

# 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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As the number of riders increases, more people than ever are being killed and injured on all-terrain vehicles, according to government statistics.

Estimates from the Consumer Product Safety Commission (CPSC) show that 621 people were killed in 2002, the most ever. Figures for 2003 were incomplete.

The report also estimates that 125,500 people suffered injuries serious enough to send them to emergency rooms in 2003, a 10 percent jump from the previous year.

Safety groups seized on the data as evidence that not enough is being done to promote ATV safety, particularly among children. About one-third of the dead and injured since 1982 have been children under 16.

The CPSC estimated 6.2 million four-wheel ATVs were in use in 2003, twice as many as five years earlier. □

The 2004 Insurance Fraud Hall of Shame list outlines some pretty bizarre behavior, but when it comes to insurance fraud, the point of the list is serious. Annually, the Coalition Against Insurance Fraud inducts the best of the worst. The 2004 inductees are as follows:

- A senior citizen made a career of slip-and-fall injuries in stores. She bilked insurers for \$500,000 with fake falls in at least 50 stores. She used dozens of aliases and fake identities. (Pennsylvania and New Jersey)
- A county court judge torched his own house for \$235,000 in insurance money. One of his co-workers set the fire while he vacationed in the Virgin Islands to create an alibi. (Fairfield Co., Ohio)
- Elderly millionaire exploited the 9/11 tragedy by lying that the attacks had damaged her Manhattan penthouse. She tried to persuade insurers, charities and relief agencies to pay about \$1 million for renovations that were already under way. (New York City)
- A minister burned down his church to collect nearly \$800,000. He used the proceeds for lavish personal expenses such as Corvettes. (Chicago)
- A man left his accomplice to die in an arson inferno that also injured three firefighters. The pair tried to burn down an apartment building he owned for insurance money. The owner hoped that the accomplice would die and take the rap. However, the accomplice survived and helped convict the building owner. (Jamaica, N.Y.)
- A woman killed her policeman-husband by slipping him antifreeze in his food so she could collect on his life insurance policy. She was having an

## ATV Deaths

621 killed in 2002

## Insurance Fraud

8 inducted into Hall of Shame

## Insurance Fraud

Continued

affair with a firefighter and took him on a luxury vacation soon after her husband's funeral. She now is charged with killing the firefighter with antifreeze. (Greater Atlanta)

- A dentist pulled teeth and performed root canals on patients with healthy molars to hike his insurance billings. (Buffalo, N.Y.)
- A salesman sold fake health insurance to thousands of small businesses around the United States. He promised discount rates, generous benefits and easy sign-up, but he refused to pay claims. Those who suffered by his schemes included the family of a 9-year-old boy battling brain cancer and a teenager involved in a serious motor-vehicle crash. □

## Employee Benefits

A big ticket item

Employees received an average of \$18,358 in benefits in 2003 – up from \$18,000 in 2002, according to an annual study by the U.S. Chamber of Commerce.

The 2003 average included \$5,653 for medical benefits, \$4,932 for paid time off and \$3,303 for retirement and savings. The study also found that employee benefit costs represented 37.6 percent of payroll among all companies. □

## Farm Equipment

Number of accidents constant despite societal changes

The number of traffic accidents involving farm machinery in Ohio hasn't changed lately even though farmers are traveling longer distances and more people are moving into rural areas.

There were 128 farm-equipment accidents in 2003 (most recent statistics available), according to the Ohio Department of Transportation. That represented less than 1 percent of all accidents. The number of accidents has not increased since 2001.

Some in the agriculture industry credit new technology that has made slow-moving tractors and combines easier to see, especially during the evening. □

## Traveling Concerns

Health emergency ranks number one

Americans leaving on a business trip or vacation have more fear of a health emergency than they do of getting robbed, according to a study by the Chubb Group of Insurance Cos.

Researchers surveyed 1,585 people and found the concern regarding a medical emergency (73.5 percent) was more than double the fear of being mugged (30.7 percent), three times the fear of being injured in a terrorist attack (23.4 percent) and 10 times the fear of being sexually assaulted (7.6 percent) or being abducted (7.2 percent). Thirteen percent of women are concerned about sexual assault. □



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