



New York State Auto Insurance Rates Decline 20.3 Percent in 2009

Median Six-Month Rate Now Under \$975

SACRAMENTO, CA, Nov 03, 2009 (MARKETWIRE via COMTEX News Network) -- The median six-month auto insurance rate in the state of New York has decreased more than 20 percent since the beginning of 2009 to reach \$970.25, according to InsuranceRates.com(TM).

Other New York median rates by demographic group include:

Demographic Group	Median Six-Month Rate
Men Only	\$1018.25
Women Only	\$ 912.00
Age Group: Less than or equal to 19	\$1484.13
Age Group: 20 to 24	\$1336.00
Age Group: 25 to 29	\$1129.75
Age Group: 30 to 39	\$1078.88
Age Group: 40 to 49	\$1002.88
Age Group: 50 to 59	\$ 844.50
Age Group: 60 to 74	\$ 738.38
Age Group: Greater than or equal to 75	\$ 771.50

New York rate statistics:

- Men in New York pay a median auto insurance rate almost 12 percent higher than women.
- Drivers in New York 19 years of age or younger pay a median auto insurance rate that is over 100 percent higher than drivers age 60 to 74.
- New York auto insurance rates declined just over two percentage points more than the national median, which declined 18.1 percent over the same period.
- A New York driver who pays the six-month median rate of \$970.25 and earns the New York median annual income of \$42,414 pays approximately 4.58 percent of his or her gross income for auto insurance. By this "affordability factor," New York is the 5th most expensive state to insure a vehicle. Currently, Massachusetts is the most affordable with a factor of 1.96 percent, while Louisiana is the most expensive with a factor of 6.70 percent.

New York drivers who want to learn more about saving on their auto insurance and anonymously compare rate quotes from multiple carriers can visit InsuranceRates.com.

To request more information about rates and rate trends in your region, please visit: <http://www.insurancerates.com/press-requests.html>.

About InsuranceRates.com's(TM) Auto Insurance Rate Data

To determine these median national and state auto insurance rates, InsuranceRates.com uses comprehensive profiles of InsuranceRates.com customers as well as a proprietary system that tracks the rating algorithms of multiple insurance carriers in each state. By tracking these rates over time, InsuranceRates.com is also able to demonstrate a directional trend. Median rates are determined using actual customer profiles that can include multiple drivers, multiple vehicles and other variables. Median income numbers are determined by customer ZIP Codes.

InsuranceRates.com's auto insurance rate data is also accessible via the InsuranceRates.com Auto Insurance Rate Trend Tool. To view, please visit: <http://www.insurancerates.com/media-center/insurance-widgets.html> and click on "View Widget." Please note that the Trend Tool is updated daily and uses fewer carrier algorithms than the data above. As such, rates displayed in the tool may vary from those shown in this press release.

About InsuranceRates.com(TM)

InsuranceRates.com(TM) is a property of InsWeb Corporation (NASDAQ: INSW).

InsWeb owns and operates a network of leading insurance marketplace and education websites. Founded in 1995 and headquartered in Sacramento, California, InsWeb's other primary properties include InsWeb.com, BestInsuranceMatch.com, FreeInsuranceAdvice.com, LocalInsuranceAgents.com, and AgentInsider.com. 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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