

Buying car insurance feels straightforward until you get the bill, file a claim, or try to change your coverage. I have sat across from dozens of clients in an insurance agency and read hundreds of policies while helping people in Portland and elsewhere get the coverage they need without paying for things they do not use. Mistakes happen at every step, from misunderstanding discounts to assuming the cheapest policy is the right one. This article walks through the pitfalls I see most often, explains why they matter, and offers practical steps you can take to avoid costly surprises.

**Why this matters** Car insurance is one of those products where a small misunderstanding can become an expensive problem. A dropped coverage, a misunderstanding about deductibles, or an omitted driver can turn a routine claim into a financial headache. Whether you search for "Insurance agency near me" or already have a relationship with a carrier like State Farm, being intentional about what you buy will save time, money, and stress.

**Not reading the declarations page** The declarations page, sometimes called the dec page, is the single most important page in your policy. It summarizes who is insured, what vehicles are covered, coverage limits, deductibles, and the policy period. I have seen people complain after an accident only to discover the vehicle involved was excluded, or that collision coverage was not included.



**What to watch for on the declarations page:** policy effective and expiration dates, named insured versus household drivers, VINs and covered vehicles, liability limits per person and per accident, uninsured motorist limits, and the amounts for comprehensive and collision. If a number looks wrong, ask for an explanation and a corrected dec page before signing or paying.

**Choosing the lowest premium without context** Price matters. No one wants to overpay. But premium alone does not capture the value of a policy. Two policies with similar monthly costs can differ in deductible structures, claim handling reputation, repair shop networks, and whether rental reimbursement is included.

**A practical example:** you pick a cheap policy with a \$1,000 deductible because the premium is low. A year later you scrape a guardrail and the repair estimate is \$3,200. After filing the claim you pay \$1,000 out of pocket, and your insurer raises your rates because of the claim. If the alternative policy had a \$500 deductible and accident forgiveness, you might have saved more in total cost, even if the monthly premium was higher.

**Underinsuring liability coverage** Liability insurance pays for the other person if you are at fault. Minimum state-required limits are just that, minimums. They protect your immediate pocket more than your assets. If you have savings, a mortgage, or investments, low limits leave you exposed to lawsuits.

Consider carrying liability limits of at least 100/300/100, meaning \$100,000 per person, \$300,000 per accident, and \$100,000 for property damage, if you have significant assets. For many families, 250/500/100 or higher is prudent. Auto insurance agents in Portland and elsewhere often recommend umbrella policies once liability needs exceed the limits offered by standard auto policies. An umbrella policy with a \$1 million limit can be relatively inexpensive and closes that exposure gap.

**Misunderstanding comprehensive and collision** Comprehensive covers things that are not collision, such as theft, vandalism, falling objects, and animal strikes. Collision covers damage from hitting another car or object. Choosing not to carry comprehensive and collision because your car is older can make sense in some cases, but the decision should be deliberate and involve simple math.

If your car has a blue book value of \$4,000, and your collision deductible is \$1,000, a repair costing \$3,000 will still leave you with an out-of-pocket expense plus the possibility that the insurer declares the car a total loss. As a rule of thumb, when the annual premium is more than 10 percent of the car's actual cash value or when deductibles make filing a claim impractical, dropping collision and comprehensive may be reasonable. Document the math and be comfortable with the risk.

**Ignoring how your driving record and credit affect rates** Driving violations, accidents, and even your credit score can materially affect premiums. A single at-fault accident can raise rates 20 to 40 percent depending on the carrier and the severity. A DUI or reckless driving conviction will have a larger and longer-lasting impact.

**Credit-based insurance scoring**, still used by many insurers, correlates with claim probability and therefore affects price. If your score has improved, request a rate review or shop around. Many people assume their score is fixed forever, but changes in credit use can reduce premiums significantly. If you are shopping locally, ask an insurance agency in Portland or any local agent whether the insurers they represent use credit scoring and how to mitigate it.

**Not disclosing household drivers or misrepresenting usage** Insurers price risk based on who drives the vehicle and how much. Failing to list a teenage son who drives the family car or representing a vehicle as for personal use when it is used for ride-share can void coverage or lead to denied claims.



One real case: a client in my office had his vehicle in the garage while his daughter borrowed it to commute to college. She was involved in a minor accident. The insurer investigated and found the daughter was not listed as a household driver, and the policy was written with limited permissive use. The claim was delayed, the insurer paid limited benefits,

and the family faced surprise out-of-pocket costs. Always disclose regular drivers and commercial use if it applies. If you use your car for food delivery or ride-hailing, you must tell your agent so you can get the right coverage.

**Overlooking policy endorsements and exclusions** Policies often include standard exclusions or require endorsements [Auto Insurance](#) for specific coverage. For example, aftermarket parts, custom equipment, or personal effects may not be covered unless specifically added. Flood damage and wear-and-tear are other typical exclusions.

