

Auto Insurance

Market Sentiments

Web Search Interest in 1 Year (2010-2011)

Shows general market interest, attention and curiosity online about the topic.



Regional Interest

Shows general market interest online according to geographical location

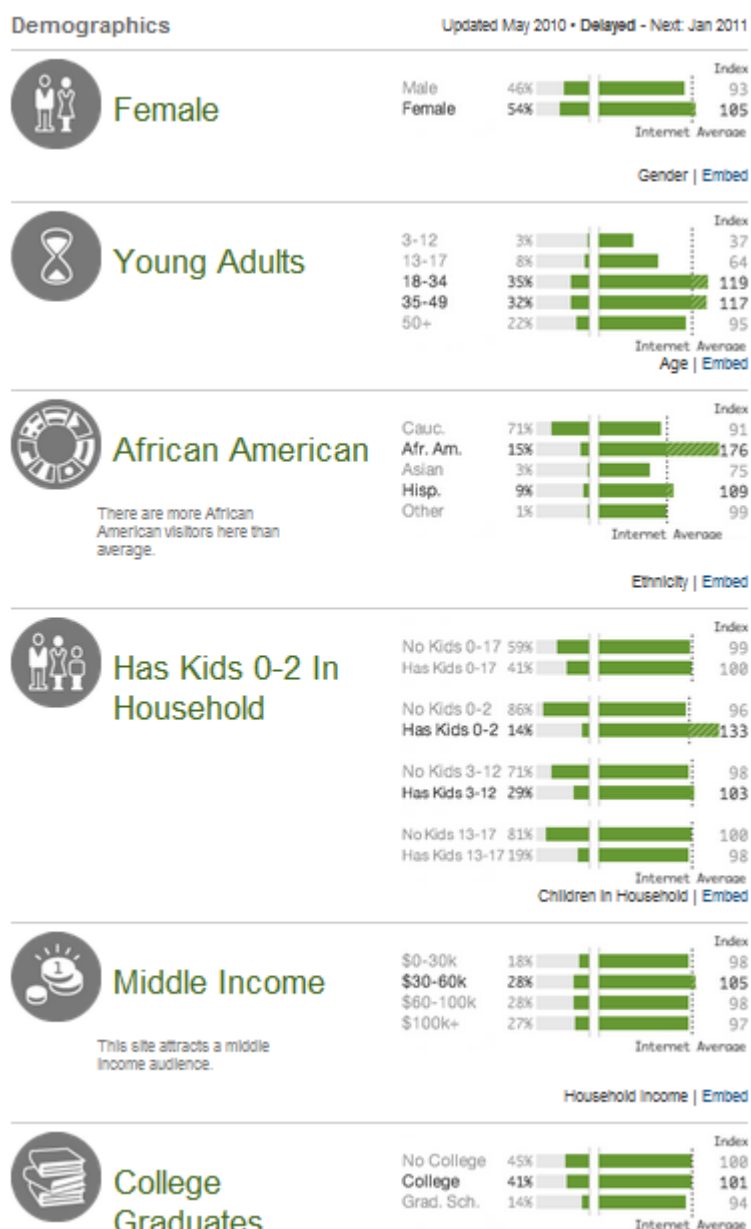
Regional interest		
1.	United States	100
2.	Canada	68
3.	South Africa	32
4.	United Kingdom	14
5.	India	8
6.	Singapore	8
7.	New Zealand	8
8.	Ireland	5
9.	Australia	5
10.	Mexico	2

Note: All results from Google Insights are normalized. So just because a particular region doesn't appear on the top Regional interest list, it doesn't necessarily mean that the niche isn't popular at all - it just means that the term is more popular in other regions.

Demographics (data based on www.geico.com)

Demographics are the characteristics of a population. In the field of marketing, it is important to define the demographic profile of your target audience. This is to identify target audience in the overall population and to create a clear and complete picture of the characteristics of the target consumer.

