

Forum

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

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A survey conducted by the Society for Human Resource Management asked employers what types of information they most often discovered as being falsified on job application materials. *Professional Insurance Agents* magazine reported that those employers who responded to the survey indicated the following were the most commonly falsified areas:

- length of employment - 53 percent;
- past salary - 51 percent;
- criminal records - 45 percent;
- former job titles - 44 percent;
- former employers - 35 percent;
- driving records - 33 percent;
- degrees - 30 percent;
- credit - 24 percent;
- schools attended - 22 percent; and
- Social Security number - 14 percent.

Considering the frequency in which such falsifications occur, it appears wise for employers to conduct background and reference checks on applicants before hire. □

The latest ratings of head restraints in more than 200 passenger vehicles indicate these devices are getting better. Twenty-nine percent of the vehicles, all 2001 models, have head restraints rated “good,” and another 24 percent have “acceptable” head restraints.

This is the first time that more than half of all new passenger vehicles offer restraints rated good or acceptable by the Insurance Institute for Highway Safety. Head restraints that meet positioning requirements can reduce the risk of neck injury in rear-end crashes. Such injuries cost at least \$7 billion per year.

The 2001 ratings show drastic improvement over the 1995 ratings. In 1995, only five models were found to have good head restraints. □

An experimental sidewalk is being tested in Shelby, Ohio, in hopes of making snow removal a thing of the past, according to an article in the *Columbus Dispatch*. Concrete that conducts electricity was poured in front of Shelby City Hall and the city utility building in the first full-scale test of the technology being developed at the University of Nebraska-Lincoln.

The concrete contains steel electrodes that can be warmed so snow and ice melt as they hit the sidewalk. The system can be turned on and off with a switch in a circuit

Job Applications

Better check those references

Head Restraints

Safety ratings improve

Snow-Melting Sidewalks

Being tested in Shelby, Ohio

Snow-Melting Sidewalks

Continued

Deer-Vehicle Crashes

Be on the lookout

Health Benefits

Costs increase for 2002;
many employers
to shift costs

box and a gauge can control the temperature, according to one of the civil engineers who developed the system. Ideally, it will be turned on and warmed to a temperature of 35 to 45 degrees before it starts to snow. The new system should be able to melt several inches of snow. □

More than 28,000 motor vehicle collisions with deer are expected to be reported statewide this year, according to the Ohio Insurance Institute, Ohio Department of Natural Resources (ODNR) and the Ohio State Highway Patrol. According to ODNR's Division of Wildlife, most deer-vehicle collisions occur between October and December.

ODNR's Division of Wildlife estimates the state's deer population at about 500,000 this fall. There were 26,898 deer-vehicle collisions reported in 2000, compared to 27,425 such collisions in 1999.

The five counties with the highest number of deer-vehicle collisions in 2000 were Hamilton, Richland, Summit, Muskingum and Knox counties. Monroe County had the fewest deer-vehicle collisions in 2000, followed by Van Wert, Putnam, Henry and Paulding counties.

Vehicle damage varies dramatically depending on the type of vehicle, its speed upon impact and where the vehicle is hit. According to the Insurance Information Institute, vehicle damage from these collisions averages about \$2,000 per claim nationally. This equates to nearly \$53.8 million in damages in Ohio last year. □

Faced with health care benefit cost increases of 13.6 percent in 2002, more than half of employers say they will raise employee contributions by as much as or more than their expected cost increases, according to a survey by Watson Wyatt. In addition, over 70 percent of employers are considering benefit cuts or an increase in employee co-pays over the next 12 months, researchers found.

The *National Underwriter* reported that researchers found, based on responses from 200 companies and covering 1.4 million employees, employers expect health plan costs for active employees to rise 13.6 percent next year, up from 12.2 percent this year and 8.1 percent in 2000.

Another survey, this one conducted by Towers Perrin, confirms the Watson Wyatt results. Towers Perrin projects a 14 percent increase in health care costs in 2002. □



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