

Forum

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

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172 E. State St., Suite 201
P.O. Box 816
Columbus, Ohio 43216
614/228-1593
Fax: 614/228-1678
www.ohioinsurance.org
Kathleen B. Strawn, Editor

Car accident victims without health insurance are 37 percent more likely to die than people who have been hospitalized with insurance coverage, according to the findings of a study by the Massachusetts Institute of Technology Sloan School of Management. Researchers studied 11,000 severe accident cases between 1992 and 1997 in Wisconsin.

People without health insurance have been known to resist seeking medical care. But there is a huge gap in care even when the uninsured patient is taken to the hospital involuntarily in an emergency situation.

Cited as a possible reason was less hospital care. Researchers found that people without health insurance received 20 percent less care than their insured counterparts. Researchers said ability to pay most definitely determined treatment. □

More Ohio motorists are injured or die in crashes that occur during daylight hours when skies are clear and the roadways dry than on days with wintry or otherwise nasty weather, statistics show.

The *Columbus Dispatch* reports that's due in part because in any given year, there are fewer days when ice, snow or rain affect driving conditions. Sensible drivers slow down when asphalt and concrete become slippery.

Crash data from the Ohio Department of Public Safety indicate that 5 percent of crashes in Ohio in 2001 occurred when snow, hail or freezing rain was present. Fifty-seven percent occurred during clear weather conditions. □

In Ohio, 83.8 percent of child restraints were not used properly, with an average of three errors per incorrectly used restraint, according to data by the National SAFE KIDS Campaign.

The most startling figures were found when looking at rear-facing seats and forward-facing seats with harnesses. Specific findings include:

- Sixty-three percent of children in rear-facing seats and 67 percent of children in forward-facing seats were in restraints with the safety belt not locking the seat in tightly.
- Sixty-six percent of children in rear-facing seats and 66 percent of children in forward-facing seats were in restraints with loose harness straps. □

Car-Crash Victims

Those lacking insurance more likely to die

Auto Crashes

Most occur in good weather

Child Restraints

Nearly 84 percent not used properly

Residential Fires

Cause \$5.6 billion in property damage in 2001

House fires are costly — ask any homeowner who has seen their possessions go up in smoke or any insurer who has paid a residential fire claim.

Residential fires nationwide caused 3,140 deaths and \$5.6 billion worth of property damage in 2001, according to the National Fire Protection Association, which counted 396,000 house fires nationally that year.

In Ohio, more than 16,000 resident fires — killing 126 people and causing \$166.5 million in damages — were reported in 2001, according to the State Fire Marshal's Office.

The No. 1 cause is cooking accidents followed by electrical problems. □

Driving Costs

Up to 51.7 cents per mile in 2003

The average cost to drive a car in 2003 is 51.7 cents per mile, up 1.5 cents from 2002. The American Automobile Association (AAA) Michigan conducts this study annually and said this is the largest increase since 2000.

Motorists driving 15,000 miles this year will spend about \$7,754 on auto-related ownership and operating expenses, up \$221 from 2002, according to AAA. Ownership costs increased 7 cents per day, including taxes, depreciation, finance charges, registration, insurance and license fees. Operating costs — which include gas, oil, maintenance and tires — were up 1.3 cents per mile to 13.1 cents because of higher gasoline prices.

AAA Michigan based its figures on a composite national average of three 2003 cars — a Chevrolet Cavalier LS, a Ford Taurus SEL Deluxe and a Mercury Grand Marquis LS — and a four-year/60,000 mile period.

Researchers found that the average cost to drive a sport-utility vehicle is 56.1 cents per mile, up 2.3 cents, and for a minivan, the average cost is 50.3 cents per mile, up 1.2 cents from last year. □



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