

Gender might not be used for auto insurance rates

State Supreme Court to hear case on practice of charging young males higher premiums

Editor's Note: This is the first of two articles dealing with gender as a rating factor in Pennsylvania auto insurance. Tomorrow's story will focus on the gender issue in all lines of insurance at the national level.

By BEVERLY M. PAYSAN
Collegian Staff Writer

A case pending before the state Supreme Court may prohibit insurance companies from using gender as a rating factor in automobile insurance, thus forbidding the traditional practice of charging young males much higher premiums than young females.

In 1979, the Hartford Accident and Indemnity Insurance Co., issued Philip Mattes, of Scranton, an automobile policy and charged him a premium \$148 higher than what a female would have paid. Mattes, a recent law school graduate, responded by filing a formal complaint with the Pennsylvania Insurance Department.

The complaint stated that Hartford was charging him — a 26-year-old, unmarried male with an unblemished driving record — \$360 for a policy, while a woman with the same risk characteristics would pay only \$102. This, Mattes said, constituted sex discrimination.

Mattes said that at the time he knew that he was challenging the "status-quo" of the entire insurance industry. His case was argued last October before the state Supreme Court and lower courts by Mary Hannah Leavitt, chief of litigation for the state Insurance Department.

"What I didn't expect was that I would win at the insurance department level, and that they would argue my case all the way up to the state Supreme Court," he said during a telephone interview last fall.

Insurance companies have traditionally charged young men much higher premiums for automobile insurance than young women, but most insurers insist the practice is justifiable.

John B. O'Day, president and managing director of the Insurance Economics Society of America, said claim records show young males are involved in accidents about three times more often than young females. These accidents also tend to be more serious, often resulting in extensive property damage, bodily injury and even loss of life," he said.

Mattes' complaint caught the attention of their insurance commissioner Harvey Barile. On April 17, 1980, Barile said: "We don't permit racial discrimination and we will no longer permit sex discrimination in rate making."

Barile also said the practice violated the Casualty and Surety Rate Regulatory Act of 1947. The act states that rates "shall not be excessive, inadequate or unfairly discriminatory." Hartford took the issue to court and said Barile had overstepped his authority.

The state's Unfair Insurance Practices Act of 1974 clearly forbid "any unfair discrimination between individuals with regard to underwriting standards..." by reason of race, religion, nationality or ethnic group, age, sex, family size, occupation, place of residence or marital status."

Hartford, however, in its argument before the state Commonwealth Court, pointed out that the regulation adds: "This chapter does not prohibit insurers from differentiating in premium rates between sexes where there but this places the burden of proof upon the insurers to convince the court that rate distinctions between young male and female drivers were based on "sound actuarial justification." Hartford could not do so.

During an administrative hearing prior to the March 10, 1982 Commonwealth Court hearing on the Mattes complaint, President Judge James Cromlish Jr. wrote the only dissenting opinion: "Since insurance is based on risk probability, the insurance companies must be able to rely on actuarial integrity in establishing rates... I would remain for more actuarial evidence against which to examine the Commissioner's judgment."

Hartford, backed by many other insurers who would be affected by this ruling, appealed to the state Supreme Court. Meanwhile, Hartford and all other automobile insurers are continuing to rate young men in the same manner as before.

Mattes, now 30-years-old and rated as an adult driver, is paying the same premium rates as a female with the same risk characteristics. He has essentially outgrown his premium problem.

But the court's decision could affect the rating procedures insurers use for determining the premiums of all their current and future young policy holders. What these rating procedures entail is a complicated table based not only on age and gender but marital status as well.

According to actuarial tables developed by the Insurance Services Office, a man is rated as a youthful driver until the age of 30, unless he marries before then, in which case he is rated as an adult at the age of 25. But a married woman is rated as an adult at the age of 20. A single woman is rated as an adult at 24 years of age.

USG holds 'senator days' in dorm union buildings

By MARK DANTONIO
Collegian Staff Writer

Informing students about what the Undergraduate Student Government does and how it can help students is the emphasis of "senator days" to be held today and tomorrow in most dormitory areas.

North Halls Senator Kate Cooney said senator days will give students a chance to find out what the members of USG do and how they can better serve the students.

Cooney said tables will be set up in the lobbies of the union buildings in North and East Halls today and Pollock Centre, South and West Halls tomorrow. Senators representing the respective areas, as well as other senators, will be sitting at the tables from about 11 a.m. to 2 p.m. and 4 to 6 p.m., depending upon the area.

East Halls senator Danielle Mowery said senators will have pamphlets explaining USG services, surveys, asking students what services and programs they would like to see, applications for some available USG positions and handouts informing students about other student organizations.

Although hearing complaints is not the main reason for having senator days, Mowery said senators will also listen to grievances.

"We are reaching out to the students because at a University of this size, it is tough for students to be in contact with their representatives," she said.

Mowery said people not involved with USG might think the organization is "unapproachable" and senator days will help students become more familiar with the organization.

"We don't want student apathy to be the problem and senator days is geared at informing students about USG," she added.

Cooney said senator days, a first time event, should get people interested in USG and let them know that their representatives are doing something.

Go to the head of the class:

Panel to discuss incentive pay and career advancements for teachers

By MIKE KINNEY
Collegian Staff Writer

The issues of incentive pay and career advancement for teachers are scheduled to be discussed by a panel of seven local and statewide education professionals at 7 p.m. next Tuesday in 112 Chambers Building.

