



BAY TO BAY NEWS **DELAWARE STATE NEWS**

Letter to the Editor: Data claim on no-gender insurance rate proposal is questioned

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The recent article, “Delaware bill aims to prohibit gender’s effect on insurance rates” (March 14), includes false claims by the bill’s supporters that distort what’s at stake for drivers in the First State. Senate Bill 231 is based on a “report” by Insurance Commissioner Trinidad Navarro and an advocacy group that draws questionable conclusions and lacks publicly available data substantiating its claims that removing gender from insurance rate setting will result in cost savings. The commissioner’s office has refused to share data they claim supports their position.

A full look at the underlying data would paint a clear picture: SB 231 would lead to increased insurance rates for women, particularly between the ages of 16 and 25.

SB 231 would ban the use of gender as a rating factor in insurance, despite its proven mathematical significance in helping assess risk. This is in direct conflict with well-established data from the U.S. Department of Transportation and other agencies, showing that young women are safer drivers than young men. DOT data shows that, as a group, younger males may be more likely to engage in riskier driving behavior and involved in a greater number of accidents. A 2021 Delaware Office of Highway Safety annual report reinforces this, noting young male drivers have the highest number of speed-related crashes in the state and account for 75% of speed fatalities.

Supporters of SB 231 say this issue is about gender equity. But there is nothing fair about requiring younger, typically safer, female drivers to subsidize their male counterparts’ risky behavior behind the wheel. If enacted, that is precisely what this legislation would do. Safer drivers should pay less, and lawmakers should reject this flawed bill.

Erin Collins

National Association of Mutual Insurance Companies