

Forum

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

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Reported use of seat belts or child restraints among bodily injury auto accident claimants has nearly doubled in the past decade (from 43 percent in 1987 to 87 percent in 1997). A study by the Insurance Research Council (IRC) found that usage is highest among women and older adults and lowest among children seven to 16 years old. Not surprisingly, accident victims who reported wearing seat belts were much less likely to be seriously injured, disabled or killed in an accident than those not wearing seat belts.

Elizabeth A. Sprinkel, senior vice president of the IRC, said, "It is clear that increased public education on the effectiveness of seat belt use is saving lives and the enactment of seat belt laws has been successful in encouraging Americans to buckle up. However, more work needs to be done to increase use among all Americans—especially children and teens."

By vehicle type, reported usage is highest among occupants of passenger cars and SUVs and lowest among occupants of pickup trucks. This is of concern because pickup trucks, like SUVs, have a greater propensity than other vehicles to roll over in an accident. □

The chances are about 14 in 100 that, if an insured car occupant is injured in an auto accident in the U.S., an uninsured motorist caused the accident, according to a study by the Insurance Research Council (IRC). Researchers said, however, that the problem varies widely from state to state.

The IRC calculates uninsured motorist population by figuring the ratio of claims made by individuals injured by uninsured drivers to claims made by individuals injured by insured drivers.

According to data released in February for the period of 1995 to 1997, the five states with the highest uninsured driver estimates were Colorado (32 percent), New Mexico (30 percent), South Carolina (28 percent), Alabama (25 percent) and Mississippi (25 percent). The five states with the lowest uninsured driver estimates were Maine (4 percent), North Carolina (6 percent), South Dakota (6 percent), Massachusetts (7 percent) and Wyoming (7 percent). Sixteen states and the District of Columbia had a ratio of uninsured motorists to bodily injury claim frequencies above the national average, while thirty-four states had a ratio below the national average.

In comparison, 13 percent of Ohio drivers were found to be uninsured from 1995 to 1997. □

Seat Belt Use Up

From 43 percent in 1987 to 87 percent in 1997

Uninsured Drivers

Account for 14 percent of drivers nationwide; 13 percent in Ohio

Red-Light Cameras

Drivers attempt to hide

Drivers trying to beat high-priced traffic tickets are turning to the Internet to purchase license plate covers and sprays to obstruct the numbers on their license plates, according to an article in *USA Today*.

The use of covers and sprays are attempts to outfox red-light cameras. Red-light cameras are used as a means to clamp down on red-light runners without relying on officers to make stops and write tickets.

Red-light running causes an estimated 260,000 crashes a year, of which about 750 are fatal, according to the Insurance Institute for Highway Safety.

Using the covers and sprays is illegal in most places; most states require that plate numbers be clearly visible. Industry officials claim that the use of sprays and covers does nothing to help drivers escape the cameras. Yet, with more communities considering legislation to allow camera enforcement, the number of products on the market is bound to increase.

Twelve states and Washington, D.C., currently use red-light cameras to detect red-light runners. □

Workplace Injuries

Cost \$38.7 billion
in 1998

About \$38.7 billion was spent on medical expenses and lost wages for employees harmed on the job in 1998, according to a recent graphic in *U.S. News & World Report*. The costliest types of work-site injuries are as follows:

- Lifting, pushing, pulling, holding, \$9.8 billion
- Falls, \$8.0 billion
- Bending, climbing, slipping without falling, \$3.6 billion
- Struck by object, \$3.4 billion
- Repetitive motion, \$2.3 billion
- Highway accidents, \$2.1 billion
- Bumping into object, \$1.9 billion
- Caught in equipment, \$1.8 billion
- Heat exhaustion, burns, frostbite, \$300 million □



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