

Keep Your Oregon Auto Insurance – You Can't Afford Not To

During times of economic downturns, people always look for ways to save money. Often, car insurance gets cut (either coverage is decreased or insurance is neglected entirely). People usually decrease their coverage because they believe they are a “good driver” who won't get into an accident. But auto insurance is important – even if you won't miss it until you don't have it. Once you get into an accident, it won't matter if you're a good driver because the law requires car insurance and you might find it hard to cope with bills without it.

KTVZ, a local Portland station, [reported that the number of people driving in Oregon without insurance has decreased](#) – despite the high rate of unemployment and decrease in individual spending money! The Insurance Research Council released a report showing that 10% of Oregonians do not have auto insurance, but that's down from 11% in 2007. Go Oregon! The national average is 13.8%, so Oregon is doing well.

Still, even with 90% of Oregon drivers being insured, it is important to understand that if you are hit by an uninsured motorist, your own insurance can help cover costs.

We encourage everyone to:

- 1) Keep your car insurance and pay for as much coverage as you can afford.
- 2) To increase uninsured and underinsured (UIM) motorist coverage, which is the clause in your own insurance that will make sure you aren't left completely unprotected when a driver who is uninsured hits your car.

Despite the decrease in uninsured drivers, there are still many out there and you don't want to have medical bills piling up without any way to pay them. [It may be tempting to trim down your insurance to the bare essentials](#), but experts say you do not need to sacrifice coverage for your budget.

To keep auto insurance costs low:

- 1) You can comparison shop, making sure you are getting the most coverage for the least money possible.
- 2) Ask for higher deductibles, which will reduce monthly payments and therefore create less strain on your budget if you don't have an accident.
- 3) Combine home and auto insurance to decrease costs. Most insurance companies encourage people to combine these, and offer discounts as incentive.

In the long run, the decision to drop car insurance is a gamble for several reasons. First, it is illegal to drive without insurance: people who are pulled over and found not to have insurance can have their license revoked and/or have to pay fines. Second, if you cause an accident without insurance, you can be taken to court and be held liable for medical bills, damages, court costs, etc., which means the person you hit can go after your personal assets. Again, however, most people do not give up car insurance entirely but rather just decrease their coverage. But if you are in an accident, and the person

who hit you does not have insurance either, both of you could be faced with economic trials just trying to cover expenses.

As [Portland personal injury attorneys](#), we do not like to see anyone struggling to pay medical bills and damages out of pocket. If you've been in a crash in Oregon, and need legal assistance, please call us today at 503-222-4411 for a free consultation.