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BEWARE! Insurance Companies May Be Looking to Increase Your Premiums Based on Your Car's Reputation!

I've been reading a few Tweets and Retweets this morning about a recently published article on <http://www.Lifehacker.com> discussing the most and least ticketed vehicles in the United States.

When I read the actual article myself, my eyebrows raised considerably after reading the very first sentence:

"ISO Quality Planning, a company specializing in helping insurance companies identify risk, has compiled a list of the most heavily ticketed vehicles on the road...."

Stop. Do you know what ISO Quality Planning is? According to their website they:

"supply tools and services that help auto insurers identify rating errors, recover lost premium, and minimize future losses."

This means that they are a company dedicated to saving insurance companies money.

Keep going. The blog post reports that ISO analyzed traffic data on 1.7 million drivers and established the probability of a driver of a given type of vehicle being ticketed.

"The Hummer and Scion tC dominated the list, receiving 463% and 460% over the average, respectively. On the opposite end of the spectrum, the Jaguar XJ sedan and the Chevy Suburban attracted a mere 11% and 16% of expected tickets. Given that both the Hummer and the Jaguar are high-cost vehicles, it challenges the idea that a huge price tag automatically means more police attention."

Here is a list of what is described as the most and least ticketed cars:

Most-ticketed*	Rate	Least-ticketed*	Rate
Hummer H2/H3	463%	Jaguar XJ sedan	11%
Scion tC	460%	Chevrolet Suburban	16%
Scion XB	403%	Chevrolet Tahoe	21%
Mercedes Benz CLK63 AMG	397%	Chevrolet C/K- 3500/2500 pickup	28%
Toyota Solara Coupe	306%	Buick Park Avenue	32%
Mercedes Benz CLS63 AMG	276%	Mazda6	34%
Scion XA	275%	Buick Rainier	37%
Subaru Outback	266%	Oldsmobile Silhouette	37%
Audi A4	264%	Buick Lucerne	40%
Toyota Matrix	264%	GMC Sierra C1500 pickup	40%

What is worrisome to me is how insurance companies are going to utilize this information. The criteria for binding a policy may end up resting heavily on this data rather than the driving history of the person applying for coverage. I'd really like to see the "traffic data" that ISO is relying upon. I'd also like to see information about the *drivers* of these vehicles. Isn't *that* information the most relevant?

The article continues:

The president of ISO Quality Planning Raj Bhat offered this theory when questioned about the Hummer's ranking on the list:

"The sense of power that Hummer drivers derive from their vehicle may be directly correlated with the number of violations they incur, or perhaps Hummer drivers, by virtue of their driving position, are less likely to notice road hazards, signs, pedestrians and other drivers."

Interesting. Most of the Hummer drivers I know are *parents* with one or two car seats in the back. I have known these "bad-bss" drivers for a long time and can tell you that their driving habits are as safe as mine in my humble Honda. Should they be penalized with a higher premium because they think their vehicle is safer for their families than a Buick Lucerne?

I think ISO group may be going a little too far when it gives insurance carriers information that may not be based on intelligent data. It appears as though companies are being gifted with the motivation to increase insurance premiums on what they believe to be cars with the "baddest reputation" in America.

I think we are just looking at yet another veiled excuse for carriers to raise premiums and you may just want to keep this list handy the next time you have to purchase or lease a car. The insurance sticker-shock may just keep you away from the car you really want.

<http://lifehacker.com/5141082/the-most-ticketed-cars-on-the-road>

