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Distracted driving is far worse than we thought.

A new study reveals that 69 million drivers use their phones while driving every day, far greater than the 660,000 daily distracted drivers reported by government data. 60% of drivers use their phones at least once during the day. And at any given hour, 40% of drivers use their phones at least once.



Self-Driving Cars and Auto Insurance

Self-driving cars are already here and growing in popularity. How will that affect auto insurance if robots are driving? According to PolicyGenius, self-driving cars can help lower car insurance rates, since most accidents happen because of human error. So, "if you can cut out most of the factors that lead to high premiums, that means consumers pay a lot less."



The type of car you drive affects your insurance premiums.

Did you know some cars are considered higher risk than others? If you choose a car that has a reputation for safety, you may be paying less for car insurance. According to insurance.com, "the fewer accident claims people file for a particular car model, the lower the rate will be to insure it." Insurers also take into account the car's safety features.



California bans setting auto insurance prices based on gender.

This January, outgoing California Insurance Commissioner Dave Jones banned the use of gender in setting auto insurance rates. Currently, 6 other states also prohibit this gender discriminatory practice – including Hawaii, Massachusetts, Michigan, Montana, North Carolina and Pennsylvania. In states where it's legal, men are seen as higher risk drivers and often pay higher premiums than women.

5 Things To Do After a Car Accident.

Accidents can happen to anyone, at any time. Although they can be very stressful, it's important to always try to stay calm and follow these 5 tips.



1. Check for injuries.

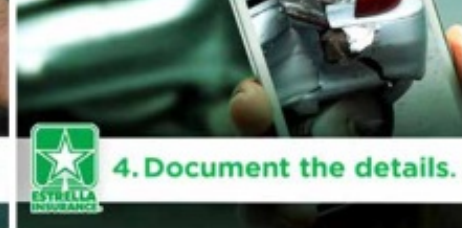


2. File a police report.





3. Exchange information.



4. Document the details.



5. Inform your car insurance carrier.

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