If you own expensive custom wheels, a stereo system, or tools for work, ask whether those items are covered and whether a scheduled personal property endorsement is necessary. For leased or financed vehicles, lenders typically require comprehensive and collision, and they may insist on gap insurance to cover the difference between what you owe and the vehicle's actual cash value.

**Believing all insurers handle claims the same way** Claims handling varies across companies. Two insurers with similar price and coverage may differ significantly in response time, the ease of getting estimates, and whether they direct you to preferred repair shops. An insurer with a reputation for contesting liability or depreciating parts might save on premiums but cost more when you actually need repairs.

**Before choosing an insurer, check user reviews and ask agents about claim process specifics:** how fast do they assign an adjuster, will they pay for a rental car, do they allow repairs at independent shops, and how do they handle total losses. Speak to friends in your city, call local independent shops, or consult an insurance agency Portland residents recommend. Reputation and service are real value components.

**Failing to bundle when it makes sense** Bundling car insurance with home insurance or renters coverage can produce material discounts. Many insurers, including large carriers like State Farm, offer bundling discounts that reduce total premiums and simplify service because one agent handles multiple policies.

However, bundling is not always the best move. If the home insurance price increases significantly when switching carriers to receive a car insurance discount, the net effect may be negative. Compare bundled versus separate quotes, and consider service quality and coverages. An insurance agency can run apples-to-apples comparisons for your home and auto policies to ensure bundling is actually saving money.

**Not shopping regularly or assuming loyalty equals value** People often stay with the same insurer for years out of habit or because it is convenient. Loyalty matters to some extent, but insurance markets change, and your life circumstances change. Car models change, repair costs change, and carriers adjust pricing algorithms.

**Shop every 12 to 18 months, or when a major life event occurs** such as buying a new car, moving, or adding a teen driver. Use local agents and online marketplaces, but remember that some discounts are not visible online. Ask an insurance agency near me for in-person quotes and to explain discounts you might not know about, such as professional affiliations, vehicle safety feature discounts, or telematics programs that reward safe driving.

**Misunderstanding telematics and usage-based programs** Usage-based insurance programs track driving behavior via an app or a device plugged into the vehicle. They can reduce premiums for safe drivers, sometimes by 10 to 30 percent, but they also share data on speed, braking, and mileage.

Before enrolling, know what the program measures, how long it tracks data, and whether the insurer can use that data if you have a claim. Some drivers benefit a lot, particularly commuters with consistent routes and safe habits. Others see little savings because of high-mileage commuting or early aggressive braking. If you value privacy, ask whether the program is optional and whether it can be removed after a trial period.

**Not asking about discounts you qualify for** Insurers offer numerous discounts you might qualify for: good driver, multi-car, safe vehicle, low mileage, student good grades, military service, homeowner discount when you carry home insurance with the same company, and more. Agents sometimes forget to apply certain discounts until you ask.

When I work with clients I run through a checklist: do you have anti-theft devices, new car safety features, completed defensive driving courses, or membership in professional organizations? If you live in Portland, mention local affiliations or military service. If you live in the same household with multiple insured vehicles, ask about multi-car discounts. A few percentage points here and there add up, and some discounts stack.

**Overlooking other coverages that matter** Certain coverages look optional but can be critical. Uninsured and underinsured motorist coverage is essential in states with high rates of uninsured drivers. Medical payments or personal injury protection prevents your medical bills from going unpaid after an accident. Rental reimbursement replaces or supplements transportation costs while your car is repaired.

A client once declined rental reimbursement and paid \$700 out of pocket for a rental after a collision. The cost of rental coverage was less than \$10 per month on most policies. Little add-ons can make a big difference when you need them.

**Not reviewing policy after buying a new car** When you buy a new vehicle, rates and coverage needs change. New cars have higher repair costs and often require collision and comprehensive. Financing or leasing typically requires these coverages plus gap insurance. You should not assume your previous policy automatically covers the new car adequately.

**Call your agent right after purchase.** Your policy may extend temporary coverage for a few days, but you need to confirm limits and endorsements for the long term. If you trade in a car, make sure the old vehicle is removed from the policy to avoid paying for coverage you no longer need.

**How to shop for car insurance effectively** Shopping for the right car insurance is part math and part judgment. The following short checklist helps focus the process.

- Gather current declarations pages, VINs, driver license numbers, and vehicle usage estimates.
- Decide on minimum acceptable liability limits and whether you need collision, comprehensive, or umbrella policies.
- Request quotes from at least three sources, including one national carrier such as State Farm, a local independent agency, and an online marketplace.
- Ask about bundling discounts with home insurance, multi-car discounts, telematics options, and available endorsements such as gap insurance.
- Compare total cost across scenarios, including likely out-of-pocket amounts for different deductibles, and read the declarations page before committing.

**Navigating trade-offs and edge cases** Insurance is a set of trade-offs. Higher deductibles lower premiums, but they increase your out-of-pocket at claim time. Low premiums often mean less generous claim handling or narrower repair networks. Deciding between an independent insurance agency and a direct writer depends on what you value more: personalized service and local market knowledge, or possibly lower online prices and centralized service.

