



## Where to Shop for Auto Insurance

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There are many good auto insurance companies licensed to do business in Indiana. The Indiana Department of Insurance does not give out recommendations for any specific companies.

Check the internet and your local newspaper for companies and agents in your area. Ask your neighbors, relatives and friends for recommendations on insurance companies and agents. Be sure to ask them what kind of claim service they have received from the companies they recommend.

When shopping for auto insurance, premium quotations are a useful tool for comparison of different companies' products. Your decision regarding the kind of company to select should be based on the service you want and coverage, and the price of the policy.

## Consumer Services

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The primary role of the IDOI Consumer Services Department is to protect consumers from illegal insurance practices by ensuring that insurance companies and producers that operate in Indiana act in accordance with State insurance laws.

We are here to assist you with your insurance inquiry or complaint about health, life, automobile, and property and casualty insurance.



### Indiana Department of Insurance

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Suite 103  
Indianapolis, IN 46204-2787  
1-800-622-4461  
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## Auto Insurance Facts

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## What You Need to Know

### 1. Auto Insurance Rates Vary According to Many Factors

Your age, sex, marital status, driver records, car use, place of residence, credit history, policy limits, deductibles, type of car, and coverages selected are among these factors. When comparing costs, be sure each company is quoting on the same basis.

### 2. The Indiana Department of Insurance Does Not Set Rates

Companies file their rates with the Department. If the rates are not adequate and excessive, or unfairly discriminatory as determined by supporting documents, the companies use them. The rates are open for public inspection.

### 3. Cancellation or Non-renewal Is Restricted in Indiana

Insurance companies may cancel your policy within the first 60 days of a new policy. After it has been in effect 60 days, they cannot cancel except for stated reasons, such as failure to pay the premium or your loss of license to drive. At the end of the policy period, the company may refuse to renew, but has to give you 20 days advance notice.

### 4. Certificate of Compliance

Your liability insurance agent or company must file a Certificate of Compliance for you after an accident or following a traffic violation certifying your financial responsibility. The most common proof of financial responsibility is your auto liability insurance policy.

## Types of Protection

### • Bodily Injury Liability

Pays up to policy limits, sums you owe others whom you injure with your car resulting from your negligence.

### • Property Damage Liability

Pays up to policy limits, sums you owe others for damage to their property caused by your car resulting from your negligence.

### • Medical Payments

Pays medical bills incurred by you and your passengers, up to the limits of the policy, if you or they are injured while riding in, entering or getting out of the car.

### • Collision

Subject to a deductible. It will pay for damage to your car caused by collision or upset (generally means it was caused to tip or turn over).

### • Comprehensive

Pays for damages to your car caused by perils other than collision or upset. This includes such losses as theft, fire, windstorm and glass breakage. A deductible may apply.

### • Other

There are other coverages such as towing and car rental that may be available.

## Uninsured Motorists

Each newly written Indiana auto liability policy must include uninsured and underinsured motorist coverages unless you reject this in writing.

Minimum liability limits are:

- Uninsured Motorists
  - Bodily Injury: \$25,000/\$50,000
  - Property Damage: For policies issued on or after July 1, 2017, minimum property damage limit is \$25,000
- Underinsured Motorists:
  - Bodily injury: \$50,000

The uninsured and underinsured motorist coverages allow you to collect these damages from your own insurance company when a qualifying loss occurs.

