

Forum

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

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Summer is the most dangerous time of the year for kids, according to a study released by the National SAFE KIDS Campaign. Researchers found that injury-related childhood deaths for May through August account for nearly half of all injury-related childhood deaths, with July being the deadliest month.

Unintentional injury remains the leading killer of children 14 and under. According to SAFE KIDS, children will be rushed to emergency departments nearly 3 million times this summer for serious injuries, and an estimated 2,550 children will lose their lives due to an unintentional injury.

Among the report's alarming findings:

- Nearly half (42 percent) of all unintentional injury-related deaths occur during the summer months, a 25 percent increase above average;
- 12 percent of all such deaths occur in July;
- 45 percent of deaths among children ages 10 to 14 occur during the summer;
- 47 percent of all deaths in the mountain states occur during the summer months;
- Drowning is the greatest summer risk for children ages 14 and under, increasing 96 percent above average during the summer. □

Traffic stops accounted for more than half the contact Americans had with the police in 1999, according to an article in *U.S. News & World Report*. Most admit they were doing something wrong when they were pulled over—speeding, driving recklessly, running a red light or stop sign, or tailgating.

U.S. traffic stops in 1999 are categorized as follows:

- Americans pulled over: 19.3 million;
- Proportion of licensed drivers pulled over: 10 percent;
- Share of stopped drivers receiving tickets: 54 percent;
- Drivers who considered the stop legitimate: 84 percent;
- Of all searches, proportion done without drivers' consent: 68 percent;
- Searches resulting in evidence (drugs, alcohol) being found: 13 percent;
- Drivers handcuffed during a stop: 3 percent. □

The insurance industry added 1,000 jobs in March 2001, according to the seasonally-adjusted statistics from the U.S. Bureau of Labor Statistics. This is in spite of the fact that much of corporate America is trimming its workforce in the slowing economy, according to insure.com.

The labor statistics bureau reported that the number of employees on insurance companies' payrolls in the U.S. was 2.377 million in March, up from 2.376 million in

Child Injuries

Nearly half of all injury-related deaths occur in summer

Traffic Stops

Most admit they were doing something wrong

Insurance Industry

Adds more jobs

Insurance Industry

Continued

February, and up 4,000 from 2.373 million a year ago in March 2000. In addition to growing in the months of February and March, insurance employment has held steady since last year, as shown in employment figures for the following months: November 2000 (2.36 million), December 2000 (2.36 million) and January 2001 (2.37 million).

The number of agents, brokers and service representatives also has increased steadily since last year, as shown in employment figures for the following months: November 2000 (775 million), December 2000 (777 million), January 2001 (778 million), February 2001 (778 million) and March 2001 (780 million).

The bureau's labor figures encompass all lines of insurance, including property and casualty, life, health and specialty risks. □

Child Safety Sensor

Heat in car sets off beep

General Motors Corp. recently announced it is developing a radar technology to prevent heat stroke in children and animals left in automobiles on hot days.

The Washington Times reports the radar detects the presence of people or animals by their normal movements, such as eyelids blinking, mouths moving or chests inhaling and exhaling. A second device monitors temperature inside the vehicles. When the temperature rises too high while children or animals are inside, the device sounds three short blasts, or "chirps," of the automobile horn.

The horn blasts are intended to alert persons nearby of an emergency, hopefully compelling them to open a car door, summon emergency personnel, or maybe even break open a window. In making the announcement, General Motors Vice Chairman Harry Pearce said the price, which has not yet been determined, would not add significantly to the cost of vehicles.

Movements inside vehicles would be monitored with low-frequency Doppler radar—similar to the radar used by meteorologists—that can detect even tiny motions. The radar would operate only when the engine is turned off, drawing a small amount of electricity from the battery (roughly the equivalent of a cell phone). It would be installed overhead, in about the same position as an interior car light, and aimed primarily toward the rear seats where child safety seats normally are placed.

General Motors hopes to install the first devices as options for minivans, beginning in 2004. In later years, the company said they might be installed in all General Motors vehicles. □



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