

Young Male Drivers Pose Insurance Challenge

Insuring the unusual accident and loss experience of young male drivers is one of the most difficult situations challenging the insurance industry.

The problem lies in the fact that, as a group, males under age 25 consistently have an auto accident loss-ratio three times that of all other drivers. In Michigan, this currently amounts to some \$22,000,000 of loss a year more than would occur if this group's experience was the same as that of other drivers.

Justice requires that adult drivers and young female drivers, who do not share the loss record of the young male group, should not have to help pay for it.

ON THE OTHER HAND, the sharing of this unusual loss load by the young males, who are only about eight per cent of the driving population, requires a heavy insurance cost burden. This is doubly a problem because it occurs at an age when drivers can least afford it. Neither can they afford to be without it, particularly with their aggravated loss exposure. In many instances, therefore, the burden falls upon the parents.

The most unfortunate result is the effect upon the young driver who maintains a good record. Giving him the full benefit of his record involves some practical problems. He begins his critical first nine years as a driver with little on which to predict how he will do. And the record of this age-group shows that even if he begins well he may get worse. This is because the losses of the group come in two phases. One results from inexperience in the earliest period of driving. The other comes from over-confidence and immature actions after mechanical driving has been acquired.

Few insurance problems have received more study than this one. One of the results has been encouragement and support of high school driver education. In the past five years of this program the rate of increase in young driver accidents has been halted, but its full effect is long-range. Many who take the course leave the state for college, military service, or employment, and many young drivers without driver education enter the

Meanwhile, an increasing variety of approaches to insuring the young have been developed among the various companies.

The general rule for the group has been held about 17 per cent below what the losses dictate. This amount is being shared by all other drivers.

Differences of loss record within the group are recognized. The unmarried owner or principle operator pays the most; the married driver and the incidental operator of a family car pay less.

The experience of the family is used as a guide to acceptance and rating of young drivers.

New drivers are charged more the first year, then the extra cost is dropped if they have a good record.

A discount is offered driver education graduates.

Merit-demerit rating plans offer adjustment of the rate for the young driver group according to the individual's own loss experience.

Those with individual bad records wind up in substandard-risk companies or the assigned risk plan. These companies also are the means by which a new driver with insufficient background for acceptance by a standard-risk company can establish an experience record.

People's Column

(Continued from 1-B)

School Pupils Enjoyed Tour, Official Says

To the Editor:

As part of the Michigan Week over 400 pupils and 15 teachers from our elementary schools gained more understanding of communications in our community from our tour of the Eccentric.

I can well understand that planning a meaningful experience for this number was no small task in view of your busy schedule and deadlines. I appreciate the courtesy and effectiveness with which the groups were received and their legion of questions answered.

I should like to thank particularly William Dove who did such a fine job in arranging these hours and to all who in any way helped to make this a memorable experience for the children.

WALTER J. PIEL,
Birmingham Public Schools

Getting ready to sell your car? Advertise in the Classified Ads.

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(for what it does to winter clothes)

Moths can't stand to bite into clean winter clothes. Especially Poly Cleaned ones, because they're even cleaner than usual. (Our individual filtering system for each machine sees to that.)

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Space Problem? Through-the-Wall Air Conditioners

Electric room air conditioners installed through the walls of a house are gaining rapidly in popularity as a permanent solution to the problem of summer heat and humidity.

A through-the-wall room air conditioner is basically the same as the familiar window unit. The main difference is the way it's installed—through an outside wall, not in a window.

THROUGH-THE-WALL units appeal to many families because they permit a wide choice of location.

A unit can be installed above or beneath a window or in virtually any spot in an outside wall. Often it's placed high in the wall to assure optimum distribution of conditioned air.

Modern through-the-wall room

8-B THE BIRMINGHAM (MICH.) ECCENTRIC June 28, 1962

Correct Little Ills Upsetting to Family

Is your home frustration-free? Little annoyances often aggravate mental illness or cause family conflict and undue fatigue, authorities say.

Some common nuisances and their cures are:

Squeaking door. Use graphite on the hinges.

Noisy recreation room. Cover ceiling with acoustical tiles and one or more walls with pig-board over glass fiber insulation.

air conditioners are attractively designed to harmonize with any room decor. They fit flush or nearly flush with inside walls, and many models have front panels that can be papered, painted or covered with fabric to match the room's decor.

DAD'S LACK of privacy for his "homework." Establish an office in a quiet place such as a bedroom.

Put in a desk, comfortable chair, peg-board panel for easy visual reference, and adequate lighting.

Cracked linoleum on the kitchen floor. This is both unsightly and unsafe. Replace as soon as possible.

LEAKY FAUCET in kitchen sink or laundry tub. Turn off water at meter, unscrew the faucet top and insert a new washer.

"The kids get in your hair when they play 'all over the house.'" Build 'em a playhouse of their own in the back yard.

Simply dial Midwest 4-1100 and a trained "ad-vi-sor" will help you word your ad.

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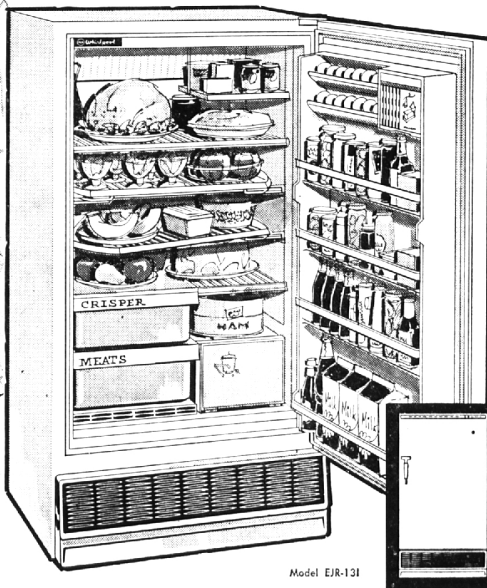
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Learn TYPING this SUMMER

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Think what you can do when you know typing. You can type more attractive school papers. You will enjoy writing stories and letters more. You can qualify for part-time work or school activities that require typing.

When you finish school, you will be eligible for more jobs when you can type.

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