

Forum

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

September 2002



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

Riding the school bus is the safest way to get to school, according to a study by the Transportation Research Board of the National Research Council. The most dangerous way to get to and from school: riding with a teenage driver.

Researchers found that school buses account for one-fourth of all trips to and from school but only 2 percent of children's deaths in school-related traffic accidents. On the other hand, teenage drivers account for 14 percent of trips and 55 percent of traffic deaths. Accidents with adult drivers accounted for 20 percent of students' deaths. Children walking to and from school accounted for 16 percent of fatalities and biking accounted for 6 percent.

Each year, about 800 children are killed in motor vehicle crashes during school commutes. Of those, five are riding in a school bus. Fifteen are killed when they're struck by a bus or another vehicle while getting on or off a bus.

About 450 students are killed in car accidents with teenage drivers.

Much effort has gone into making school bus travel safe for children but more attention should be given to making walking and biking safer, according to Doug Robertson, chairman of the committee that wrote the report for the Department of Transportation. □

As one would expect, summer can be a dangerous time for outdoor play. Nationwide, more than 3.7 million people visited an emergency room with product-related injuries in June, July and August of 2001 — which is 836,000 more consumer-product injuries than reported in the month of January.

The U.S. Consumer Product Safety Commission cites summer toys as a major contributor for the increased emergency room visits in the summer months. Summer toys found to be particularly dangerous include trampolines, skates, bicycles, swimming pools and backyard water slides. □

Incidences of cyber attack jumped 28 percent in the past six months, according to a report by an Internet security firm, Riptech Inc. The *Washington Post* summarizes that most of the Internet attacks were waged against public and private companies dealing in technology, financial services and power.

Researchers tracked cyber-security breaches at more than 400 organizations that Riptech monitors, including government agencies, private companies and nonprofit

School Buses

Safest way to get to and from school

Summer Play

Cause of many trips to the emergency room

Internet Attacks

Up 28 percent in last six months

Internet Attacks

Continued

groups. From January to June there were more than 180,000 successful Internet attacks. During the previous six months, there were 160,000 successful attacks.

The report's most startling revelation points to the growing attraction of large, critical service providers to hackers worldwide. Seventy percent of the power and energy companies under review suffered at least one severe attack during the first six months of 2002, compared with 57 percent for the previous six-month period.

About 80 percent of cyber crimes were launched from the same 10 countries, according to the report. More than 40 percent of the 180,000 attacks were conducted through computers in the United States. □

Odometer Fraud

Costs auto owners
\$1.1 billion a year

Every year, more than 450,000 people buy used vehicles with mileage gauges rolled back, according to a federal study of odometer fraud. Consumers pay an average of \$2,336 more than they should for these vehicles with fraudulent mileage totals, adding up to a total of \$1.1 billion annually.

The National Highway Traffic Safety Administration (NHTSA) study found the practice is most common with fairly new vehicles that accumulate significant mileage in a short period, such as rental, fleet and leased vehicles. And, newer cars with digital odometers have not thwarted the problem — it only takes a laptop computer and readily available equipment to change the mileage.

“You can take a 2-year-old car with 20,000 miles on it, roll it back to 2,000, and you just made \$4,000,” said Richard Morse, chief of NHTSA's odometer fraud program. “That's without doing anything else to it. You don't even have to wash it.”

Morse said that most odometer fraud is committed by wholesalers who buy fleets of used vehicles and sell them to dealers. □

Auto Accidents

Most crashes occur
close to home

Progressive Insurance conducted a survey of 11,000 people who reported a crash last year and found that 52 percent of reported crashes occurred five miles or less from home. Seventy seven percent of reported crashes occurred 15 miles or less from home. □



172 E. State St., Suite 201
P.O. Box 816
Columbus, Ohio 43216

Presorted Standard
US Postage
PAID
Columbus, OH
Permit No. 6036