

## Tennessee Auto Insurance Shoppers Should Consider Exceeding Minimum Levels

*The writers at [OnlineAutoInsurance.com](http://OnlineAutoInsurance.com) discuss the merits of acquiring car insurance that goes beyond the state-required minimums.*

**Online PR News – 02-September-2010** The newest FAQ from the writers at [OnlineAutoInsurance.com](http://OnlineAutoInsurance.com) looks at the minimum levels of coverage in Tennessee and the reasons why residents of the Volunteer State might want to consider getting insured beyond these minimum limits. Luckily, online shoppers can easily weigh the costs and benefits of getting higher levels of insurance by getting auto insurance quote comparisons for different coverage scenarios online.

As for any state, a consumer's best tool for tracking down quality rates on [Tennessee auto insurance](#) is comparison shopping. But shoppers need to know what they are looking for before setting out on a mission to find the best rates. One important piece of information they should have first is the desired levels of coverage.

State governments set the minimal levels of coverage that must be met by drivers within their borders. The Tenn. state government — like many neighboring states' governments — requires drivers to have insurance that will cover at least up to \$25,000 for bodily injury for one person, \$50,000 for bodily injury per accident and \$15,000 for property damage. Although these levels may prove adequate to cover many risks, the amount of total damages resulting from an accident varies widely.

The state's minimum coverage limit for property damage previously was set at only \$10,000 but was raised after a 2006 state comptroller report indicated that the average cost of an auto had increased and that a rise in minimum levels should be considered.

Source: <http://www.comptroller1.state.tn.us/repository/RE/motorvehicle.pdf>

Consumers also should do as the state legislature did and consider whether raising coverage limits would be a smart investment.

Tennesseans may want to think in addition about going the extra mile by adding uninsured/under-insured motorist coverage to a policy. That's because the Volunteer State unfortunately had a historically high proportion of uninsured motorist on its roadways. The Insurance Research Council estimated that, in 2007, approximately 20 percent of the state's motorists lacked insurance — the fifth highest rate in the nation at the time. With such a high risk that an accident will involve a driver without coverage, adding this protection to a policy could prove to be a wise investment.

To access the FAQ and other informative resources, consumers can go to <http://www.onlineautoinsurance.com/learn/> where visitors will also be able to enter in minimal personal information and desired coverage levels in order to generate a side-by-side quote comparison with estimates from a variety of carriers.

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