

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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Young drivers tend to have accidents more often than more experienced drivers. And, studies have shown SUVs are three times more likely to roll over in single-vehicle crashes than regular cars. The *Wall Street Journal* reports that the combination of teens and SUVs has long been a concern in the auto-safety community.

A study by the University of Michigan Transportation Research Institute looked at the two tendencies together and indicated that SUVs probably aren't the safest choice for teenagers to drive. The study, which looked at SUV crashes and fatalities between 1999 and 2001, found that about 37 percent of SUV drivers younger than 25 years old in single-vehicle crashes rolled over. That is higher than the nearly 30 percent rollover rate in single-vehicle crashes for all drivers.

Last year, teens accounted for 6.4 percent of the drivers on American roads, but made up 14 percent of the drivers in fatal accidents. The number of teen fatalities and injuries was down in 2003 from 2002 levels, but the statistics remain grim. About 3,660 drivers aged 15 to 20 years were killed in 2003. Of those, 53 percent weren't wearing seat belts and nearly 31 percent of them had been drinking. □

More than 10 percent of drivers admit they have intentionally cut off other drivers or have wanted to force them off the road, according to a survey conducted by Farmers Insurance Group.

Of the 1,001 drivers surveyed, 14.3 percent said they had shouted at or had gotten into a honking match with another motorist. Furthermore, 24 of those surveyed said they had gotten into a fistfight with another driver, while 37 of the respondents admitted to having carried a weapon with them in case of a confrontation with another driver.

Farmers notes that aggressive driving, such as speeding, tailgating, unsafe lane changes, failing to signal intent to change lanes, or other forms of negligent or inconsiderate driving, often escalates into what has commonly become known as "road rage."

According to the Farmers survey, most road rage occurs among younger drivers. Nearly half (48 percent) of respondents who said they had shouted at or gotten into a honking match with another driver were in the 18-34 age group, which also ranked highest among those who said they had cut off another driver or felt like forcing them off the road (16.5 percent). □

Teenage Drivers

SUVs not a good choice for young drivers

Road Rage

Aggressive driving often escalates into dangerous driver behavior

Vehicle-Animal Crashes

Many deaths are avoidable

Most of the motor vehicle crash deaths in collisions with animals occur in subsequent events when a vehicle runs off the road or a motorcyclist falls off the bike. Many of these deaths wouldn't occur with appropriate protection.

In a study of the characteristics of fatal vehicle-animal crashes, the Insurance Institute for Highway Safety found that 60 percent of the people killed riding in vehicles weren't using safety belts, and 65 percent of those killed riding on motorcycles weren't wearing helmets.

"A majority of the people killed in these crashes weren't killed by contact with the animal," says Allan Williams, the Institute's chief scientist. "As in other kinds of crashes, safety belts and motorcycle helmets could have prevented many of the deaths."

Fatal crashes involving animals have increased since the mid-1990s, federal government data show. During 1998-2002, the annual average was 155 crashes in which vehicle occupants died. This compares with an average of 119 fatal crashes during 1993-1997. In 2003 there were 201 fatal crashes, a 27 percent increase compared with 2002. □

Group Health Insurance

Premium increases slowed

The average cost of group health coverage at large, midsize and medium-small employers rose 7.5 percent in 2004, to \$6,679, according to a major benefits consulting firm.

Mercer Human Resource Consulting L.L.C. published a survey report confirming projections of a rate increase slowdown made in late 2003 by other organizations.

The other organizations predicted that moves to higher co-payments, higher coinsurance rates and programs that combine high-deductible health coverage with personal health accounts probably would bring the health coverage inflation rate down into the single digits.

The rate of increase is the lowest Mercer has recorded since 1999. In 2003, Mercer was reporting a 10.1 percent rate of increase in health coverage costs. □



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