



Increased Number of Uninsured Motorists Increases Your Risk

The Great Recession has resulted in an alarming trend. More and more drivers who were able to maintain full insurance before the recession as required by law have become uninsured because of the economic downturn. It's understandable that a family that has lost jobs and income may have to make difficult decisions that lead to letting their auto insurance policy lapse. This is especially true when they have to put food on the table and a roof overhead first and foremost.

The increasing number of uninsured motorists increases risk for those of us who travel the road with them. Even in neighborhoods where you would think the percentage of uninsured motorists might be less (Wealthy neighborhoods in Southern California; Beverly Hills, Santa Monica, La Canada, Pasadena, Encino, Sherman Oaks, Calabasas, Agoura, Thousand Oaks are examples), cross traffic through those neighborhoods from others includes many uninsured motorists.

Some of you may have to travel into neighborhoods for work or school that are heavily uninsured. In these less wealthy Southern California neighborhoods, the uninsured rate maybe over 50%, so it's more likely that if you are in a car accident it will be with an uninsured motorist. Some of these less fortunate neighborhoods in Los Angeles, include Canoga Park, Van Nuys, Panorama City, East Los Angeles, San Bernardino and Riverside. And, how often do drivers from these areas pass you on Southern California freeways or main highways?

Add to the problem the issues people in lower economic areas have maintaining the safety of their cars. Uninsured motorists are less likely to operate maintained equipment with all the safety features. Brakes may not be changed or be in good repair. Tires can be bald and sustain a blow-out. Headlights and taillights are less likely to be repaired or replaced. Bad weather magnifies the risk from these "deferred" maintenance issues.

Finally, a recent California Department of Motor Vehicle study determined that unlicensed and uninsured illegal aliens were three times more likely than the general motoring public to cause a fatal collision. Don't assume that a car accident, motorcycle accident, bicycle accident or pedestrian accident with an uninsured motorist won't happen to you. It will! The solution is to obtain sufficient Uninsured Motorist Coverage to protect you and your family.

For more information about the article author and attorney Barry Goldberg's uninsured and underinsured motorist expertise, please visit his web page, [Los Angeles Uninsured Motorist Attorney. www.barrygoldberg.com/Practice-Areas/Los-Angeles-Uninsured-Motorist-Attorney.aspx#](http://www.barrygoldberg.com/Practice-Areas/Los-Angeles-Uninsured-Motorist-Attorney.aspx#)

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