

# Insurance Claims Reveal Road Safety

By [The Moscow Times](#)

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A Russian insurance company has drawn up a road-safety ranking, a move that could have a bearing on motorists' insurance premiums.

The ranking was carried out by the underwriting department of a major car insurance company, which analyzed the frequency with which clients make claims on their voluntary collision-damage insurance policies. It was published in state newspaper Rossiiskaya Gazeta.

Judging by data collected between July 2011 and June this year, motorists from Moscow and the Moscow region fared worst, filing accident claims on average once every 1.37 years. Drivers from Irkutsk and St. Petersburg sought payouts from the company almost as often.

Among the country's drivers, those from Belgorod placed highest, making a claim an average of every 3.62 years. Other cities with safe drivers included Rostov-on-Don and Stavropol, while the average Russian policyholder claimed every 1.8 years.

The study also found that the total number of road traffic accidents in Russia declined 19

percent over the previous year. Traffic police data, on the other hand, show that the number of accidents leading to injuries was up almost 5 percent in the first eight months of this year.

Armed with the study's results, authorities are now considering introducing steeper penalties for accident-prone motorists.

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