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The Eagle

Insurance 'rip off' claimed

United Press International
WASHINGTON — Safe drivers are being "ripped off" by insurance companies that raise rates based on age, sex and neighborhoods, a Los Angeles official told Congress Tuesday.

Kenneth Hahn, a Los Angeles County supervisor and one more than a dozen witnesses testifying about discrimination by insurance companies charged:

"There has been an insurance curtain drawn in American to prevent average auto policy holders, who are good drivers, from understanding why they are paying such high rates. The fact is they are being ripped off by the biggest companies in America."

Hahn joined North Carolina's insurance commissioner, John Randolph Ingram, and Sen. Howard Metzenbaum, D-Ohio, presiding at the Senate judiciary subcommittee hearing, in suggesting Congress repeal the insurance industry's exemption from federal antitrust laws.

A panel of consumers and businessmen testified they have had sharp increases for auto, home owner's and property insurance based on "redlining," the industry practice of designating certain neighborhoods as high risk areas.

Hahn, who charged the insurance companies have "a powerful, phantom lobby" in state legislatures, said a resident of the predominantly black Watts area of Los Angeles pays \$960 a year for the same car insurance that costs \$385 in San Diego and \$188 in Milwaukee.

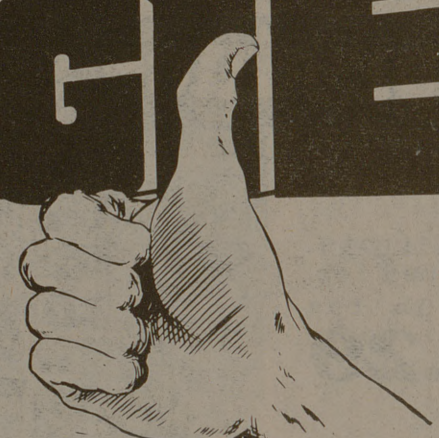
The city and county of Los Angeles - designated as high risk areas - have sued big insurance companies because the facts show their drivers are just as safe as others in the state, Hahn said.

"The insurance companies brainwashed people in Los Angeles County in an effort to make believe they should pay more insurance rates for being a hazardous driver, he said. "The redlining is simply a way the auto insurance industry charge California motorists."

Hahn said the Justice Department should determine if redlining violates the 14th Amendment because "the public discriminated against due to their live, sex, occupation, status, race and age."

Harold R. Wilde Jr., chairman of the National Association of Insurance Commissioners, said selectively "blind" to prove among certain classes of policyholders - such as young men in city residents - will result in policyholders subsidizing the

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