The following data tells you the gender, age, children per household, education status, income levels, and other demographic insights of your target audience.





The “index” represents the delivery of a specific audience segment compared to the internet average of 100. Composition, which is represented by the % of audience figure on the left side of the chart, represents the percentage of a property’s total audience that meets a specific demographic criteria.

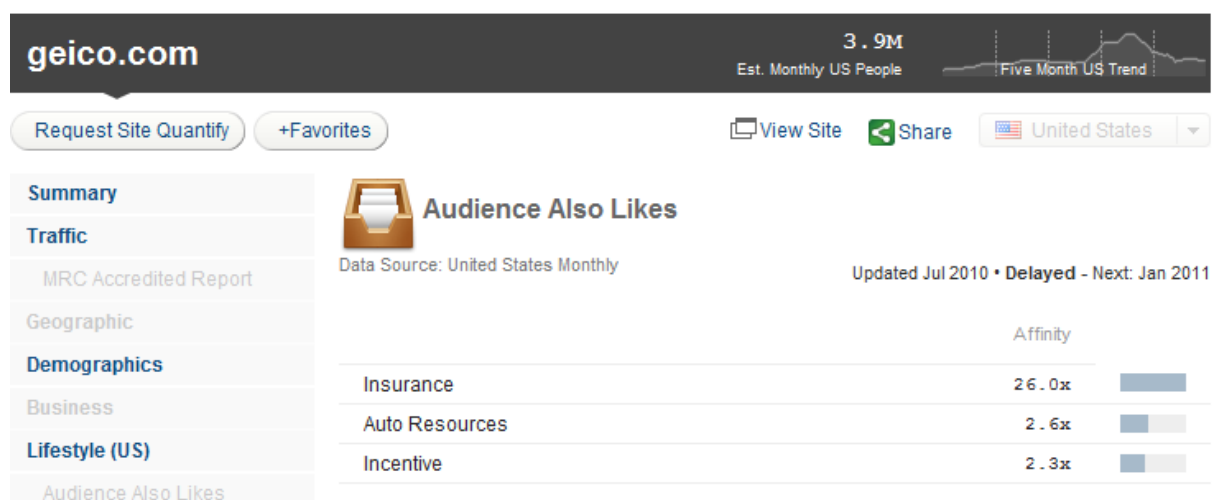
For example, an index of 100 indicates the target audience is equivalent to the demographic make-up of the total internet population. Any increase over 100 means that the property is “over indexed” and attracts a more concentrated group of a particular demographic group than in the general internet population.

Psychographics (data based on www.geico.com)

In the field of marketing, psychographic variables are any attributes relating to personality, values, attitudes, interests, or lifestyles.

The following data profile shows other topics that the audience is likely to be interested to visit and the affinity indicates how much more likely than average.

An affinity of 10x means that your target audience is ten times likelier to be interested in the topics than the average internet user.





Frequently Asked Questions

- Is the auto-insurance claim information shared if I switch the insurance company?
- Can the auto insurance company pay me directly for my medical expenses or do they have to pay the doctor?
- How does auto insurance work when you "loan" your car to another?
- Can you resume your auto insurance policy once it was cancelled?
- How can I get my auto insurance license?
- Is it possible to get auto insurance for a short period?
- Will my auto insurance rates go up if I get a red light camera ticket?
- What are the payment options for auto insurance company?
- What are the factors to consider when applying for one?
- How can I renew my auto insurance?
- What does full coverage auto insurance cover?
- What liability limits should I apply to my auto insurance?
- Do you have to include your spouse when applying for auto insurance?
- I am both disabled and retired, which one will benefit me most when applying for auto insurance?
- Will I get an auto insurance refund?
- If my auto insurance was cancelled for misrepresentation, how can I insure my vehicle now?

