



Southwestern Insurance Information Service

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## Insurance News

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### Number of uninsured motorists up

The number of tickets for failure to maintain financial responsibility of a motor vehicle is on pace to rise this year in Abilene.

Through Thursday, there have been 1,686 cases of motorists without insurance. There were 1,767 in 2008 and 1,858 in 2007.

This year's number is on pace for 1,949 cases — a potential rise of 10 percent.

Abilene Police Department Sgt. Keith Shackelford said he didn't know why the number of cases are higher this year outside of economic factors.

"Minimum liability insurance is a necessary element of operating a vehicle in our society today," Shackelford said.

Many buy insurance for a month in order to register a vehicle and have it inspected, then drop the coverage.

State departments estimate that 20 percent of Texas drivers do not have minimum legal coverage.

Near the Rio Grande Valley, Sandra Helin said that number could be closer to 50 percent.

"It's just a nightmare — the cost and the ordeal of being involved in an accident with an uninsured driver," said Helin, spokesperson for the Southwestern Insurance Information Service. "We need to try and get this situation under better control." The Southwestern Insurance Information Service serves as the spokesperson for more than 85 percent of the property and casualty industry in Texas and Oklahoma.

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Helin said the cost of insurance may not be as high as some people think.

“The market has never been better for consumers in Texas for getting choice of company and availability,” she said. “With many people who don’t have insurance it can be financial issue, but it just takes some effort to get some insurance quotes.”

The state has programs to help uninsured drivers find affordable insurance and to reduce the number of uninsured motorists in the state.

Jerry Hagins, spokesperson for the Texas Department of Insurance, said Texans spend about \$1 billion each year protecting themselves against uninsured drivers.

“I don’t think we’ll ever get rid of that number, but hopefully the more that have insurance the less of a problem this will be,” Hagins said.

Just more than a year ago state agencies rolled out TexasSure, a database that matches the records of registered passenger vehicles with personal auto insurance policy information submitted by Texas insurance companies.

The project was mandated by the Texas Legislature and is a collaborative effort of the Texas Department of Insurance, the Texas Department of Transportation, the Texas Department of Public Safety and the Texas Department of Information Resources.

Hagins said the program has worked well to date, but data to prove it’s effectiveness is not yet available.

“It took a couple of years before it was implemented to make sure it was working properly. It seems to be effective and time will tell what it’s able to do to address the problem,” Hagins said. “Other states that have used this for a few years have seen reductions.”

Hagins said letters will soon be sent to drivers who have no insurance match in the TexasSure system in efforts to ensure motorists are insured.

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"There can be several reasons why the information in the database isn't the information they have," Hagins said.

He added the letters are not tickets in the mail, just another "tool in the bag" to make sure people are insured.

Hagins said people looking for vehicle insurance to comparison shop rates at [www.helpinsure.com](http://www.helpinsure.com).

The average cost for liability coverage was about \$342; a price Hagins said was more affordable than people may think.

"There is an expense with driving a car; one is driving a car," he said "It's the law."

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