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Finding cheap auto insurance in Kansas is a bit of a unique experience, and not just because Kansas auto insurance prices have consistently fallen below the national average. Kansas has some rather interesting auto laws of which residents need to be aware. For example, any car entering the limits of Lawrence County is required to sound its horn. Why? To make sure the horses are aware of your approach.

Another important thing for motorists in Kansas to know is that Kansas is a no-fault state. That means that it doesnâ€™t matter who caused the accident- each driver is required to cover their own expenses in both damages to the vehicle and driver. If you are an uninsured motorist, you cannot count on the other driverâ€™s insurance to cover any of your expenses, so being uninsured can be very expensive. It is therefore a great money saver to have cheap Kansas auto insurance.

As with any state, Kansas residents are required to meet certain minimums in insurance coverage. $25,000 to cover bodily injury of an individual, up to $50,000 for everyone involved and $10,000 for property damage are all fairly standard minimum requirements across the states and Kansas is no different. Kansas state auto insurance liability coverage, however, requires one additional component of $4,500 for personal injury protection, due to Kansas being a no-fault state. Kansas has a number of auto insurance companies ready to provide this coverage at a low cost.

You can find some great affordable prices for the best auto insurance in Kansas by doing a simple search for quotes at â€œKansas auto insuranceâ€•. This is one of the best states for finding cheap auto insurance. Kansas prices for auto insurance have been dropping in recent years, while prices in almost every other state have been on the rise. Kansas has a particularly competitive market, with a number of insurance companies all vying for your attention. Several have had to lower prices in order to beat the competition.

Another reason prices in Kansas are low, is because the state has a more rural environment, and insurance companies base their prices on the number of claims they get. Fewer people mean fewer claims, as well as more open roads for fewer accidents per capita. While insurance rates are constantly changing, there is a place you can always count on for low cost auto insurance- Kansas. Remember to shop around and look for Kansas auto insurance quotes so that you can get a leg up on the competition.

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