- What benefit can I get from auto insurance if I am a low-income person?
- Is it fair that women have to pay higher premiums for unemployment insurance than men?
- Do auto insurance quotes affect your credit score?
- What exactly is an Auto Insurance Quote?
- What is the best way to compare auto insurance quotes?
- What is the impact of Auto Insurance Quotes on Credit History?
- How do automobile insurance companies get their ratings?
- How does full coverage auto insurance work?
- What is the auto insurance full coverage state requirement?

Problems & Frustrations

- **Auto insurance procedures not clearly meted out**

My car was hit. It was parked (legally) in front of my apartment. The girl who hit me called the police and did the right thing. I went through her insurance company to get my car fixed. It needed about \$2k in repairs. I spoke to her insurance company maybe 2 days after the incident. I told them I had a rental car and it cost me \$300-350 per week. I asked if they wanted me to rent from another company or anything like that. They said it was fine and I needed to just submit my receipt when my car was fixed. Because the insurance company really sucked, it took them over 3 weeks to authorize the repairs on my car. So after a MONTH I got my car back. My rental car cost was over \$1400! I faxed them my rental receipt and got a call right away. The claims guy I had been working with the whole time said that they only covered \$25/day for a rental car, which worked out to around half my expense. I got very angry. He claimed I never told him the rental cost and he also claimed that he told me about the daily limit. That has gotten me nowhere thus far, but the process is still going on. Is there anything else worth doing? It's not much money, but I am very angry and hate being taken advantage of like this.

- **Auto insurance providers make rates higher**

I have some loans from banks and minor credit problems, and I find that some auto insurance providers have been using these as an excuse to make my rates higher. Are there any auto insurance providers which do not do this?

- **Not sure of what to do when auto insurance cost increased because of a change in billing address**

I changed the billing address for my car insurance recently. Because it is still in the same city, I thought that the insurance should not be increased so much. My car insurance was initially

\$450, but after I changed address it was \$660. They told me because I changed my address, but I think the increase is too large. What should I do?

- **Not getting response from auto insurance associates**

My car was totalled two months ago and the auto insurance associates were to pay for it on my behalf. They still have not done anything. What am I to do about this?

- **Unable to insure car due to poor credit score**

I'm 22 and I have an acute credit score. I am looking to insure my car which has always been insured under other people's names like my parents/boyfriend's mom etc. I know that my credit score is my own fault but I have been running into difficulties trying to find a decent auto insurer for my vehicle. Does anyone know a place that will offer car insurance even if I have poor credit? I know I will pay a lot more than if I had a favourable credit score but I am in dire need of insurance.

- **Not getting response from auto insurance associates**

I am getting ready to install a new steering wheel, which means that stock SRS system will be disabled or removed. There are many discussion on the net regarding airbag removal and what it will do to your auto insurance. One popular view is that your policy will be dropped all together and insurance company won't pay. Another view is that only medical part will be dropped. Some drivers do not tell the auto insurance providers, but they will know anyway once you get into an accident. How should I go about doing this?

- **Unsure if auto insurance covering the old car should be cancelled or maintained**

I just sold my car (now shopping for a new car), and I called my insurance company to cancel my insurance for a few weeks until I find a car that I like. The lady told me I had to keep my insurance going because if I cancelled it, even for a few days, the lapse would result in a huge premium increase once I found a new car. I told her I won't be driving any vehicles at all until I find a new car for myself. But she said you've been paying auto insurance for 7 straight years now and if you have a break in your auto insurance, companies will see you as less trustworthy and your premium will go up at least \$200. Does anyone know if this is true? Or are they just trying to squeeze all they can out of me?

- **Problem with the auto insurance company and unsure of whether to take legal action**

A while back I was having some car insurance problems. In an argument with the agent, she told me that I cannot sue the insurance company. They are backed by law. Is there such a law? Is this even true?

- **Problem with the auto insurance company and unsure of whether to take legal action**

For liability insurance on two cars with one owner, should their policies be equal or shouldn't one car's premium be lower since it's not being driven as much? I called my insurance company because I received a bill for both my cars having \$225 premium each and asked if the show car could be designated as a weekend car. She said no.... This doesn't make sense to me. Can someone explain?

