

When moving to a more populated area, auto insurance rates typically increase due to a higher number of vehicles and a greater likelihood of accidents. Conversely, homeowner's insurance may decrease slightly because homes are often closer to firefighting services, although this could be countered by increased home values in urban settings. Young male drivers generally face higher auto insurance premiums than young females, as statistics indicate that males under 25 are more likely to be involved in accidents, accounting for a significant percentage of all accidents and fatalities. Most personal auto policies exclude coverage for vehicles used to carry property for a fee, so individuals should verify their coverage before using their car for business purposes, such as pizza delivery. To reduce auto insurance costs, policyholders can opt for higher deductibles, which require them to cover smaller losses, or take advantage of good student discounts, which are available to students who meet specific academic criteria. In Georgia, liability insurance is mandatory, with minimum coverage limits of 25/50/25, covering bodily injury and property damage. Collision and comprehensive coverage can be purchased to protect against vehicle damage, while Medical Payments coverage is available for injuries sustained in accidents. Bundling auto and homeowner's insurance with the same company may yield discounts, but it is advisable to compare options across different insurers. Insurance quotes are not binding, and companies are not obligated to honor them if they do not align with their filings. If a policyholder feels they have been unfairly non-renewed, they can request a review from the Insurance Commissioner within 15 days of receiving the non-renewal notice. Factors influencing premiums include driving records, vehicle type, usage, location, and driver age, and uninsured motorist coverage can protect against accidents with uninsured drivers. Georgia law prohibits non-renewal based solely on one claim for policyholders with over three years of coverage. Lenders may require comprehensive and collision coverage for new vehicles as they serve as collateral. Non-standard insurance companies cater to drivers who have difficulty obtaining insurance through conventional means, often charging higher premiums.