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How Can A Person Choose The Best Car Insurance Company?

For the average insurance buyer, how is it ever possible to determine which is the best car insurance company? A nightmare is what it sounds like though all it should have been is a shopping comparison. In every major city and suburb in America there are insurance agencies. These agencies are either independent agents that represent several insurance companies or exclusive agents that represent one company. These are insurance companies that use the agent distribution as their method of marketing their products.

Some insurance companies have chosen to eliminate the agent and use the mail, the telephone, or the internet to sell their products. The property and casualty companies are always in a battle for market penetration. The insurance companies have to strike a delicate balance between new acquisitions and expense in order to do business. This is important information for the consumer because they are the ones making the final decision on who is winning. The best insurance company as per your assessment may differ significantly with that of your next door neighbor. Time and experience have a way of guiding you to your choice of companies.

Things to Consider....

1. Insurance Agent – The car insurance agent has been the single most successful means of insurance distribution in insurance history. The neighborhood agent has ties to the community and is easily accessible. That is a great value to a great many people especially with people who want person to person advice and counsel.

2. Direct Distribution – This is the name that we will give to the insurance companies that sell you insurance with 800 telephone numbers or through the internet and mailing services. They sell direct to you and you are serviced by them through customer service call centers. Having eliminated the agent, the direct distributor can claim to have a lower rate.

After you have decided on the way you want to be serviced, you can begin a search for those types of insurance companies. AM Best that is available in your local library, is a rating guide that gives you the financial strength of each insurance company.

[Illinois auto insurance](#)