These issues contain questions ranging from how to transform the status of the teaching profession to providing incentive to keep the best teachers. Also, the adequacy of evaluating teacher performance and rewarding it without getting into an unproductive political swamp will be discussed, said Henry J. Hermanowicz, University dean of the college of education.

"The whole matter of career ladder and merit pay proposals that is surfacing in commission reports and state recommendations across the country has a lot of unanswered policy questions," Hermanowicz said.

Educators cannot simply embrace merit pay and career ladder proposals as solutions, they must examine the underlying issues and pursue thoughtful measures for improving the quality of schools and the field of teaching, Hermanowicz added.

'The problem of attracting good teachers and giving them incentive to stay in the profession is a very important issue that has received a lot of national attention.'

— Henry C. Johnson Jr., University professor of education and panel discussion moderator

Henry C. Johnson Jr., University professor of education and panel discussion moderator, said: "The College of Education is sponsoring a national study council at the University this summer. It will include experts from political, economic, and professional aspects of the issue."

Johnson is also a professor within the division of education policy studies.

"The problem of attracting good teachers and giving them incentive to stay in the profession is a very important issue that has received a lot of national attention," Johnson said.

Richard A. Walter, a vocational industrial education instructor who organized the panel discussion, said he does not expect final answers to come from one night of discussion, but rather hopes the gathering will pose the issues and stimulate thinking.

Joining Hermanowicz and Johnson on the panel will be:

William E. Babcock, superintendent of the State College Area School District; Terry Di-Gruttolo, coordinator of Education Excellence Programs for the Pennsylvania State Education Association; Dorsey Enck, director of Management Services for the Pennsylvania School Board; George J. McMurry, member of the State College Area School Board and William E. Caldwell, associate professor of education in the Division of Education Policy Studies in Penn State's College of Education.

The discussion is being sponsored by the Penn State chapter of Phi Delta Kappa, a professional educational fraternity, and the Penn State student chapter of the Pennsylvania Education Association.

Professor to host summer fly fishing series on ESPN

By ROBERT P. KING
Collegian Staff Writer

A University professor will worm his way out of ordinary fishing methods when he hosts a national television series on the art of fly fishing this summer.

Joe Humphreys, assistant professor of physical education, author of the sport, will present the eight-part series, "Fly Fishing With Joe Humphreys" on the Entertainment and Sports Programming Network (ESPN) on Sunday mornings from July 15 to Sept. 2.

Humphreys said fly fishing is "very big right now in the United States and is growing rapidly. It's almost taken on fad proportions on the West Coast. I've traveled across the country

and talked to lots of people who use the fly rod to catch all kinds of fish, fresh and salt and warm water, you name it. People are finding it's a very successful way to take trout," he said.

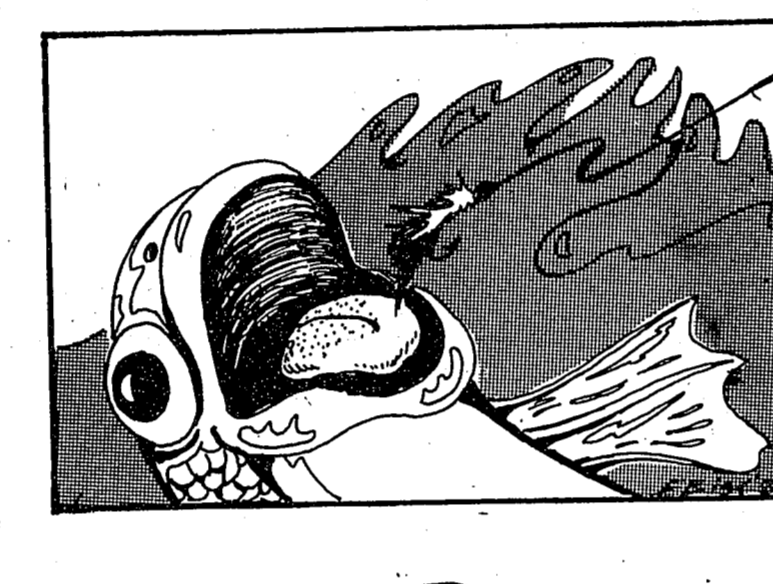
Humphreys, who grew up in State College, said he has been fishing for 50 years and caught his first trout at age 6. When he was young he liked to fish in the streams of central Pennsylvania and received good advice from many experienced fly fishermen, including George Harvey, the professor who founded Penn State's accredited angling program in 1947.

In the late 1960s, Humphreys joined the physical education department at Bald Eagle Area High School in Windgap, where he started a casting program.

Since coming to the University, Humphreys has written articles for several fishing magazines, including "Fly Fisherman" and "Outdoor Life" and he has written a book, "Joe Humphreys' Trout Tactics," which is in its fourth printing.

Larry Martin, executive producer of the series, said the idea for the program originated last summer when he came to central Pennsylvania to visit in-laws and decided to take a seminar Humphreys was teaching at Yellow Breeches near Harrisburg. Martin was impressed with Humphreys' charisma and the growth of the sport and decided to produce a pilot episode. The pilot was shot last September with Humphreys, and ESPN subsequently picked it up.

Humphreys said he was "surprised, pleased and excited" about being chosen to host the series. Filming will begin May at streams across the country, from central Pennsylvania to the Potomac to the Colorado Rockies, he said.



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