

[You better not be reading this while driving!](#)



Cell phones are powerfully addictive. People rarely put them down – even when driving. Insurance companies are citing an [increase in distracted driving accidents](#) and raising car insurance rates across the country. Buckle your seat belts – figuratively and literally, and be a savvy consumer: Comparison-shop and ask good questions.

The truth is, [distracted driving](#) is only one of the reasons your insurance company may be raising your rates. They may also be buying personal information about you from data mining vendors and using it to “optimize” (increase) the price they’re charging you. Habits you thought were good – such as being brand loyal – and things you may have little or no control over, such as your credit score – may be causing you to pay more than you should for your car insurance.

Here at UP, we think that’s unfair and are fighting to fix it.

We don’t argue with the fact that distracted driving is causing accidents. But you shouldn’t be paying more because your insurance company bought data that shows you’re brand loyal and not a comparison shopper. And having your credit rating go down because you lose your job should not be a reason for your car insurance to get more expensive.

Not every insurer is profiting by exploiting personal data unfairly. Wouldn't you prefer to invest your premium dollars and trust in one that bases the price of your car insurance on your driving record, address and number of years of experience on the road? A company that doesn't kick customers when they're down after a job loss? How can you find one like that?

Shop around and ask good questions: Each insurer uses its own rating factors and formula for pricing policies. Some put more weight on your [credit score, economic status, behaviors and habits](#). Some will raise your rate after just one ticket or accident, others cut you more slack.

Turn the tables: Insurance companies vary in how fairly and quickly they handle claims. Check out [Valchoice](#), an insurance shopping tool for consumers that uses data on claim handling and payout records of competing insurance companies to help you comparison shop.

Quality really does matter: Don't just shop for price – shop for quality of protection. [Ask these questions](#) to buy enough coverage to protect your assets in the event of a really serious accident.

And while we hope you never need it...here is a link to our [Car Accident Claim Tips](#).

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