

With So Many Downsides, Why Have Car Insurance?

The law requires car insurance so, as a licensed motorist, I have it and I pay for it as my policy requires. It's not cheap and I'm well aware of that since my kids have had several accidents. I guess that's one of insurance's downsides.

Another problem is that of privacy. Once you give your insurer your name and personal information, they often turn around and sell it to others. You probably get telemarketers calling repeatedly and your mailbox is full of junk mail and special offers.

If you're a good driver and have never had an accident, you might expect some benefit, right? It doesn't happen. Problem #3: Everybody continues to pay for insurance even if they've been driving for 30 or 40 years without a claim. It really isn't fair, but probably won't change.

Even though the accidents of the not-so-good drivers do require payouts by the insurance providers, does it really add up to the profits that are earned from the safe drivers? I doubt that the company's profits are affected or they wouldn't continue to be in business.

Having a policeman or insurance company determine you were at fault is also a problem since it's not always true. Only the people involved in an accident really know what happened. If you're unfortunate enough to have the other driver lie about it, it could raise your rates and cost you in higher premiums for many years.

Insurance agents can be pests at times also. You may get calls to increase your coverage, buy other types of insurance or provide additional leads through your family and friends. Some agents are only interested in increasing their business and their paycheck, not providing you with the best service.

Keeping track of the insurance card can also be trying. A new one (or multiple copies of it) is issued every six months and they accumulate in the glove box with all the other "necessities" like tissues, the tire gauge, extra straws, etc. It's often embarrassing to have to sift through the mess in order to provide the officer (who just pulled you over) with the required information.

The biggest downside of all has to be the uninsured driver. Even if he sticks around after an accident, it probably won't be of much benefit. If he couldn't afford the insurance he probably can't afford to pay your deductible not to mention the costs of the accident if the car was damaged. It's an unfair result of illegal, uninsured motorists.

About the Author

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