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TITLE: Uninsured Motorists: Their Rate and Cost to Insured Motorists

DATE: November 1991

AUTHOR(S): Len Marowitz

REPORT NUMBER: 131

NTIS NUMBER: PB92-161827

FUNDING SOURCE: Departmental Budget

PROJECT OBJECTIVE:

To calculate the rate of uninsured motorists statewide and in selected regions of the state where possible, to estimate the costs incurred by insured motorists as a result of accidents caused by uninsured motorists, and to determine the average insurance policy premium cost for an insured motorist.

SUMMARY:

The rate of uninsured motorists in California decreased slightly during the years from 1988 through 1990, from 25% or slightly less to a percentage in the lower twenties. The extent of the decrease varied with the method used to estimate the rate. In all of the regions where the rates could be estimated, a similar pattern of decreased was found. There was some evidence suggesting that enactment of SB 850 required drivers to carry proof of insurance and authorized law enforcement to check insurance status upon any traffic infraction stop.

Uninsured motorists were most prevalent in the Los Angeles Metropolitan Area, especially in the city of Los Angeles, and in the Central Valley. Rates below the statewide average were found in the San Francisco Bay Area, the Northern 14 Counties, and the Southern 2 Border Counties.

Uninsured motorists placed a substantial financial burden on insured motorists. The cost to insured motorists of accidents caused by uninsured motorists was almost \$2.1 billion in 1988 and approached \$2.4 billion in 1989. This is an average annual cost per insured motorist of \$145 in 1988 and \$159 in 1989.

Liability insurance, for bodily injury and property damage, is the only type of automobile coverage that is required of all California motorists. The weighted average cost of this coverage, including voluntary and assigned-risk policies, was \$370 in 1988 and \$395 in 1989.

IMPLEMENTATION STATUS OF FINDINGS AND RECOMMENDATIONS:

Not applicable - the report did not offer recommendations.

SUPPLEMENTARY INFORMATION:

This report was mandated by Senate Bill 2137; Chapter 1595, 1990 Legislative Session (Robbins). SB 850 was allowed to sunset on December 31, 1990.