

1963 AUTO SHOW What You Should



Yes, rates are going up—but there are

save money and still get the coverage you need

YOUR AUTOMOBILE INSURANCE has gone up in the past 10 years—the cost of liability coverage, for example, has risen more than 30 percent. Yet insurance firms say you still don't pay enough to cover the \$4 billion they return each year in claims.

Right now, insurance companies in some states are asking for certain rate increases to help them dilute the red ink which, since World War II, has amounted to \$1 billion for liability insurance.

Despite the glum statistics, there are real bargains in automobile insurance for you as an individual auto owner, and you don't have to sacrifice that vital protection which may save you from financial ruin should you have a serious accident.

Take an inventory of what leading insurance companies have to offer good drivers and their families, and see if you are getting the most for your money:

Are you a safe driver? Under safe-driving plans, you can get a handsome discount if you and your family have driven without an accident or serious traffic violation for three years.

Say you live in a Midwestern city of 50,000 (remember, rates vary widely by region and driver classification) and your premium is \$63 for bodily injury liability coverage of \$25,000 for each person and \$50,000 for each accident, and property-damage liability coverage of \$5,000 for each accident. If you qualify as a safe driver, the premium would drop to \$54.

Have you a "special" automobile policy? Briefly, this is a "package deal." It wraps up liability, medical payments, collision, comprehensive, and other coverages in one policy. In that Midwestern city, for example, coverages that would cost you \$121 if bought individually, would come to only \$100 as a package.

Young male driver in the family? If you have, expect a bigger insurance bill. Drivers under 25 are involved in 29.7 percent of all accidents although they account for only 18.4 percent of all drivers.

However, you can trim the added expense by having him complete a recognized driver-education program. Here's how premiums would be affected in the city we are

using as an example. Pop was paying \$70 for insurance, but when Junior started to drive it went up to \$133. Proof that Junior passed a high-school driving course reduced the premium to \$120.

Covered where you need it most?

Most auto owners aren't insured enough against personal-injury claims, especially with juries handing out large verdicts. Many plaintiffs today look on an accident as a once-in-a-lifetime opportunity to hit the jackpot. One woman, for example, merely witnessed an automobile accident that left her untouched—but she won an award of \$90,000 because the sight, she said, caused severe physical reactions.

At the minimum, you should carry \$25,000 for each person and \$50,000 for each accident.

Take an owner whose tight budget limited him to a \$10,000-\$20,000 policy with a \$100 premium. He also paid \$15 for full comprehensive (coverage for all damage costs other than that incurred in a collision) and \$53 for \$50 deductible collision (owner pays first \$50 in repairs after a collision, insurance company the rest). Total cost: \$168.

His car is four years old and has depreciated in value to less than \$1,500. It may be time he took more risks on losses to the car and covered himself better in the liability area. For example, he could get \$50 deductible comprehensive (he pays first \$50 on noncollision accidents) which costs \$7; he changes the collision insurance to \$100 deductible (he assumes first \$100 of repairs) at a cost of \$34. Now his total cost is \$141—a \$27 saving that's enough to pay for \$25,000-\$50,000 liability.

Two cars at home? Say both you and your wife have cars. If you insure them separately, you're losing money because a joint policy may qualify you for a 20 percent discount on liability for each car and 10 percent off on collision insurance on each.

Belong to a special group? If you are a farmer or rancher, you may qualify for a preferred rate from general insurers—up to 30 percent on liability and collision premiums. Some companies insure only certain people—teetotalers, retired U.S. military personnel, government employees. By being extremely selective, these firms can reduce their premiums.

ILLUSTRATION BY BERNARD OWEN

Know About Auto Insurance



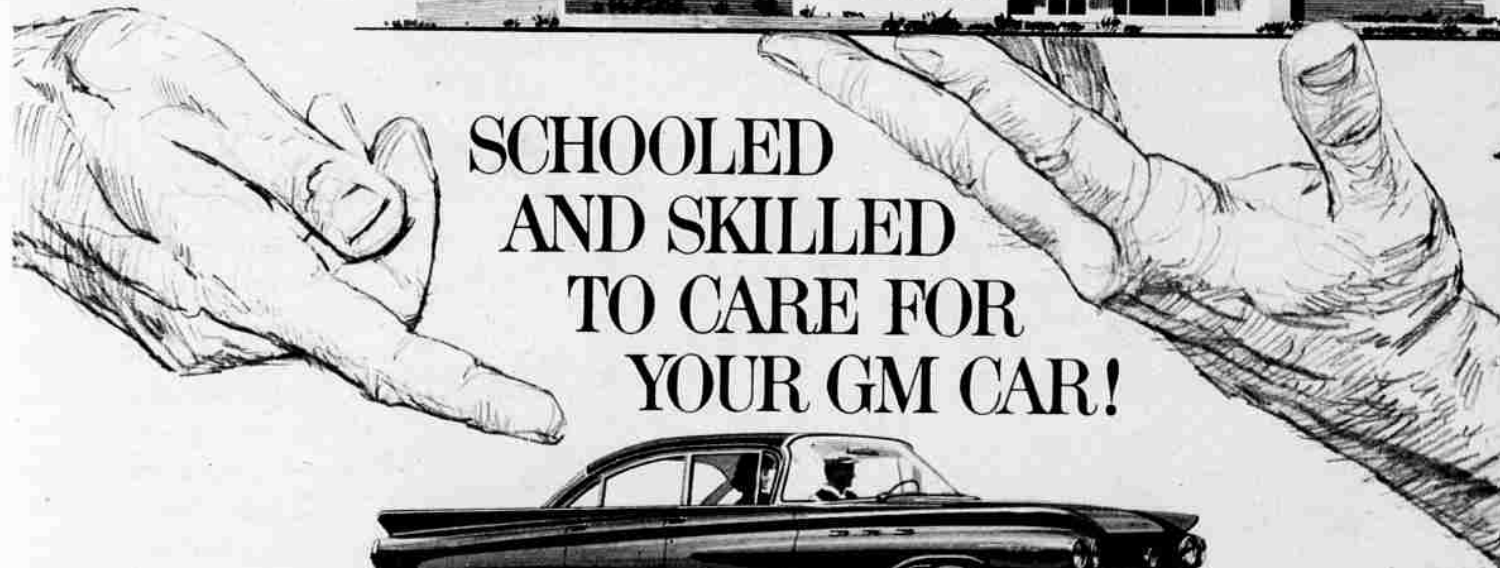
plans under which you can

By JACK RYAN

WHY AUTO-INSURANCE RATES ARE GOING UP

- More Accidents**
11 million in 1961, twice the number that occurred in 1942.
- More Injuries, Deaths**
Three million injured in 1961 and 38,000 killed—a startling increase of 154 percent over 1942.
- More Claims**
1.5 million persons filed liability claims in 1961, which was more than double the figure for 1942.
- Bigger Settlements**
Bodily injury claims increased 131 percent since 1939 (average today: \$1,005) while property claims climbed 346 percent in the same period.
- Bigger Jury Awards**
In New York State, the average jury award for bodily injury rose from \$3,500 in 1941 to \$11,175 in 1959; in one Oklahoma county, such awards rose 573 percent, or 22 times the increase in the cost of living.
- Costly Auto Repairs**
In 1953, it cost \$24.50 to replace a front fender; now it's \$45.65. A new windshield used to cost \$38; today it's \$134.
- Costly People Repairs**
Between 1950 and 1960, hospital-room rates rose 109 percent.
- Fraudulent Claims**
Insurance experts claim 75 percent of today's claims are tainted with some degree of cheating.

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