



## **J.D. Byrider Helps People Afford Cars, Combatting Increasing Uninsured Driver Rates**

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J.D. Byrider is helping people who are struggling financially, be able to afford a quality pre-owned car, truck or SUV. Affordable finance rates are important as an increasing number of motorists are choosing to drive without insurance.

Uninsured motorist claims totaled \$2.6 billion back in 2012—a 75 percent increase from the previous decade, according to the Insurance Research Council or IRC. And the problem still persists today, as 13 percent of all US motorists were uninsured as of 2015. This also marks an increase from 12.3 percent back in 2010.

The problem is made all the more concerning by the fact that 49 states require car insurance, and it is illegal to drive without one. The number of uninsured motorists varies by state.

Uninsured motorists are therefore a drain on taxpayers because they are the ones to shoulder the expenses in the event of an accident, which is what insurance is for. When an uninsured driver is at fault in an accident, the insured driver or their insurance companies are left to pay for the resulting physical damage, as well as the health costs.

The same thing can be said for an underinsured driver who may not have a high enough policy limit to cover all the costs of damage.

This puts insured drivers at greater risk in the event of an auto accident.

In 49 states, it is against the law to drive without car insurance. Still, nearly one in eight US motorists is driving with an uninsured vehicle. Uninsured motorists represent a significant risk to those who are actually covered by insurance. This is because the average cost of an uninsured motorist claim is about \$20,000, and this is yet to include any physical damage to the vehicle.

These costs are largely shouldered by insurance companies and passed on to insured drivers in the form of higher premiums.

These are the states with the highest percentage of uninsured motorists as of 2015: Florida (26.7%), Mississippi (23.7%), New Mexico (20.8%), Michigan (20.3%), Tennessee (20.0%) Alabama (18.4%), Washington (17.4%), Indiana (16.7%), Arkansas (16.6%), and D.C. (15.6%).

As of 2015, Florida, Mississippi, and New Mexico have the largest percentage of uninsured motorists. Many driver's say they cannot afford their car payments and insurance. However all lending institutions that hold a lien on the vehicle require insurance.

Not only is having car insurance a legal requirement, it is also a way of providing financial protection in the event that the vehicle is damaged. Car insurance will also provide cover for injuries to other drivers, passengers, pedestrians, as well as their property.

Unfortunately, accidents happen in real life, and everyone needs the reassurance that they are being covered financially if they are ever involved in one. Used cars for sale is a popular search term when consumers are looking for a replacement vehicle after an accident.

All motorists must be insured against their liability to other people, as stipulated in the Road Traffic Act 1988. Beyond that, insurance also provides financial support if the car is stolen, vandalized, or destroyed by fire.

There are only a few instances in which a person may not need to insure their vehicle. One example is if the vehicle is declared off the road through a Statutory Off Road Notification from the DVLA.

J.D. Byrider encourages all drivers to carry proper levels of insurance.

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## **J.D. Byrider**

*J.D. Byrider in Saginaw is the leading buy here pay here car dealership in all of the Tri City area. Residents of Bay City, Midland and Saginaw and beyond can get great auto financing even with sub par credit.*

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