

# The Times

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### Court improves ticket reporting

Some face higher insurance

By Don Walker

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More than 22,000 motorists who have been found guilty or paid fines for various traffic offenses in Shreveport over the past three years are at risk for higher insurance premiums.

In the last three years, 22,327 people have paid fines, pleaded guilty or were found guilty in City Court here for a variety of moving violations ranging from running a red light, to speeding, to failure to yield. And though courts are required to report those violators to the state Department of Public Safety, programming delays in a new computer system installed during preparation for Y2K have prevented Shreveport from filing those reports, city officials said.

Until now.

"If you had a moving violation from January 2000 to now, it probably hasn't affected your insurance, but it's about to," said Bill Whiteside, systems manager for Shreveport City Court. "Some insurance may not go up, but I'm not guaranteeing that."

Each year, the city averages about 50,000 citations issued for offenses ranging from failure to wear a seat belt to driving while intoxicated. DWIs are automatically reported to the state. Non-moving violations such as expired inspection stickers, no seat belts and parking tickets are not reported. Moving violations are reported and filed at the state Office of Motor Vehicles, where they are accessible to law enforcement, insurance companies and prospective employers.

Mike Van Vranken, agency field executive for State Farm Insurance Companies, said it costs insurers \$8 to \$10 each to pull someone's motor vehicle records, therefore such checks are "done randomly," he said.

"We've got a million cars insured in Louisiana so the expense is high and we don't do it every year, but we will do it if a person's had an accident," he said. "Someone could have had a ticket a year ago and we don't know anything about it. Now it's on their record and we still might not know about it. But if there's an accident, we will check and we will know they have it."

When Faith Catapono recently changed insurance companies, the 23-year-old business administration student at LSU-Shreveport wondered why her driving record did not reflect a traffic accident she had in December 2000.

"I told them it wasn't on there and they said, 'Let's not worry about it.' I said, 'Sounds good to me,'" she said. Now that she knows why, Catapono said she's worried her \$126 per month premium is about to go even higher.

"I don't want to pay more money," she said. "I don't have any more tickets."

Louisiana has the eighth-highest auto insurance premiums in the nation, according to the National Association of Insurance Commissioners. The average annual premium is \$928.48. Nationally, the average is \$785.80.

**Bud Chauncy, owner and instructor of First Class Driving School in Bossier City, said those whose names are about to be recorded with the state are in jeopardy.**

**"It's one of the things I tell my students, that their driving record could be a positive or a negative and it can absolutely cost them in higher insurance premiums," he said. "A lot depends on the particular insurance company, but any moving violation can have an adverse effect on premiums."**

**In Louisiana, as long as motorists pay their tickets, they are able to hold on to their drivers licenses. "The only one to hold you accountable for the way you're driving is the insurance companies," he said. "A person who consistently gets tickets, on average at least one a year, their crash probability is 100 percent.**

**That's how insurance companies justify the premium increase. Premiums are based on the history of drivers who get tickets, the ones the insurance companies find out about, and the probability of them being in a crash."**

**Those who think insurance companies won't look at the information provided to the state "are sadly mistaken," Chauncy said. "They are looking."**

The City Court's computer was not Y2K compatible, so a new computer system was installed in time for 2000. It's taken until just recently to program the new computer system to electronically provide the state up-to-date information on traffic violators, Whiteside said. "We're in the process of releasing those names."

City Court Judge Bill Kelly said some motorists with traffic violations were able to keep it off their record by taking advantage of defensive driving classes. "We came up with defensive driving schools as a means to help people rehabilitate their record," he said.

Others won't be as fortunate next time their insurance bill arrives in the mail.

"I think they would have found out about it any way," said Shreveport City Council Chairman Monty Walford, who said it's not unfair to those whose names will now be on file with the state. "That's public information the insurance companies use to set their rates."

To check

Information on traffic offenses is public record and available at Shreveport City Court, 1244 Texas Ave. You should go in person to find out if you're among the 22,327 people now being reported to the state for pleading or being found guilty of city traffic offenses during the past three years.