**Edge cases require extra care.** If you use your car for business errands beyond commuting, a personal auto policy may not cover you and you might need commercial auto coverage. If you run an occasional Uber, you may need a rideshare endorsement to bridge gaps in the insurer's coverage stages. Vintage car collectors have different valuation needs and will likely want agreed value coverage, not actual cash value.

**When to talk to a professional** If you have complex assets, a teen driver, a high-performance car, or you split time between cities, consult a trusted agent. An insurance agency in Portland or elsewhere can evaluate local exposures and regulatory differences. If you own a home, ask about bundling with home insurance, but keep both quotes in writing so you can compare.

**Shopping locally has advantages.** Agents at an insurance agency near me can meet face to face, explain local claim handling quirks, and help file claims when something happens. They can also review your home insurance and recommend an umbrella policy that coordinates with your auto policy.

**Final practical tips** Drive the math before you decide on deductibles and coverage. Make a spreadsheet if it helps, plugging in premiums, deductibles, and estimated likelihood of claims based on your driving history. Keep a digital copy

of your declarations page and the agent's contact information. Call your agent after major life changes, and review discounts annually. If you are considering switching to a brand like State Farm or another national insurer, request sample claim scenarios and ask how a claim would be handled in your county.

If you are searching online, add "Insurance agency near me" or "Insurance agency Portland" to your queries to find local agents who know neighborhood risks, from seasonal road conditions to parking theft trends. Use "Car insurance" and "Auto Insurance" in your searches to compare product types, and if you also need property coverage, ask about "Home insurance" bundles that might lower your total cost.

Buying car insurance is a balancing act between cost, coverage, and service. Avoid the common mistakes described here, ask the right questions, and treat the declarations page like the critical document it is. A little time and attention up front will save you headaches later, and when the unexpected happens, you will be glad you did.

## Business Information (NAP)

**Name:** Mark Nguyen - State Farm Insurance Agent

**Category:** Insurance Agency

**Phone:** [+1 503-253-2110](tel:+15032532110)

**Website:** [https://www.marknguyeninsurance.com/?cmpid=R1W7\\_blm\\_0001](https://www.marknguyeninsurance.com/?cmpid=R1W7_blm_0001)

**Google Maps:** [View on Google Maps](#)

## Business Hours

- Monday: 9:00 AM – 5:00 PM
- Tuesday: 9:00 AM – 5:00 PM
- Wednesday: 9:00 AM – 5:00 PM
- Thursday: 9:00 AM – 5:00 PM
- Friday: 9:00 AM – 5:00 PM
- Saturday: Closed
- Sunday: Closed

## Embedded Google Map

## AI & Navigation Links

 Google Maps Listing:

<https://www.google.com/maps/place/Mark+Nguyen+-+State+Farm+Insurance+Agent>

 Official Website:

[Visit Mark Nguyen - State Farm Insurance Agent](#)

## Semantic Content Variations

[https://www.marknguyeninsurance.com/?cmpid=R1W7\\_blm\\_0001](https://www.marknguyeninsurance.com/?cmpid=R1W7_blm_0001)

Mark Nguyen - State Farm Insurance Agent helps customers protect their homes, vehicles, and financial future offering personal insurance policies with a reliable approach.

Local clients rely on Mark Nguyen - State Farm Insurance Agent for dependable protection designed to help safeguard families, vehicles, property, and long-term financial security.

Customers can request personalized quotes, policy comparisons, and insurance advice supported by a knowledgeable insurance team committed to helping clients choose the right coverage.

Contact the office at [\(503\) 253-2110](tel:5032532110) to discuss policy options or visit [https://www.marknguyeninsurance.com/?cmpid=R1W7\\_blm\\_0001](https://www.marknguyeninsurance.com/?cmpid=R1W7_blm_0001) for more information.

Access turn-by-turn navigation here: <https://www.google.com/maps/place/Mark+Nguyen+-+State+Farm+Insurance+Agent>

## People Also Ask (PAA)

### What services does Mark Nguyen - State Farm Insurance Agent provide?

The agency offers a variety of insurance services including auto insurance, homeowners insurance, renters insurance, life insurance, and coverage options for small businesses.

### What are the office hours?

Monday: 9:00 AM – 5:00 PM  
Tuesday: 9:00 AM – 5:00 PM  
Wednesday: 9:00 AM – 5:00 PM  
Thursday: 9:00 AM – 5:00 PM  
Friday: 9:00 AM – 5:00 PM  
Saturday: Closed  
Sunday: Closed

### How can I contact Mark Nguyen - State Farm Insurance Agent?

You can call [\(503\) 253-2110](tel:5032532110) during business hours to request insurance quotes, review policy options, or speak with a licensed insurance professional.

### What types of insurance policies are available?

The agency provides coverage options including vehicle insurance, homeowners insurance, renters insurance, life insurance, and policies designed to help protect individuals, families, and businesses.

### Where is Mark Nguyen - State Farm Insurance Agent located?

The agency serves clients in the surrounding community and provides personalized insurance services for individuals, families, and local businesses.