

John Smith Insurance Agency Discusses How Technology is Changing Car Insurance

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COLORADO SPRINGS, CO, USA, June 5, 2018 /EINPresswire.com/ -- Technology has been



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advancing for many years, but the insurance industry has held tight to old methods and ideas for a long time, according to the [John Smith Insurance Agency](#). However, that is changing as more companies and the industry in general are working to catch up. It is important for drivers to understand the new technology and what it will mean to them.

One of the big changes for consumers is how they can save

on [car insurance in Colorado Springs](#). Several major car insurance providers have developed apps to record the person’s driving habits. They can save money if the provider considers them a safe driver. This feature will help people who are in high risk categories by age or gender to lower their rates. In the past, rates were determined by general factors, many of which the person could do nothing about. These factors were used to indicate how likely the person was to be a safe driver. With the use of apps, the driving record and habits of the person will weigh in to determine rates and be a more accurate view.

Mobile devices make it easier for claims adjusters to determine the extent of damage and to process the claim from anywhere. They can take photos and complete information and submit while they are still looking at the vehicle instead of waiting until they get back to the office. There is also more automation with the use of big data which means less room for human errors in the claim.

While changing technology often improves service and processes, it can also complicate matters. Companies like Uber and Lyft allow people to use their personal vehicles to provide rides to those who need transportation. While this technology allows more people to earn money working on their own, it does change the way car insurance in Colorado Springs is handled. A personal auto policy may not cover incidents to drivers while they are working for one of these companies.

“Drivers need to review their car insurance policies if they plan to drive for Uber or a similar company, John Smith says. “They don’t want to assume their covered and find out differently in an accident.” Insurance companies have had to change the way they create policies because people are using their vehicles differently and liability is often higher when transporting another person.

Car insurance providers have not always embraced new technology or even been swayed by it as in the development of new safety systems on vehicles. Insurance rates often only go down when a safety system has been proven to save lives or reduce car accidents. Not every new device or system will help owners save money on car insurance.

While technology advances are changing the scope of the [auto insurance](#) industry, customers

often do not understand the impact for them. The goal is to save money and to ensure adequate protection for everyone who gets behind the wheel of a vehicle.

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