

SUV: An Insurance Experience

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The famous feminist, Emma Goldman, once said "It is safe to say that no other superstition is so detrimental to growth, so enervating and paralyzing to the minds and hearts of the people as the superstition of Morality." (Goldman) Well, the same can be said of SUV and the superstition of its better roadside protection. A SUV is more dangerous than a regular sedan because of its tendency to flip, its misplaced bumpers, and its higher theft ratio. It is exactly because of the said reasons why insurance policies for SUV cost so much.

The Sports Utility Vehicle tends to roll and flip over while turning because of its higher center of gravity. Its original purpose was to provide a better, higher view over rough terrain as the driver maneuver slowly over the jagged landscape but this elevation advantage backfires in urban highways that demand the vehicles to go fast. This flaw in its design cost more than 10,000 deaths in 2006 alone. Although hard to believe, it is accompanied by the fact that the rollover rate for 2006 model SUV is 44% higher than its sedan counterparts. (Ogunleye) The high mortality rate in SUV contributes to its higher cost for insurance.

Another reason why insurance costs more for SUV is because of its potential to damage others and its costly repairs. If a sedan crashes into another sedan, a lot of their kinetic energy will be absorbed by the initial contact of their bumpers, but most SUVs' bumpers are higher than those of sedans, so if a sedan crashes into a car or vice versa, it could potentially total both cars. Furthermore, assuming both cars are not totaled, it costs the SUV more to repair the damage due to the fact that the damage is hidden underneath the bumper cover. As the damage go untreated, it will worsen

over time and eventually cripple the vehicle, ultimately costing more to fix versus if caught initially(Insurance Institute for Highway Safety).

Finally, the higher premium is used to cover its high theft frequency. According to the Highway Loss Data Institute, the Cadillac Escalade SUV has the most frequent theft claims, 4 times higher than the average of all vehicles. Moreover, SUVs are more attractive for criminals because their parts are interchangeable with cars of all categories, making them very popular in black markets. (Highway Loss Data Institute)

For Emma Goldman, the standards of proper morality stopped the growth and to an extent, stunted her society. For SUVs, the myth of its better roadside protection had cost thousands of lives and millions of dollars, and yet we as a society still buy SUVs believing its immense size would provide more safety. A high rollover rate, repair cost, and theft ratio have made SUVs the most dangerous vehicles on the road and yet people still flood to dealerships to get them. More than 60 years have passed since the days of Emma Goldman's society; I hope that our current society is advanced enough to change these rigid opinions.

Works Cited

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