



## Car Insurance Should Be Included on Shopaholics List

*Shopaholics, add insurance shopping to your list! With all the money saved on the premium, the savings could be used towards a luxury purchase that you have been dreaming about! Just think, for as little as 1 hour of your time you could be saving £108 on the average UK car insurance premium.*

([PRWEB](#)) July 21, 2005 -- Shopaholics, add insurance shopping to your list! With all the money saved on the premium, the savings could be used towards a luxury purchase that you have been dreaming about.

The average yearly UK car insurance premium is £460 with a difference of £110 from most expensive to least. This rate reflects a premium for the same make and model vehicle, driven by the same driver, living in the same towns and cities. Shopping around for insurance is worth the time.

According to Cindy Kenny from the online insurance comparison site [www.insure121.com](http://www.insure121.com) by shopping around, people can save £52 on their car insurance in under an hour. Research getting seven car insurance quotes showed that drivers were likely to find their most competitive deal when checking 7 companies. Getting seven individually tailored quotes took under an hour.

However, according to statistical analysis of visitors from [www.insure121.com](http://www.insure121.com) less than 1% of motorists actually obtains seven quotes, they are online for only 20 minutes. The majority of the UK's 26 million drivers don't look properly, or don't shop around at all. Realistically, people renew their current car insurance with their existing insurance company, and more than 7 out of 10 shopped around and obtained three quotes or less. Granted, even getting three quotes can reduce your premium.

However, shopping around is not free of problems, 1 in 3 insurance companies took longer than ten minutes to process a quote, and 1 in 9 websites were either not working or crashed.

The UK's motorists are paying £1.2 billion too much for car insurance. A new Car Insurance Index was launched to track premiums, and it discovered that switching to one of the more competitive insurers could save British motorists an average of £108.55 a year.

Not convinced yet? According to the Automobile Association research shows that an hour on the Internet or phone can easily save a 1/3rd on the renewal quote.

According to Insure121.com the car insurance premiums are rising due to more claims being made by drivers. Most insurers paid out more in claims than the premiums they received. Cars are being designed for cheap, quick repairs so costs of repair should fall. But new injury claims services, operating on a no win, no fee basis and claiming up to £10,000 in treatment costs from the driver at fault are pressing premiums upwards.

One misconception is staying with your current insurance carrier will give you the best price but this is untrue! Many companies try and bring in new customers every year with deals and discounts. Being a loyal customer does not guarantee any discounts or lower premiums.

Then again, the cheapest deal is not always the best one for you. For example, adding drivers or changing the

type of car after a few months changes your premium. Some insurance companies may include a loan car if you have an accident and arrangement for your car to go for immediate repair. Ask plenty of questions before agreeing to any coverage, and read the fine print to guarantee what you want is what you are getting.

To lower your premium, consider everything being paid for. If your child is on the policy but away at college, ask for partial coverage. If the coverage includes driving to work, but you commute through public transportation, then lessen the mileage on the policy. If your present insurer does not lower your premium, then find a company that will work with you.

Newly licensed drivers always get the brunt of the insurance game. Their premiums are always highest and they can't afford them. DON'T DRIVE WITHOUT INSURANCE. Try Pass Plus. It's a scheme run by the BSM to help new drivers in improving driving skills. It provides three hours of driving on the motorway, followed by three hours of general driving. There is no exam and you get a certificate documenting the completion of the six hour-long sessions. Most insurers recognize the certificate and lower premiums by giving discount. It costs £106, but should reduce your insurance bill by a whopping £200-£300.

Adding a car theft alarm or an immobilizer can give discounts on your premium. High-end models (Mercedes, BMW, Acura, Lexus), or anything valued above £30,000 may have your insurer insisting on a satellite-tracking device. A one time payment of around £300 and £80-£120 annually for the monitoring service; most car dealerships will install it free of charge.

Information in this article is provided courtesy of <http://www.insure121.com>, the UK insurance comparison site for all types of car, home, travel and pet insurance.

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