Insurance Forum

ACORN had a very organized meeting with members (of ACORN) and concerned citizens of Roxbury, Dorchester, and Mattapan on March 11, 1993, about the unfair practice of the insurance companies with homeowners in the minority areas of Boston. Several people gave their horrifying story of insurance improprieties. ACORN did a quick survey to various insurance companies using white, black, male and female callers. The results were astounding (see chart pg. 6). In low-income areas, average premiums quoted were two to more than three times the rate per thousand dollars of coverage. This means that an owner of a $100,000 house in North Dorchester could be paying a higher annual premium than an owner of a $300,000 house in Lexington.

Blacks were rejected for quotes about three times as often as whites. In cases of rejections, callers were told that they needed a deleading certificate for the home in order to get a quote; or they were told that they would be called back, and then were not.

Maude Hurd, President of the National ACORN, and several members of Massachusetts ACORN presided over the meeting, which was also attended by a representative of Congressman Joseph Kennedy's staff, three members of theAttorney Generals office, State Senator Diane Wilkerson's office, State Representative Althea Garrison, and other organizations. Absent from this important meeting was the Insurance Commissioner of Massachusetts.

Congressman Joseph Kennedy introduced a bill to the House to monitor insurance redlining, called the Federal Insurance Administration (H,R, 1257) on March 10, 1993. The congressman's office would like to hear any and all complaints about your experiences with insurance companies. All the state offices represented above, also, would lide to know of your ordeals. Please join us in our attempt to make our neighborhoods more represented and sare for our childern and families. **Alan Booth NDAG, Chair.**