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How to Get Best Auto Insurance in Iowa? by [Insurance Inde](#)

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Are you looking to buy new auto insurance, or hoping to find something cheaper than what you already have? Auto insurance quotes across the country have been on the rise, and it can be difficult to pay these hefty prices. In the year 2005, the nationwide average for insurance premiums hit the large sum of \$949.00. The actual price you end up paying can vary from state to state, due to the way rates are calculated.

The cheap auto insurance in Iowa being the best across the nation means that moving to Iowa might be a good idea for those who would like to live in a rural location. The number of claims an insurance company receives is the largest factor in coverage prices. The more claims they receive, the higher the prices. Therefore, if you live in an area with a high population density, you will end up paying a higher price for insurance coverage. It should come as no surprise then that the heavily urbanized states of the Northeast coast have the highest insurance rates.

For those already living in Iowa State, auto insurance prices have never been better. Living in a rural area can be all it takes to lower your insurance rate, sometimes even cutting your premium costs in half. Not only are there fewer people in the country, but the average rural resident gets in fewer accidents than your average urbanite, as there are fewer cars on the roads.

The National Association of Insurance Commissioners has collected data on insurance companies across the nation and determined that Iowa has the lowest insurance rates of every state throughout the nation. Compared to the nationwide premium average of \$949.00 in 2005, residents of Iowa averaged only \$664.20. This was even less than half the cost for those living in the District of Columbia which was \$1342.80. Clearly, for low cost auto insurance, Iowa is the best place to be.

Savings have never been more important than now, and what better way to save money than to look for cheap auto insurance. Iowa is not the only state with low rates. Other largely agrarian states have less costly insurance premiums, though none of them beat the prices in Iowa. Iowa auto insurance quotes can be found [Iowa Auto Insurance](#). Here, you can find yourself the best auto insurance in Iowa.

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