

CAI insurance company describes Most American Drivers Don't Understand Their Car Insurance Policies

The report surveyed over 1,000 respondents to assess how well drivers across the United States understand their auto insurance policies, asking questions about their car insurance coverage, what it covers, and what factors determine their insurance



Fresno, California Jun 23, 2022 ([Issuewire.com](https://www.issuewire.com)) - At Central Auto Insurance Agency, Inc., we are dedicated to simplifying your search for the most cost-effective coverage that addresses you and your family's driving needs. Our mission is to provide our clients with the best customer service possible and find the most affordable premium rates for their vehicles.

Finding The Best [Auto Insurance](#) Coverage

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"The average American driver spends over \$1,632 on car insurance a year, but they might not even understand what that money is going towards," said Kacie Saxer-Taulbee, Manager of Research and Content at Insurify. "We wanted to publish this report to demystify car insurance basics and help drivers make more responsible decisions when buying coverage."

Overall, the average driver scored only 56% on the survey—a failing grade by most standards. The report broke down the survey's results, accompanying each misconception with the correct facts. Some key findings from the report include:

- 96% of drivers misunderstand at least one key aspect of their car insurance policy, and more than half have false assumptions about multiple features of their coverage.
- 78% of drivers falsely believe that comprehensive coverage covers damage to their own vehicle in the event of an accident.
- 52% of drivers incorrectly assume that bodily injury liability, which is required in most states, covers their own medical expenses in an accident.
- One-third of American drivers don't apply for car insurance discounts, even if they know they're eligible for them. Women are significantly less likely than men to take advantage of discounts.
- 84% of the drivers surveyed agreed that comparing car insurance quotes between multiple providers saved money.

Finding the [best auto insurance](#) coverage at the best premium rates can be very frustrating, especially considering how many hundreds of agencies exist in the marketplace today. There is a lot to consider when it comes to finding the right auto insurance coverage at the best possible rates.

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Central Auto Insurance Agency

Our experienced team of auto insurance specialists is highly skilled when it comes to matching the customer to the right policy. Not only that, but we are committed to serving the needs of all drivers living in the Clovis, Fresno, and Modesto areas as well as all points in between them.

We built our company around a core philosophy of serving the customer regardless of any challenges that may present themselves. As a result, we are always striving to provide the most caring, dedicated, knowledgeable, professional, and responsible levels of customer service possible.

Easy Access and more Flexibility

Our claims call centers along with our customer and sales departments are available to assist you on a 24/7/365 basis. This ensures that you will always be able to reach one of our professional representatives when the situation warrants it, in other words, whenever you need our services the most. Do you demand convenience? Central Auto Insurance Agency, Inc. offers you all the flexibility you need to access your account information online or over the phone, or you can visit one of our locations if you live in those areas.

Furthermore, we offer several payment options so you can find one that addresses your needs, but more importantly, we never subject you to any unnecessary paperwork or questions like so many other insurance agencies oftentimes do. This is just one of the many ways that you will be able to drive legally for considerably less hassle and money. Additionally, if you are required to show a CFR or Certificate of Financial Responsibility by the courts or the California DMV, we will gladly help you file out an FR44, SR22, or SR22A form in order to see that you are back on the road and insured.

Why [Central Auto Insurance Agency](#), Inc.?

Central Auto Insurance Agency, Inc. understands that people need to have options when it comes to choosing the right auto insurance for themselves and their family members. That's why we are

committed to the highest customer service standards in the state of California. We believe in building long-term relationships and mutual trust with our customers while providing the highest quality customer service possible.

Our commitment to you and your family assures you that we are the premier affordable choice for all your auto insurance needs. If you need more information regarding auto, boat, motorcycle, or RV insurance, we encourage you to contact our agency today.



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