

HIGHER LIABILITY COVERAGE FOR OKLAHOMA MOTORISTS?

By Gerry Cherry
Staff Writer

■(GIT) Do Oklahoma motorists need higher liability insurance coverage?

That was the subject members of the Public Safety Committee discussed Thursday in Interim Study 96H-50, chaired by Rep. Shelby Satterfield, D-Tulsa, requested by Rep. Jack Bonny, D-Burns Flat. "This interim study was brought about because I had a car wreck," Bonny said. "The guy who ran into me had 10-20-10 insurance, which paid for my car. Then his insurance ran out and my medical bills were picked up by my insurance."

"A lot of people have told me the same thing, so I wanted to hear the pros and cons from everyone," Bonny said.

Representatives of the Oklahoma House of Representatives, State Insurance Department, the Department of Public Safety and

four major insurance companies—Allstate Insurance, Farmers Insurance, Oklahoma Farm Bureau Mutual Insurance and State Farm Insurance—met to discuss the issue.

Brad Bryant of the property and casualty insurance department for the state said approximately 20 percent of the vehicles we meet on the road are not covered by insurance. Bryant's department recommends revising the law to stagger the safety inspection and tag purchase times so proof of insurance will have to be shown at least two times a year. He also recommended impounding vehicles of uninsured motorists for 30 to 90 days, or until proof of insurance—perhaps a non-refundable policy—is provided.

All states surrounding Oklahoma require at least 20-40-15 liability coverage, Bryant said. His department estimates rates for Oklahoma drivers would rise about 15 percent for higher liability coverage.

Bryant also mentioned a change in the seat belt law, from secondary to primary. At this time, a driver can be ticketed for not wearing his seat belt only after the driver is stopped for another reason. A primary law would allow law enforcement to stop and ticket a driver for not wearing a seat belt.

"Oklahoma is 47th in seat belt usage in the country," Bryant said. "Only 45 to 47 percent of Oklahoma drivers use a seat belt." California has an 83 percent seat-belt usage rate, and a primary seat belt law. As usage increases, lives are saved and thousands of injuries are prevented Bryant added. A primary seat belt law would also help find the uninsured motorists Bryant added.

State Farm representative Jim Walker said his company understands the nature of the problem, but is "not supportive of increasing [liability] limits. Our concern is affordability," Walker added.

"We [State Farm] believe the percentage of uninsured motorists is greater than 20 percent, more like one-third," Walker said, and the percentage of drivers with 10-20-10 coverage is also about a third. "If we raise the liability limits to 25-50-25, it will drive up the price for everyone. All those at mini-

mum level now," Walters said, "will fall into the uninsured category. A certain segment of people choose between auto insurance and food on the table," he added. "Just to raise limits without doing anything else won't solve the problem," Walker said.

Representing Oklahoma Farmer's Bureau Mutual Insurance Company, Al Jennings cited some figures from his company files. "In 1965," Jennings said, "we started pre-matic, and clients can pay one-sixth of a six month premium monthly. On our standard risk policy, 35 percent lapse within the first six months. On our preferred risk policy, only six percent lapse in the first six months."

Despite the problems, Jennings said his insurance company did not support a liability coverage increase either. "We feel affordability is a key issue," Jennings said.

Both insurance company representatives agreed if motorists opted to buy uninsured motorist coverage, the premium rate could go down for all drivers. "We'd be getting a premium from everyone," Jennings said, "instead of 70 percent."

The meeting adjourned with the promise of more information to come from studies in other states.

KAW NATION SPONSORS VETERANS MEETING

From Okla. Dept. of Veterans Affairs

■(OKLAHOMA CITY) The Kaw Nation will sponsor a Veterans Benefits Town Hall Meeting 9 a.m. to 4 p.m. Nov. 14, at the American Legion Post 14, 407 West South Avenue in Ponca City.

Representatives will be present to help all veterans with questions.

The Veterans Affairs Regional Office, Veterans Administration Medical Center, Oklahoma Department of Veterans Affairs, Oklahoma Veterans Centers, Oklahoma Employment Commission, Veterans Counseling Center, Family Hospice, Navita and other distinguished guests will give presentations.

Updated information dealing with service and non-service connected compensation and pensions, service records, awards and medals, emergency assistance grants, veterans centers, medical benefits, death benefits and widow benefits will be discussed.

The Oklahoma Department of Veterans Affairs is committed to and proud to assist in this endeavor.

AUTOMOBILE INSURANCE, THE LAWS GET TOUGHER

By Gerry Cherry
Staff Writer

■(GIT) It wasn't so long ago that Oklahoma didn't even require drivers to be insured. The first compulsory insurance law went into effect in December 1976.

In July 1983, driver's were required to provide proof of insurance in the form of a security verification.

An additional fee was required in November 1988, if a suspended person did not meet the compulsory insurance requirements or they could surrender their driver's license and tag within 30 days.

In July 1991, the insurance cancellation law went into effect, giving the law enforcement community the authority to confiscate the license and tag of an uninsured motorist.

According to the Oklahoma Department of Public Safety, (DPS), the percentage of uninsured drivers before the compulsory law went into effect was between 25 and 35 percent. The percentage now is between 13 and 15 percent, DPS statistics show, based on accident records.

Oklahoma has 3.5 million registered vehicles and three million licensed drivers DPS records indicate. Of that number, four percent, or 104,000, are currently under suspension.

Spending, cont. from page 2

own funds than in '94, investing \$23 million.

Financing for Senate races came in the form of \$124.1 million from individuals and \$34.1 million from PACs. House candidates received \$211.1 million from individuals and \$126.3 million from PACs.