- **Unable to change car anymore throughout insurance policy year**

I called my insurance company up today to try and get an insurance quote on a new car, but I was told I wouldn't be able to change my car anymore throughout this policy year. When I asked why, the guy said that I'd changed my car too many times (3 times) since the start of the policy. The first change was because I was involved in an accident and my car was a right off so I had no choice but to change vehicle. I haven't changed my car for the past 7 months and I can't believe I can't change my car. I don't want to leave them because I don't want to lose my NCB. Leave them and lose my first year NCB even though I've been driving 5 years or start a new policy. I'm furious. I pay for my insurance and for the additional costs of changing the vehicle! Has anyone else had problems like this?

- **Accident and difficulty in making a claim**

A couple of weeks ago, I hydroplaned, wrecked and damaged the front, right of my car. I got my car home and called my insurance company. The adjuster came out that day and took some pictures, my car had also been damaged on the center, front and I explained that it had been done in a parking lot back in August while I was in a store shopping. She called me a few days later and said because of the previous damage to my car, it would be best to submit another claim for that accident in order for me to get the insurance company to cover it. I did that. After a few days of phone tag, she got in contact with me today and asked about an accident I had back in 2000. Again the damage was to my front bumper, I put in a claim and got my car fixed at a local body shop back home. Basically she said that she needed proof that the current damage to my car wasn't caused by the 2000 accident, although quite angry at the question of my integrity, I could understand it. She called my previous insurance company and they said that they wouldn't release any information to her without my permission. So I then called them. When I got in touch with them, they said that they wouldn't talk to me until I had my policy number. Now this was a insurance

company I used 5 years ago and I have no idea what my policy number is. Also the body shop I used 5 years ago, is a small town body shop and I'm worried that they won't have any records of my car being fixed there 5 years ago. Basically I want to know what I should do? I don't have any idea how to get my policy number and my previous insurance company are being very uncooperative. How can I go about proving that the car was fixed once already, and that this was an accident I had while covered under my current policy?

- **Unsure if insurance is able to pay for repair work**

Ok, I recently was involved in a single vehicle accident. I don't think the accident was my fault, but here's what happened. I was out on some backroads and I was approaching a hill. The hill and surrounding roads are all wash board gravel. I lost control at the top of the hill and started to swerve, I tried to steer the other way, but I over-corrected the error and went into a gulley on the other side, went down about ten feet and hit a tree with the back end. I wasn't charged with speeding or reckless driving or anything else. There was absolutely NO damage to the car prior to the accident The damage to the car is estimated to be 6-7 thousand. The damage is mostly to the trunk area and just beyond the passenger-side back seat. The rear window is missing and it is unknown if damage is done to the frame. Does anyone have any idea if the insurance will pay for it to be repaired? If the car is a write off like people say it most likely will be, what happens? How much will the insurance company give me towards a new vehicle?

- **Unsure if license suspension will affect future applications of auto insurance**

I was driving my friend's uninsured car and was in an accident. No other cars were involved, I ended up in the ditch. My license is suspended and I don't have auto insurance either. The police ticketed me for driving on suspended on the scene. I sustained injuries and an 80,000 hospital bill. My passenger sustained injuries with a similar hospital bill. I had medical insurance (which doesn't pay for auto injuries) and he had great medical insurance through

his job (which did pay for his) but no auto insurance. After the accident an insurance adjuster was trying to contact me and the owner of the car for a statement. We were scared to talk to him so he didn't get a statement. Recently I inherited a brand new car so on my own accord, I am going to court this week to pay all my fines and get my license reinstated. If I have my license reinstated, will I be able to obtain auto insurance? Will my insurance rates or the owner of the vehicles be affected?

