

# Evanston Now



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# Fine seeks higher auto insurance minimums

By [Bill Smith](#) on May 14, 2013 - 2:57pm



*Laura Fine*

State Rep. Laura Fine (D-Glenview) is sponsoring legislation to increase mandatory liability insurance coverage for Illinois drivers. “This is an important measure aimed at protecting our roads and drivers,” Fine said in a news release. “Over the past twenty years, the prices of goods and services have increased but minimum coverage for auto liability insurance has not. An increase in the minimum coverage will help better cover costs for drivers involved in traffic accidents.”

Under current law, Illinois’ mandatory minimum auto liability insurance coverage requirement is among the lowest in the country. The bill would raise coverage for bodily injury or death of one person from \$20,000 to \$25,000 and for two or more persons from \$40,000 to \$50,000. The proposal also increases minimum coverage for property damage from \$20,000 to \$25,000.

In 1989, the General Assembly began requiring all motorists to have auto insurance. The law was designed to ensure that all drivers had minimum coverage so that the person at fault could help cover medical costs and property damage caused by the accident.

“We must continue to make sure all motorists have mandatory insurance and that it is in line with escalating costs,” said Fine, whose district includes northwest Evanston. “When my husband was involved in a serious automobile accident, the minimum amount of liability

insurance the other driver had could barely cover a portion of the medical care that he vitally needed.”

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ADD COMMENT

## Comments

### **Yeah, higher auto insurance rates**

*Submitted by Anonymous AI (not verified) on [May 14, 2013 - 3:27pm](#)*

This only means our auto insurance rates will go up.

Drivers always have the choice of paying for full coverage if they want more insurance.

We have it.

Thanks for nuttin Mrs. Fine.

REPLY

### **Pay the car insurance or pay the rent?**

*Submitted by Anonymous (not verified) on [May 14, 2013 - 7:01pm](#)*

So we end up with more low-income drivers [\*] who, instead of ponying up for this additional coverage, will instead choose to drive without any insurance whatsoever.

Yeah, gimme more of that.

[\*] I was going to use the phrase "poor drivers" but then realized that Evanston already has large flocks of expensive cars operated by poor drivers.

REPLY

## **Adequate coverage**

*Submitted by Anonymous (not verified) on [May 15, 2013 - 11:31am](#)*

Speaking as a pedestrian who was struck by a car and injured severely enough to need surgery and a steel plate to mend a broken leg, no amount of state-imposed "minimum" coverage is sufficient.

If you want to have enough insurance to cover medical expenses, lost wages, and all the stuff your health insurance policy doesn't cover, buy a lot of uninsured or underinsured motorist on your own automobile policy.

REPLY

## **Laura Fine and her anti-car agenda**

*Submitted by Tony (not verified) on [June 3, 2013 - 2:43am](#)*

From her IL House Democrats profile: "Laura knows that protecting our environment is critical to the future of our state and planet. She will work to pass laws that expand the development of renewable energy like solar and wind to help lessen our dependence on foreign oil, reduce asthma-causing air pollution and jumpstart the state economy with new, green jobs"

This is not about caring for injured people. She wants to reduce the amount of drivers! Hippies want us to BIKE and take the TRAIN. That's their solution.

REPLY

## Lame reasoning

Submitted by [John Zbesko](#) on [June 3, 2013 - 11:40am](#)

I can't believe the lame reasoning behind the expressed opposition to raised minimum driver's liability insurance. What is the connection between required higher minimum insurance and higher rates for everyone else? If anything, I expect the rates for uninsured/underinsured motorist coverage to decrease.

As for an increase in uninsured motorists because of higher minimum liability insurance premiums, well yes, that may be a result. But I would rather have the odds of getting hit by a slightly higher number of uninsured motorists, knowing that more drivers will have greater liability coverage, than the current odds of being hit by someone with lower coverage.

Rep. Fine is to be commended for updating this important requirement for liability coverage.

The comment about Rep. Fine being "anti-car" is just plain mean and irrelevant.

REPLY

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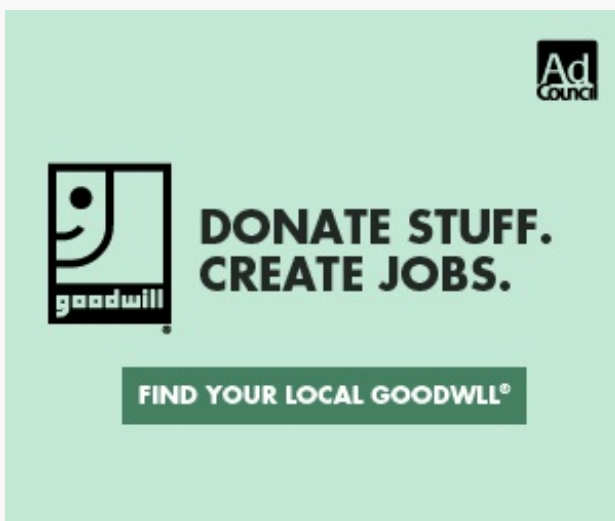
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Saturday, Apr. 19, 9:00 am

Evanston Township High School



### Family campfire at the Lighthouse

Evanston Public Lighthouse

### Piven improvisation ensemble

Friday, Apr. 18, 7:30 pm

Piven Theatre

## Piven improvisation ensemble

Saturday, Apr. 19, 7:30 pm

Piven Theatre

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