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What determines the price of an auto insurance policy?

Inflation has caused a rise in most day to day costs, including your insurance policies. However, there are a number of different factors that impact your auto rate. While not all insurance carriers use the exact same tools, below is a list of common factors:

- Your age
- Your gender
- Your driving record
- Your location

- The type of vehicle you have
- How you use your vehicle
- · The amount of coverage needed