

# Forum

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

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Representing Ohio's property/casualty insurance industry

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More than 71 million American households own cats or dogs. With those owners paying \$18 billion a year in veterinary bills, it is no wonder health insurance for pets is rising in popularity.

Pet policies are similar to human health insurance. They have annual premiums, deductibles and coverage options. The American Veterinary Medical Association says when choosing an insurance company, the pet owner should look for one that allows choice of veterinarian. □

An Insurance Institute for Highway Safety (IIHS) review of research on crashes involving pedestrians has identified several traffic engineering countermeasures. These can be effective in reducing the approximately 5,000 pedestrian deaths and more than 80,000 injuries that occur each year. About 40 percent of all crashes involving pedestrians occur at intersections.

One of the simplest and least costly methods of re-engineering is to change signal light timing to give pedestrians exclusive access to intersections. A study has found that this reduces crashes by about half.

A variation known as early release signal timing gives pedestrians a head start across an intersection before the light changes for vehicle traffic. One study found this reduces conflicts between pedestrians and vehicles by about 95 percent.

Another effective approach is to separate vehicles and pedestrians by space — for example, by adding refuge islands, which are raised medians between lanes of opposing traffic. A study found that adding such islands reduces pedestrian crash rates by about half.

Re-engineering an intersection with a traffic signal or stop sign to a roundabout, although costly, will reduce vehicle-to-vehicle crashes. Two studies have reported reductions in pedestrian crashes of about 75 percent after conversion to roundabouts.

Enhancing roadway lighting is an obvious way to improve pedestrian visibility after dark. Two studies found that crashes decreased by more than half, when lighting has been increased. □

## Pet Insurance

Latest trend in animal ownership

## Pedestrian Crashes

Traffic re-engineering can reduce deaths, injuries

## Alcohol-Related Deaths

Ohio ranks second in nation for reducing alcohol-related deaths

Ohio ranked second in reducing alcohol-related deaths over the past several years, according to NBC4 in Columbus.

The National Highway Traffic Safety Administration said between 2002 and 2003, Ohio had 91 fewer alcohol-related fatalities, a reduction of more than 16 percent.

Alcohol-related fatalities decreased from 558 to 467 in 2003, which was 37 percent of all fatalities.

“It’s no coincidence that these figures come on the heels of Ohio lowering its legal Blood Alcohol Content level to 0 .08,” said Ohio Public Safety Director Kenneth Morckel.

In 2003, 1,277 people were killed in traffic accidents, a reduction from the 1,418 in 2002. □

## Auto Injury Victims

Those that hire an attorney less likely to be satisfied

Auto injury victims who hire an attorney are less likely to be satisfied with their total payment than people who settle directly with insurers according to a study by the Insurance Research Council (IRC). The 2002 survey consisted of 3,478 individuals from 2,866 households who were injured in an auto accident between Jan. 1, 1999, and June 30, 2002.

According to IRC researchers, 74 percent of those who did not hire an attorney were satisfied with their payment, compared to only 49 percent who had an attorney represent them. The non-represented claimants said they had faster claims settlement than those with an attorney.

While claimants represented by an attorney reported a higher gross payment, attorney fees and expenses, on average, took 32 percent of the claim, contributing to the dissatisfaction.

In 2002, 43 percent of people filing an auto insurance claim hired an attorney, the highest percentage since 1977, and a 3 percent increase from 1998, IRC said. □



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