

Insurance Review: Progressive vs. Geico Insurance is about the money

Growing up, my favorite computer game was Carwars. When you think of Texas Instruments (TI) you may think of calculators, but I think of Carwars (played on a game console before Atari came out). But now car wars is how I refer to car insurances.

It's not that I had any real issues with Geico Insurance over the past 7 years. It's just the irony of having to pay so much money toward a service when you have no choice but to have insurance, regardless of whether or not I ever use the service. Geico came to the rescue when I hit that deer. Well, they were there to take my phone call at 3 o'clock in the morning and even arranged to call tow service to come to our aid. Some accidents can't be avoided, so when the car was totaled and money offered in its place, but not enough to make up for the loss, your not sure if the money you were spending toward insurance would have better covered that and some. Oh well, rainy day saving is not an option—a legal alternative to car insurance. Frankly I liked Geico's coverage. I liked their service. I liked everything but the price. So I switched to progressive. As near as I can tell I get everything I would with Geico, but for a lesser bill. I checked. The coverages match up. And believe it or not, the people on the phone are just as nice and willing to help if called upon.

Both car insurances offer free rock chip repair under my comprehensive coverage, my only other standard fix, given all the construction and gravel trucks on the road. But they both keep track of the claims made and a little too touchy for me to make such insignificant claims. I just pay for that repair on the side for like \$10, whereas when I tested out having it charged to the insurance, through their chosen provider, the insurance was charged \$180. No wonder the insurance companies get uppity about some claims. But the point is that there isn't a stark contrast between how either company handles these types of claims. Again, it is about the money just to carry the insurance, because all other things seem equal.

The strange thing is that Geico's googley-eyed mascot isn't saving me money. Progressive is. All State, American Family, State Farm, Countrywide and others all offer basically the same services, but say they can do it for less money. But I didn't find anyone who is doing significantly better on that claim than Geico, except Progressive (and maybe Countrywide).