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**Contact:**

Thomas Keily (716) 855-0203 ext. 109  
tkeily@wnylc.com

**MAJOR INSURANCE COMPANIES CHARGE HIGHER RATES TO HIGH SCHOOL GRADUATES AND  
WAGE WORKERS IN THE CITY OF BUFFALO**

*WESTERN NEW YORK LAW CENTER RESEARCH REVEALS THAT MAJOR AUTO INSURERS USE  
SOCIOECONOMIC INDICATORS TO DISCRIMINATE AGAINST LOW INCOME DRIVERS*

Today, the Western New York Law Center (Law Center) releases their research and analysis on discriminatory auto insurance practices. The research and subsequent analysis reveals that major auto insurers charge those with less education and lower-status jobs higher premiums for limited liability auto insurance. The Law Center conducted a study on rate calculation practices of Progressive and Liberty Mutual, who serve thousands of drivers, in Buffalo, New York. The study examined socioeconomic indicators, specifically education and occupation, as they relate to the premium auto insurance companies charge Buffalo drivers. The research conducted by the Law Center revealed:

- For Buffalo citizens with clear driving records, Progressive charges a Buffalonian with a high school diploma working as a bank teller 15% (\$694 vs. \$603) more than the same driver working as a Vice President with a Master's degree.
- Further, for Buffalo citizens with clear driving records, Progressive charges a female driver working as a bank teller with a high school diploma 31% (\$810 vs. \$617) more than a male driver working as a bank teller with a high school diploma.
- For Buffalo citizens with clean driving records, Progressive charges a female driver working in a managerial position with a Master's degree 28% (\$696 vs. \$545) more than a male driver employed as a Vice President with a Master's degree.
- For Buffalo citizens with clean driving records, Liberty Mutual charges a bank teller with a high school diploma 24% (\$900 vs. \$726) more than the same driver working as a Vice President with a Master's degree.

The Law Center encourages you to view the entire report on their webpage, [www.wnyc.com](http://www.wnyc.com) under the Reports tab. In the report readers will discover how current practices impact those living in Buffalo, New York. Low-to-moderate income drivers depend on cars to conduct their daily affairs. The car is not a luxury for these drivers but rather a necessity. Due to New York State Law these drivers are required to have limited liability insurance which forces them to participate in a market that unfairly discriminates against them.

Along with state and national partners the Law Center is dedicated to continued research and advocacy in order to achieve a fair and equitable auto insurance market place for all New York Drivers. The Law Center is actively working with Buffalo drivers, community organizations, and local and state leaders to change these practices and to produce a solution that ensures all drivers who are forced to carry limited liability insurance can participate in a fair and equitable market.

The Law Center encourages drivers who feel they are affected by these discriminatory practices to contact the Law Center with their stories and experiences. Drivers can call (716) 855-0203 ext. 109 to share their story and be advocates for change.