

# CAR CORNER

## Top Five Ways To Save On Auto Insurance

By Abbey Wagner

(NAPSA)—Motorists looking to drive down their auto insurance costs will get good mileage from InsWeb's top five ways to do just that:

**1. Shopping Around.** This is the number one way of saving money on insurance. Are you sure you're getting the best deal possible with your current insurance company? Many people find it easy to stay with the same company for years, but fail to realize they have the potential to save hundreds of dollars each year by comparing quotes from multiple companies. You should shop around at least twice a year to see if you are getting the best deal possible.

**2. Multi-policy Insurance.** Various insurance companies offer various discounts if you insure more than one vehicle on a single policy, or if you have your home insured with the same company that insures your vehicle(s).

**3. The Higher the Deductible, the Less \$ Out of Your Pocket?** Yes, it's true; the higher your deductible is, the lower your premium. However, you must be careful not to get in accidents with a higher deductible, as this is the amount that will come out of your pocket before your insurance company starts paying for the rest of the damage to your vehicle. If you find yourself with more financial comfort in the future, you might think of lowering the deductible(s)



**OVER 50? Many insurance companies offer discounts to drivers in that age group.**

you raised when you needed to save money.

**4. Check Before Buying.** Before you buy a new vehicle, compare insurance quotes. This way, you can see how much it will cost to insure (and possibly change your mind if you find a vehicle with a lower rate) and have quotes to return to if you end up buying the vehicle and need to quickly insure it. High-profile cars, cars that commonly have parts stolen, and cars that are expensive to fix will cost you more to insure.

**5. Discounts, Discounts, Discounts.** There are many discounts available to drivers. To learn more about auto insurance discounts, visit [www.InsWebSave.com](http://www.InsWebSave.com).

*Abbey Wagner is a spokesperson for InsWeb, a site that offers viewers multiple quotes on auto insurance.*