

# 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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More than 10 percent of drivers admit to having fallen asleep at the wheel, according to a Farmers Insurance survey. More than 20 percent say they have momentarily dozed while driving.

Approximately 100,000 police-reported crashes annually involve drowsiness/fatigue as a principal causal factor, according to the U.S. National Highway Traffic Safety Administration. Those crashes result in an estimated 1,500 fatalities and 71,000 injuries each year and an annual monetary loss of approximately \$12.5 billion.

Being asleep at the wheel is sometimes referred to as "the silent killer" because it is so often overlooked as the cause of an accident. The full effect of drowsy driving is not yet known because reporting is imprecise, police are not trained to detect sleep-related crashes and there is no Breathalyzer-like test to determine whether someone was driving while dangerously drowsy.

According to the Farmers survey, almost three times as many men (15.9 percent) than women (5.8 percent) said they had fallen asleep while driving.

Those between the ages of 55 and 64 had the highest percentage of any age group surveyed (13.7 percent). Nearly twice as many (20.6 percent) of those surveyed said they had momentarily dozed while driving, including 28.6 percent of the male respondents. In addition, while 53.4 percent of all surveyed said they have felt drowsy while driving, 41.2 percent claimed they kept driving. □

Taxpayers foot the doctor's bill for more than half of obesity-related medical costs, which reached a total of \$75 billion in 2003, according to a study by the nonprofit group RTI International and the Centers for Disease Control and Prevention (CDC).

The public pays about \$39 billion a year – or about \$175 per person – for obesity through Medicare and Medicaid programs, which cover sicknesses caused by obesity including type 2 diabetes, cardiovascular disease, several types of cancer and gallbladder disease.

States spend about one-twentieth of the medical costs on obesity – from a low of 4 percent in Arizona to a high of 6.7 percent in Alaska. California spends the most on health care for the obese, \$7.7 billion, and Wyoming spends the least, \$87 million.

About 64 percent of adults in the United States are either overweight or obese, according to the CDC's 1999-2000 National Health and Nutrition Examination Survey. □

## Asleep At the Wheel

More than 10 percent of drivers admit to falling asleep while driving

## Obesity

Medical costs reach \$75 billion in 2003

## Need For Speed

Death rates on the rise

Motorists are driving faster and death rates are on the rise, according to the Insurance Institute for Highway Safety (IIHS).

“The perception is that moderate speeding is a harmless infraction, not a serious safety hazard,” said IIHS Chief Scientist Allan Williams. “And for any individual motorist on a given trip, this perception is probably accurate. But this doesn’t mean speeding is harmless. Whenever vehicle speeds increase, death rates also increase,” he said.

The most recent IIHS estimate is that higher speed limits increase deaths on rural interstates by about 35 percent. Yet motorists on both rural and urban roads are going faster and faster, encouraged by automakers who build even more powerful cars and tout the speed capabilities of those cars in ads.

In an IIHS study of six states – Colorado, California, Georgia, Massachusetts, Maryland and New Mexico, the majority of states had more than two-thirds of drivers going 70 mph or faster on rural interstates.

*USA Today* calls it “Lead Foot Nation.” They analyzed 1.2 million speeding tickets issued in 2002 on interstate highways in 18 states – or about 40 percent of the interstate system. When compared with similar tickets from 1991 and 1996, they confirm what many suspect:

- We’re speeding faster than ever – in some cases, much faster.
- Even though highway speed limits have been raised by as much as a third over the past decade, we speed further above these new limits than we did above the old ones.
- Despite official promises that higher limits would be more strictly enforced, we’re getting more leeway from the police, who all but ignore speeders 10 to 15 mph over the limit.

*USA Today* found that most striking is the rise in extreme speeding – those driving over 90 mph, or 15 mph above any speed limit. In 1991, just 2 percent of ticketed drivers topped 90 mph; in 2002, 10 percent did. Even what police call “The Century Club” – those driving 100 mph or faster – is getting much less exclusive. In 1991, just one driver in 300 was ticketed at or above 100; in 2002, the ratio was down to one in 100. □



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