

Insurance Victimizes Motorists

Torrance Drivers Join in Attack On Assigned Risk Deals

How are Torrance drivers being victimized by the so-called assigned-risk automobile insurance? Why is there no standard, no specific cost structure, no way the policy holder can get his questions answered except in double talk?

Is automobile insurance making careless drivers out of people who would be careful without it?

Why is it that a responsible 24-year-old driver—who never had a ticket or an accident—has to pay four times as much for insurance as an irresponsible 18-year-old who has a list of moving violations a foot long and so many accidents he can't recall them all?

How do the insurance companies justify their exorbitant rates? They cry about losing money while building more and more huge office structures and apartment houses.

What is the real reason for the huge subsidies dumped into safe-councils by insurance companies?

The Press did not have to go out and dig up the facts. Rate drivers by the score were lined up ready with their gripes.

The president of the California Association of Insurance Agents told a state hearing that so-called bad-risk drivers are being soaked double and triple rates without reason.

He told how drivers who want to be covered are denied policies arbitrarily and forced into the confusing and unreasonable assigned-risk plan.

It also was brought out at insurance hearings that the Department of Motor Vehicles makes your record available to any insurance company that wishes it.

Investigation after investigation have been demanded on the astronomical rates the companies impose.

One driver was cancelled after a firm made a "routine check" of his record with the vehicle department over a 10-year period.

The evidence is that the companies want to take all the risk out of insurance and issue a policy only if you can show there is not a chance in the world they ever will be compelled to pay off.

One driver's rate went up \$30 a year after an accident that was not his fault—he was hit from behind—and for which the company was put to no expense.

An insurance firm can cancel you out on hearsay and without cause.

Typical of the attitude on the part of the insurers is a speech made by the vice president of a major company. In a talk unparal- leled for gall since Louis XIV, the official made it clear the underwriters expect police and courts to keep them from having to pay off on accidents.

He said driving rights should be revoked regardless of whether or not a man's wife and children suffer. "Throw the book at violators" was his theme. As usual, he stood on the holy cause of saving life and limb, but might as well have added it makes money, which is the only reason a company is in business.

The executive spoke of intolerable carnage on the highways, yet anyone daily traveling Southern California freeways marvels not that there are so many accidents, but that there are so few.

So long as the insurance firms can keep up the pretense of being solely concerned with the altruistic and beneficent dedication to keep drivers good and pure and careful, the public will continue to be oblivious to the fiscal motive involved.

But have one accident—make one mistake—and see what happens to your policy. Many have made a mistake, and their stories will be told in succeeding editions.

(Next Sunday: How one Torrance driver has been made to pay through the nose, to suffer for insurance-company mistakes, and continues to be charged outrageous rates. Be sure not to miss this series.)

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