

Your privacy, your price



UP works to help you get a fair deal when you buy or use insurance. We direct you to sources of reliable [comparison-shopping help](#). We offer more [claim guidance](#) than anyone could use in one lifetime. But we can't protect you from hackers and trackers and their impact on the cost and quality of your insurance. We can only inform and guide you to make good decisions, advocate for yourself and get outside help when you need it.

If you're reasonably Internet savvy, you know a "cookie" is not just a tasty treat. It's also a label for a digital spy. A "third-party tracking cookie" invisibly follows and records your movements as you poke around online, reading, shopping and sharing. Data miners gather your info and sell it to...guess who? [Insurance companies](#) (among others). And guess what they use it for? Lots of things:

- [Predicting your behavior](#)
- Figuring out how much to charge you
- Deciding if they want you as a customer
- Sizing you up after you file a claim

Insurers used to pick from 90 rating classifications such as your driving record, address, age and vehicle.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/your-privacy-your-price/> Date: November 22, 2024



Now they can pick from thousands of them. Your personal finances, what, when and where you eat and shop. What your hobbies are...Data miners are giving your insurer a lot more information about you than they used to have. Whether or not you think this is fair, [it's happening](#).

So keep in mind that your digital devices are a potential personal information portal for your insurance company (along with many other businesses) and protect yourself accordingly. And if you feel your privacy has been invaded, or you're being overcharged unfairly, [let your state insurance regulator know ASAP](#). We're all trying to keep UP.

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