

Everyone Benefits from Fairness... Especially the Uninsured

A Clearly-Understood and Respectful Approach Not Based on Penalties but Instead, a Pathway to Compliance, Is the Only Answer



No other advanced nation suffers the problems that we force upon drivers and vehicle owners here in the U.S., regarding the cost and danger from uninsured vehicles. The risk to everyone on the road is impossible to justify. Largely as the result of separate regulation for each State, our system of insurer compliance and reporting is antiquated, poorly-monitored and enforced and, it very greatly disadvantages every vehicle driver and owner. Most especially, ***it hurts the poor and disadvantaged.***

We have become so used to high vehicle insurance costs and, so overwhelmed with advertising campaigns, that few people spend time considering these issues but, the problems created by the current system would not be tolerated elsewhere. We have so much to be proud of in this nation but have failed to address this.

In the U.K., with an insurance system similar to ours, government enforces its policies, seizes uninsured vehicles, (**with the result that well over one million of them that could not be sold have been crushed**), and provides financial compensation to victims of the uninsured, (which has also greatly secured the support of the public for strong measures). Studies of Quebec and Ontario, Netherlands and Belgium and Michigan and North Carolina all prove the same thing: everyone benefits from strict enforcement. Polls we have conducted in three States also prove overwhelming public support for a system that ensures exactly that.

The current system greatly disadvantages the general public but most especially the poor and under-privileged as they tend to drive in areas with other uninsured vehicles and are more likely to suffer from an inability to collect, more likely to be pedestrians or on bikes and thus, more likely to be impacted from hit-ad-runs, (which have a far greater chance of involving uninsured vehicles). They also have less financial resources for repairs, less ability to purchase insurance due to long periods of being without it and, must then pay far more and/or have lower coverage levels when/if they get it. Of course, the required penalties when enforced, are staggering and often, simply overwhelming.

The current system is also terribly unfair to those willing to honor the law. They must unfairly carry the burdens of others. Their thanks for doing so includes being endangered by a system that passes massive losses, (along with big advertising budgets), on to them. It is a failed... ***broken*** system.

Either government enforces the law and those now struggling are further disadvantaged or, government refuses to do so and take the matter seriously. In that case, everyone ends up paying far more, there is disrespect for the law, greater barriers to compliance for the uninsured and far greater damage to their victims which include policyholders but also, all taxpayers now forced to pay more for healthcare due to subrogation fraud, ERs and Trauma support and much more. Their thanks for this is that they and their families are subjected to far greater risk and potential financial loss.

There is only one fair and logical way to fix this. That is the automated, non-invasive identification of uninsured vehicles linked to a respectful, affordable diversion program that provides a path to success.