

Tried and true may be best for you



Does the idea of skipping the traditional blood and urine test to buy life insurance appeal to you? Some life insurers are using “big data” tools to size you up and price your policy instead of tried and true underwriting based on medical tests. The downside of going this route may be [higher premiums over the life of the policy](#).

How about the idea of expediting your hail damage claim settlement by allowing the insurer to inspect your roof via a drone instead of a human roofer/contractor? We’re not sold. [If your property is damaged in a hailstorm, we recommend having an expert physically inspect your roof and siding...drone or no drone](#).

UP is by no means “anti-technology.” We encourage people to embrace technology by using the [UP](#)



[Home Inventory app](#), and storing important documents in the cloud. And we are definitely for technological advances that improve the quality and delivery of insurance protection. But not fancy algorithms that boost insurer profits but disadvantage policyholders.

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