



Your Money

Tips For Driving Down Auto Insurance Rates

(NAPSA)—Analysts say the rates for six months of comparable auto insurance coverage from different providers can vary by more than \$500. That's why it can pay to do a little shopping before settling on an insurance company.

Fortunately, there are a number of ways to make shopping for and buying insurance easier. For instance, Forrester Research reports that 86 percent of consumers shop for insurance on the Web and 22 percent apply online for auto insurance.

However, finding insurance on the Internet can have some drawbacks if you aren't careful about what sites you visit. Here's a closer look:

Look For Full Service

Only 40 percent of sites let consumers complete transactions and buy policies online and most sites only have rates for their own coverage.

Instead, the sites serve as go-betweens for shoppers and agents, meaning your information could be passed on to a number of different salespeople who contact you at a later date. Additionally, some insurance sites only direct you to other insurance Web sites or provide numbers for you to call to get a quote.

Get The Green Light

Your best—and fastest—bet may be to go with a Web site such as www.answercenter.com, which



Defensive Shopping—Always know who an auto insurance agent works for before you start negotiating.

offers a choice of insurance carriers that can typically make attractive offers. The Web site is unique in that users need only provide their information once, either by Web or over the phone. From there, the company delivers actual quotes from six or more A-rated insurance companies. The process can save time and make it easier to comparison shop.

Drive A Smart Bargain

As a final tip, experts say to keep the following in mind: When you do talk to an agent, remember that he or she could be biased towards a certain insurance provider. It's a good idea to ask what carrier or carriers your agent represents before you start shopping.

For more information, visit www.answercenter.com/naps1.