



InsWeb.com: Save Up to \$115 per Month on Insurance in One Hour or Less

SACRAMENTO, CA, May 13, 2009 (MARKETWIRE via COMTEX News Network) -- With the recession in full swing and unemployment still moving higher, consumers are looking for opportunities to save money any way they can. The most common budget items most look to trim first are things like groceries, gas and other expenses that vary month to month. But for some reason insurance costs, which are generally fixed, are often ignored.

That could be a costly mistake. Simply reviewing your auto and homeowners insurance policies and making a few adjustments could save you more than one hundred dollars a month. But where should you start?

First, take a hard look at your deductibles. Raising your home and auto insurance deductibles from \$250 to \$1,000 could reduce your premiums by 25 and 40 percent, respectively. You'll incur higher out-of-pocket costs should you need to file a claim, but the amount you'll save on your premiums may be well worth it.

Savings: Up to \$45 per month. Time: Approx. 15 minutes

Second, carrying your home and auto insurance policies with a single insurer could save you even more. According to the Insurance Information Institute, converting to a multi-line policy could save you as much as 15 percent on each premium. Plus, you'll have one fewer bill to pay each month.

Savings: As much as \$20 per month. Time: Approx. 30 minutes

Third, if you haven't compared insurance providers in more than a year, you're overdue. And the simple act of shopping around can save you money instantly. There are a number of ways to get quotes, but one of the easiest ways is to let those quotes come to you by using an online comparison site such as www.InsWeb.com.

Savings: As much as \$50 per month or more. Time: Approx. 15 minutes

Total Savings: Up to \$115 or more per month

Total Time: Approximately one hour

To learn more about ways to save on your auto and homeowners insurance, visit the InsWeb.com Learning Center at http://www.insweb.com/learning_center.htm.

Note: Savings are based on the most recent national average policy costs reported by the National Association of Insurance Commissioners.

About InsWeb

InsWeb Corporation (NASDAQ: INSW) owns and operates a network of leading insurance marketplace and education websites. Founded in 1995 and headquartered in Sacramento, California, InsWeb's primary properties include InsWeb.com, where visitors can view independent research and quickly obtain actionable insurance quotes from multiple carriers; AgentInsider.com, a top-rated online marketing source for insurance agents; and FreeInsuranceAdvice.com, the leading online destination for insurance information and advice. In 2008, more than 10 million consumers turned to InsWeb for answers to their insurance questions. To learn more about InsWeb Corporation, visit www.InsWeb.com.

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