

# Auto Insurance Buyers Guide

**Auto Insurance Buyers Guide** - Car insurance is required in New Jersey. Whether you are buying a new insurance policy or renewing your current policy, you must make many decisions about what coverage you need and how much you can pay. The following guide outlines how to make choices that work for you.

**UNDERSTAND YOUR NEEDS.** Do you rent or own your own home?Auto Insurance Buyers Guide Part I: The Basics According to theorists, auto insurance consists of five critical components. Each can play a critical role in your protection, and each can be optimized (made best) using different tactics. 1. Liability -- Bodily Injury and Property Damage (BI/PD)Read our Car Insurance Buying Guide from the experts at Consumer Reports you can trust to help you make the best purchasing decision.Car Insurance Buyer's Guide. Shopping for auto insurance is a balancing act. You'll want to find a company that promises comprehensive coverage, helpful resources, and reliable service — all while keeping premiums low.