

Car Insurance Alert: Three Insider Tips Geico, Progressive and Allstate Often Don't Share with Consumers

by PRWEB.com

Philadelphia, PA (PRWEB) July 30, 2008 -- Michael Dortch has been in the auto insurance industry for over 16 years and online since 1995. And what he sees now astounds him. As Dortch explains, "Push button, cookie cutter quotes often fail to deliver what's ultimately best for the auto insurance consumer. We end up fielding lots of calls from shoppers frustrated from the online form process, no question," <http://www.InsureDirect.com/autoinsurance>.

According to industry statistics, the total private passenger auto insurance market represents over \$150 billion in written premiums. And on the surface, online car insurance shopping seems appealing. Consumers have a choice and can go direct to companies rather than deal with agents and brokers. And yet it's often what consumers can't control that impacts the process, the coverage and the online car insurance quotes they ultimately receive.

Before any consumer purchases car insurance, Michael Dortch shares three "buyer beware" tips:

* Tip #1: Online car insurance providers all utilize the same computer system for quotes: Since the allure of shopping online is often instant savings, the fact that different providers use the same backend computer system comes as a real surprise to car insurance shoppers. An online consumer expects customized and immediate car insurance quotes (<http://www.InsureDirect.com/autoinsurance>). In reality, after completing multiple forms, a consumer may simply be referred to an agent who will deliver a quote, often days later. Typically, it's the same non-customized quote every site will typically provide.

* Tip #2: Beware cookie cutter quotes with limited to no customization and real savings: Online forms can't possibly capture special circumstances with a driving record, credit history and more. Online forms are the lowest common denominator way of processing information. For that reason, Dortch encourages consumers to call and ask questions wherever possible.

* Tip #3: Beware of front end sites that will sell and resell personal information: While such sites resemble other auto insurance sites, their ultimate goal is to capture a consumer's personal and valuable information. Once captured, that information is then sold and resold, often multiple times. Auto insurance consumers are then subjected to unsolicited emails, phone calls and more.

Dortch realizes some consumers will naturally prefer control over the process and are satisfied with their online auto insurance choices. His company also provides online car insurance (<http://www.InsureDirect.com/autoinsurance>). And yet, he firmly believes there is a vital role of customer service in the auto insurance business. As recent customer, Kirsten Mackenzie of Denver, CO, said of InsureDirect.com, "They took all my information over the phone and got me three quotes in minutes. I saved over \$270."

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