



Lone Star Insurance Agency

137 NW Ellison Burleson, TX 76028

Phone 817-426-2886 / Fax 817-426-2887

What Factors Could Affect My Auto Insurance Rates

Most people are not familiar with how many factors are included in determining auto insurance rates. We've compiled a list below of many different factors. The science of determining rates is ever evolving. No one company has the "best" rate for everyone. Once you factor in all of these variables, rates can vary drastically for "similar" people. After you look at the list below you'll understand why we ask so many questions.

- Age
- Credit
- Deductibles
- Marital Status
- Year of Vehicle
- Make / Model
- Cost of Vehicle
- Safety Features
- Anti-theft features
- 5 year driving record
- Length of time licensed
- Miles driven one way to work
- Any previous at fault accidents
- Liability limits on prior policy
- Liability limits on current policy
- Number and types of prior claims
- Optional coverages (towing, rental, etc.)
- Length of time with prior insurance company
- How the vehicle is used (work, business, pleasure)
- Home address (broken down as much as by zip code)
- Length of time client has maintained continuous coverage
- Multiple policy discounts that may be available from some companies
- Occupation of insured (teachers get special discounts from some companies)