

Why More And More Drivers Prefer UBI Car Insurance Programs

Compare-autoinsurance.org (<https://compare-autoinsurance.org>) is a top auto insurance brokerage website, providing car insurance quotes online from trustworthy agencies all over the United States. This website has released a new guide that explains why Usage-Based Insurance programs have become so popular.

Los Angeles, CA ([PRWEB](#)) November 22, 2020 -- Usage-based insurance, or UBI for short, is one of the most recent forms of insurance introduced in the car insurance industry. Policyholders can lower the costs of their insurance if they allow their insurers to install a small telematics device in their vehicles. This device will record driving habits and send them back to the insurance company.

Policyholders that enroll in a usage-based insurance program will gain the following advantages:

- Drivers can obtain fast discounts. Usually, insurers need to analyze years of driving history before offering a discount. But with the help of UBI programs, a good driver discount can be obtained much faster. The telematics device that analyzes driving habits is typically installed for just 30 days. This period is enough for most insurers to decide if they offer a good driver discount or not.
- Get a low-mileage discount. One of the factors monitored by the telematics device is the number of miles covered by the policyholder in a certain period. If a policyholder drives fewer miles than a certain limit, he is eligible for a low-mileage discount.
- It encourages safer driving habits. The telematics closely monitors the driving habits and the policyholders know that. In order to not be penalized, drivers will adopt better habits and safer driving habits.
- UBI programs help authorities investigate accidents. The telematics devices constantly record all sorts of data about the vehicle. Data like speed, traveling direction, airbag deployment and hard braking can help authorities find out what happened in a car accident.
- Significant discounts for teen drivers. It is known that teen drivers pay high premiums on their insurance. One of the methods that can help them pay less on car insurance is to enroll in a UBI program. Teen drivers that have good driving habits will be rewarded with substantial discounts.

Compare-autoinsurance.org is an online provider of life, home, health, and auto insurance quotes. This website is unique because it does not simply stick to one kind of insurance provider, but brings the clients the best deals from many different online insurance carriers. In this way, clients have access to offers from multiple carriers all in one place: this website. On this site, customers have access to quotes for insurance plans from various agencies, such as local or nationwide agencies, brand names insurance companies, etc.

For more information, free quotes and money-saving tips, please visit <https://compare-autoinsurance.org/>



Contact Information

Gurgu Ciprian

Internet Marketing Company

<http://https://compare-autoinsurance.org/>

8183593898

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