metropolitan areas that have high incidences of car or automobile theft. Did you know that because you need insurance badly, you can find a Texas auto insurance company that offers you the best services for protecting your property?

There are several ways by which you can assess the stability and reputability of an auto insurance firm, may it be in Texas, or in any other state. Texas auto insurance quotes can be readily obtained online, and anyone who has special needs or is looking for a specific type of coverage can easily know more about automobile insurance online. Note that in the state of Texas, auto insurance may not be enough, as you may have to get motorcycle insurance as well. Texas ranks as third in the most number of stolen motor bikes in 2005, with over 5,700 of them reported.

The people from the state of Texas spend an average of \$845 to \$847 per year on Texas auto insurance, which mostly includes collision coverage, liability coverage, and comprehensive coverage, as presented by the Insurance Information Institute in 2005 to 2006. As required by the laws of the state, both non-working and working vehicles should be insured before being registered at the Department of Motor Vehicles. Penalties imposed on persons who fail to do this within a period of time upon car purchase can be fined for over \$300, and possibly have his car impounded with his license suspended. The Texas Department of Insurance is the agency by which any complaints or concerns by motorists regarding their Texas auto insurance plans can be forwarded.

How can an applicant for vehicle insurance get discounts? Students of colleges and universities can avail of lower insurance rates when they present proof of good scholastic standing from their educational institution. Aside from that, if car owners have airbags, anti-lock braking systems, and anti-theft devices installed in their automobiles, they can get discounted rates on their Texas auto insurance premiums. In some other states, these rules and other discounts are applicable as well.