



Prezados Senhores,

Para conhecimento e para pensar...

O Insurance Information Institute é um site americano especializado em informações sobre seguros. Um bom exemplo de sua forma de atuação é o texto “What Determines the Price of My Auto Insurance Price?”, que avalia os fatores que influenciam os preços do seguro de automóvel.

Ver... www.iii.org/article/what-determines-price-my-auto-insurance-policy

The screenshot shows the Insurance Information Institute (III) website. The main article is titled "What Determines the Price of My Auto Insurance Policy?". The article text states: "The average yearly auto insurance premium is around \$800, but there is wide variation around this average. Many factors can affect your premium, and they all help determine how likely you are to have an accident. Perhaps surprisingly, many of them do a better job than just your driving record. Not all companies use all of these factors, and some might use factors not listed here. Your premium may depend on, in no particular order:"

- **Your driving record.**

The better your record, the lower your premium. If you have had accidents or serious traffic violations, it is likely you will pay more than if you have a clean driving record. You may also pay more if you are a new driver and have not been insured for a number of years.

- **How much you use your car.**

The more miles you drive, the more chance for accidents. If you drive your car for work, or drive it a long distance to work, you will pay more. If you drive only occasionally—what some companies call “pleasure use”, you will pay less.

- **Where your car is parked and where you live.**

Other factors mentioned in the article include: Homeowners and Renters Insurance, Life Insurance, Financial Planning, Preparedness and Safety, Disasters, Business Insurance, Other Coverages, Life Stages, The Business of Insurance, Financial Results and Commentary, and Features.

On the right side of the page, there are sections for "I.I.I. SPOTLIGHT" (Report: P/C Industry Year-End Results: 2015), "I.I.I. VIDEO" (Preventing Dog Bites), and "PRESENTATIONS" (Private Passenger Auto Insurance Trends in Georgia: Frequency & Severity on the Rise).

Em termos resumidos, haveria oito deles: Histórico do motorista, Frequência, Localização, Idade do segurado, Sexo, Tipo de veículo, Posição Financeira do Segurado e Cobertura. O texto é interessante, pois mostra de modo transparente a forma de atuação das seguradoras.

Cordialmente,

Francisco Galiza

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