

## Understanding who actually gives you online car insurance quotes

Obtaining **car insurance quotes** has been made easier than it has even been before thanks to the Internet, but not everyone is taking full advantage of their options. Individuals are still renewing their existing car insurance product without even looking around, despite the fact they could save 500 pounds and sometimes even more. Take Mrs Harding for example. She has a 2007 Jaguar XKR Coupe and managed to save 384 pounds by switching from her old provider to Churchill after finding Churchill through a comparison site. As a 34-year-old woman with 5 years no claims bonus and a home in a rural and relatively safe area, she received a substantial discount. Mrs Harding is not the only driver turning to car insurance comparison sites, which are also known as insurance aggregators. They make it quick and easy to obtain quotes from any number of providers by filling in one form. Depending on the aggregator and your details (car make, model, registration, postcode), you can get anywhere between 10 and 100 quotes at one time. Aggregator sites allow you to compare all of the relevant [car insurance quotes](#) that are returned quickly and easily. You can compare the level of cover and price just by clicking on different options, and all from the comfort of your own home in just five minutes of your time. However, there are disadvantages with aggregator sites. For example, many drivers do not compare the cover effectively and may end up with certain features left off the policy they ultimately choose. They do not look at the actual policy, but only the price. Also, aggregator forms are basic templates and do not ask the specific questions that many car insurance companies actually need to give an accurate quote. In many cases, the price of cover will actually go up when you click through to the car insurance company website. Take Mr Bennett for example. He was given a quote for 394 pounds for his Vauxhall Corsa 3 door, but when he was passed on to the insurer, his actual quote turned out to be 479 pounds as the aggregator had not asked whether his car was alarmed or whether it had an immobiliser installed. Also, if you prefer certain car insurance companies that you hold in high esteem you can go directly to them instead of sorting through other companies that you have no interest in. Going through an insurers website directly may be advantageous as the quotes are accurate because you are asked all of the relevant questions right from the start. It may be a little more time consuming but it does enable you to budget and check the policy details as well.

### About the Author

[Car Insurance Quotes](#)

Source: <http://www.article-zine.com>