

'Risk' Drivers Do Well Here

ANN ARBOR
Two Michigan insurance analysts say it is a myth that assigned-risk plans allow all drivers to buy auto insurance in spite of poor driving records, occupational factors, or even racial discrimination. "The fact remains that there are many who still cannot obtain insurance even with assigned-risk plans," according to Dennis F. Reinmuth, asso-

ciate professor of insurance at the University of Michigan, and colleague Gary K. Stone, associate professor of insurance at Michigan State University. At present, their investigation reveals, most plans impose eligibility requirements that eliminate coverage for drivers with poor records, and few states are liberalizing eligibility rules.

Reinmuth and Stone conducted a detailed study of assigned-risk plans for the U. S. Dept. of Transportation, part of a \$1 million, two-year review of auto insurance that is expected to influence the overhaul of automobile insurance practices. . . . THEIR REPORT notes that insurance companies are concerned about lowering insur-

ance barriers and allowing poor risks to get in, thus raising losses in a market that, in some states, is already sustaining losses. Only nine states, they add, have no restrictions on assigned-risk coverage drivers beyond valid license and payment of premiums when due. These are Connecticut, Delaware, New Hampshire, Michigan, New Jersey, Pennsylvan-

ia, Texas, Virginia and West Virginia. The industry, backed by the National Assn. of Insurance Commissioners, is proposing that all states accept assigned-risk drivers on this basis, and the Reinmuth-Stone report says that such a change should be made immediately. The report also insists that the requirement in most states that assigned-risk drivers pay

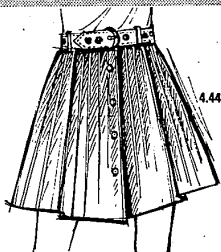
their higher premiums at once or within 30 days is unjust. Such a requirement, the authors say, imposes a real hardship on the young, the old, those owning old cars or cars in poor condition, members of minority groups and others. The report recommends that insurers allow assigned-risk policyholders the same right to pay premiums over an extended period.

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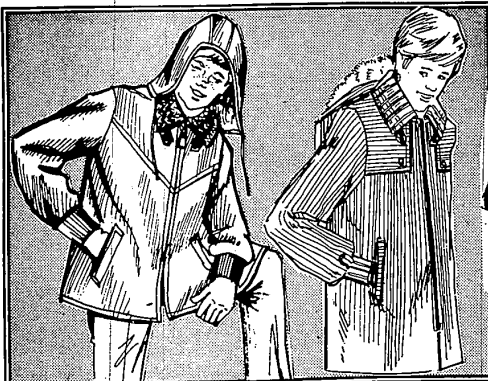
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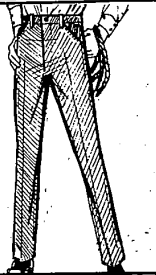


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