

Forum

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

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An estimated 25 million automobiles in the United States now have event data recorders. Like aviation recorders, automobile black boxes mainly receive attention after an accident.

The *Washington Times* reported that the devices' primary function is to monitor various sensors and decide whether to fire air bags. But secondary and more recently installed features in many recorders store data from a few seconds before a crash. Capabilities vary widely among carmakers; most store only limited information on speed, seat-belt use, physical forces, brakes and other factors.

The devices, however, are finding their way into courtrooms as evidence in criminal and civil cases, leading some privacy advocates to question how the recorders came to be installed so widely with so little public notice or debate. Most people don't even know whether the vehicles they drive are equipped with event data recorders. Nearly two-thirds of people surveyed by an insurance industry group knew nothing about them. To this point, automakers and regulators have ignored basic privacy questions, leaving individual courts to decide such issues as who owns the information and whether a warrant is required to access it.

Some automakers, Ford and GM, now allow outsiders to access the data by buying a \$2,500 reader. The companies say its primary customers are accident reconstructionists, law enforcement and insurance companies. So far, about 1,000 of the devices have been sold. The reader devices enable lawyers, insurance companies and its other users to access the "black box" data from some GM models since 1996 and most since 1998, and for some Ford models since 2001, with more to come.

No other auto manufacturers have let any outsider have access to the expertise needed to develop black-box readers for their models. □

Individuals with depression cost employers \$44 billion per year in lost productive time compared to \$13 billion among those without depression, according to a study reported in the *Journal of the American Medical Association*.

Researchers said depression is among the most costly health-related causes of diminished worker productivity. While workers with depression are usually present at work, their performance can be substantially reduced.

Researchers also found that depression was close to two times more prevalent in women than in men. □

Auto Accident Data

25 million autos in U.S. have data recorders

Depression

Costs employers \$44 billion per year

Health Care

55 percent of patients get correct care

Patients receive the proper diagnosis and treatment for a broad spectrum of diseases only about 55 percent of the time, according to a two-year study of medical records by the Rand Corp. The *New England Journal of Medicine* reports that more than 13,000 patients were interviewed, and 6,712 of them had their medical records reviewed to produce the findings.

While 45 percent of study participants didn't receive recommended treatment, within that group 11 percent of participants received care that wasn't recommended or was even potentially harmful.

Researchers blamed the lack of proper care on numerous factors, including an absence of an accountability system for doctors and hospitals, a lack of awareness by doctors of the recommended care guidelines and little financial incentive for insurance companies that are paying the bill to address the problem. □

Juvenile Fire-Setters

No consensus on care

Youths start an estimated 70,000 fires each year in the United States, causing at least 300 deaths, 2,000 injuries and more than \$300 million in damage, according to government reports. More than 5,000 minors are arrested for arson annually, slightly more than the number of adults arrested for the crime. Those who get caught receive penalties ranging from brief fire-safety education to juvenile detention.

Helping children with fire-setting impulses is fraught with difficulties — there aren't many programs and experts don't agree on what appropriate treatment should be, according to the *Wall Street Journal*. Currently, there are about 150 fire-setter-treatment programs for juveniles nationwide. □

Traffic Deaths

Roadway design may be responsible

A study finds roadways — not driver error or faulty vehicles — to be a significant factor in crashes that claimed more than 24,000 lives between 1998 and 2001. An analysis of National Highway Traffic Safety Administration crash data by *Reader's Digest* found more than one-third of the deaths occurred at intersections, where confusing lanes, blind spots and inadequate signage can be frequent problems.

The American Automobile Association (AAA) says most vulnerable when driving on low-lit roads and busy intersections are older drivers, because of their diminished vision and slower reaction time.

AAA concurs that roadway design problems contribute to traffic deaths. AAA points to a five-year roadway improvement project in Detroit and Grand Rapids, Mich., that made changes at 60 problem intersections. Injury crashes at those locations have been reduced by approximately 50 percent since the program began in 1997. □



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