

Forum

A monthly publication reporting on issues affecting the insurance industry in Ohio

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No one knows for sure whether there has been a rise in drowsy driving, but many transportation safety experts say they are increasingly aware and concerned about the problem, according to the *New York Times*. Estimates by a group of international transportation safety experts propose that as many as 1.2 million accidents each year in this country — about 20 percent of the total — are related to driver fatigue.

Experts say the problem has grown for a number of reasons, including:

- the impact of 9/11 — people are not flying as much and instead are driving long distances;
- the increased use of medications;
- an aging society;
- undiagnosed or untreated sleep disorders;
- jet-lagged drivers;
- the need to work several jobs to support families; and
- long commutes.

What are needed, officials agree, are surefire ways to detect drivers who are too tired to drive safely, effective ways to alert them to that fact and a means to keep them awake or get them off the road before it is too late. As a result, researchers are developing a number of novel ways to detect sleepy drivers and warn them that they may fall asleep at the wheel. Various companies have produced more than 100 devices to detect drowsy driving, but none of them have been adequately tested for effectiveness and reliability.

I.B.M. has been working on a dashboard-mounted device that shoots a jet of cold water at sleepy drivers and, at the same time, rolls down windows, sounds an alarm and switches radio stations. The device detects drowsiness by asking the driver questions and monitoring the responses for speed and clarity. The company hopes to make the device an integral part of new cars within five years.

The problem is finding something that works reliably for everyone, or nearly everyone, in nearly every situation. □

Researchers say increased cell phone use has led to more crashes caused by drivers on the phone, but the value people place on being able to call from the road roughly equals the accidents' cost. Opponents of banning cell phone usage by drivers have cited studies that showed that the benefit of car calls outweighed the toll from such accidents — medical bills and property damage, for example.

Harvard researchers, drawing on previous research involving cell phones and government figures for auto accidents, report in their study that there is a growing

Drowsy Drivers

A growing concern

Cell Phones

Study finds car call value equals crash cost

Cell Phones

Continued

public health risk from the reliance on cell phones in cars. The number of cell phone subscribers has grown from 94 million in 2000 to more than 128 million.

Data on the number of crashes caused by cell phones is incomplete, said the study by the Harvard Center for Risk Analysis. But it suggested that drivers talking on their phones are responsible for about 6 percent of U.S. auto accidents each year, killing an estimated 2,600 people and injuring 330,000 others. □

Under-Age Drinkers

Fewer alcohol-related crashes attributed to drivers too young to drink

Fatal alcohol-related crashes involving drivers too young to legally drink dropped by more than half over the past two decades, according to the Centers for Disease Control and Prevention. From 1982 to 2001, fatal crashes involving a driver with a blood-alcohol level of 0.01 percent or greater fell 46 percent among all age groups.

The sharpest drop came among 16- and 17-year-old drivers, who had a 60 percent decrease in the rate of such crashes, to 4.8 per 100,000 in 2001, from 12.1 per 100,000 people in 1982. □

Insurance Consumers

Nearly all satisfied with homeowners and auto insurance companies

According to a recent Insurance Research Council (IRC) survey of U.S. households, most Americans are satisfied with the companies that provide their personal insurance. More than nine out of ten respondents with homeowners policies (93 percent) stated they were satisfied with their homeowners insurers, while 86 percent of respondents with auto policies were satisfied with their auto insurers.

The study found the percentage of satisfied consumers declined somewhat since the last survey, which took place in 2000. Respondents' satisfaction with the companies that provide their homeowners insurance dropped four percentage points since 2000 (from 97 percent to 93 percent), while satisfaction with auto insurers dropped ten percentage points (from 96 percent to 86 percent). However, current satisfaction is virtually identical to levels noted in 1995 (92 percent satisfied with homeowners insurers and 86 percent satisfied with auto insurers).

"These declines in satisfaction may be attributed, in part, to rate increases across nearly every line of personal property and liability insurance," said Elizabeth A. Sprinkel, senior vice president of the IRC. "Rate increases have been triggered by declining profitability due to rising repair costs, falling investment income, the September 11 terrorist attacks and other catastrophes. Despite these trends, however, consumer satisfaction with the insurance industry remains exceptionally strong," Sprinkel said. "Improvements in technology, customer service, and product offerings have helped to offset the impact of rising costs on consumer satisfaction." □



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