- **Accident party goes missing, leaving no possible way to claim insurance**

I was involved in an accident that was not my fault. A guy passed me using the middle turn lane and took my mirror off. Long story short, we exchanged info and parted, as we had waited 1.5 hours for police and they'd not arrived yet. I have filed a police report with the sheriff's department. I also submitted plenty of details to his insurance. However, the insurance company called today to say (via voicemail) that they could not pursue the claim any further due to no contact. Great... So this guy gets to be free and leave me with the bill... I HAD images of his car as well, but during an iPhone sync they were deleted. What else can I do?

- **Insurance claim affected by car ownership issues**

A year and a couple months ago I got a car under my friend's name. We got under her name because I did not have any credit, my deposit would have been too high. I was told by the guy at the company that after a few weeks I could come back with some additional information (bank statements, bills, address prove, etc) and switch the car to my name. After those few weeks I called their financing company and explained the situation to which I was told that they would NOT change the name on the registration until a year after I had the car. I kicked a fuss and complained but they did not change it and till this day the car is under her name. The car is still being paid for and EVERY SINGLE check that has been sent is under my name, as I am the one paying for it. I have insurance under my name ONLY and for

this car. Last week I was in a collision in which I was found at fault. I was issued a ticket and I made a claim with my insurance company. The process was going fine until yesterday I received a call from the insurance company asking why my car was registered under someone else's name. Now call me stupid, but I am very clueless when it comes to these types of things and since the insurance company said nothing when I got the insurance I never thought that this would be a problem as long as the insurance was under my name I would be covered. Will I have to pay for the damages of the other car involved in the accident even though the insurance is under my name? Will the registered owner be held liable? Should I change the registration now and fax the updated copy to my insurance? Could the car be taken away from me? Would I get in any type of trouble with the law?

- **Difference in pursuit of accident matter between adjuster and accident party's adjuster**

My teenager and I were rear-ended at a red light. The car was totalled. The person who hit us has the same insurance company as I do. My medical payments policy has paid all of our medical bills. The at-fault driver's adjuster has told me that some of our doctor bills and all of our chiropractor bills are not related to the accident and will not be used in calculating a settlement. I'm confused - my adjuster, from the same company, had to determine that the bills were a result of the accident before paying them. How can two people working for the same company, reviewing the same facts, come to totally different conclusions? Am I seriously going to need a lawyer over this? It's not like I'm expecting a large settlement but if we were in pain for weeks and they're only going to calculate pain & suffering based on one ER visit and one doctor visit 3 days later. I really don't see how that's fair.

- **Unsure of insurance policies**

At the time of the auto accident my insurance had lapsed. I was issued a traffic ticket for rear-ending the other vehicle. I went to court for the traffic violation and the other driver

didn't show up so the ticket was thrown out. The insurance company is seeking indemnification for the money they had to pay their client for vehicle repairs as a result of the accident. Will I have to pay them? Can they send collection agencies after me to collect this money?

- **Chain car collision and insurance claim**

I was involved in a 5 car chain accident. I was driver#3. The police report says that, I hit Car# 2 in front then the Car#4 hit me from behind. The report also claims that the maximum damage was caused when Car#4 hit me from behind. My car is considerably a new car. The car was considered totalled and valuation came to \$14,500. I had liability insurance on that car. Now, the insurance company of car#4 is totalling the vehicle and they want to pay half (\$3,050) of the rear damages cost which is estimated at \$6,500. I am guessing I should be paid at least 100% of my rear damages and some of the totalled value. Can someone help me if I have a case?

- **Proof of insurance**

I was cited for 16028(C) - failure to show proof of insurance after an accident. I didn't have my current insurance card with me. I showed the officer my expired one and told her that my policy was still valid under the same company and policy number. Not surprisingly, that was not acceptable to her. I also offered to show her my online account which would show that the policy was in fact current. (I had my laptop computer and wireless internet card with me.) She refused, saying that she would not accept that as proof. Do you think I can get the case dismissed since I offered the officer proof and she refused to consider it? I can't find anything in the CVC that says the proof of insurance must be a printed card.