

New York Plans Alcohol Law 'Revolution'

A New York state task force has climaxed a year and a half study with a report to the governor calling for "a true revolution" in the way the state deals with the problem of drinking drivers. The group urged steps to apprehend and punish violators more swiftly and certainly, and to make the public more aware of the risk of arrest and punishment.

The task force based the need for a new approach on two weaknesses of the current policies followed in New York and elsewhere:

"1) They affect only the few — those drivers involved in accidents and/or arrested and convicted of drunk driving offenses. These approaches are inadequate because they do not affect the large number of drinking drivers — most of whom will avoid an accident or arrest today, although some will become tomorrow's statistic.

"2) They attempt to enforce extreme penalties — jail for all offenders. The task force study of these approaches revealed serious inadequacies because mandated severe penalties are avoided rather than applied: police will not arrest or prosecutors will not prosecute. Arrest and convictions decline and the driving public's perception that such behavior is not seriously wrong is reinforced. Consequently, the drinking and driving problem grows."

Similar conclusions concerning the alcohol problem were expressed last year by H. Laurence Ross of the State University of New York at Buffalo in a study for the National Highway Traffic Safety Administration on "Deterrence of the Drinking Driver: An International Survey." (See *Status Report*, Vol. 16, No. 5, April 16, 1981.)

Key elements of the proposed program would include measures to:

- Increase the number of drinking drivers apprehended and increase the penalties imposed upon them.

First, law enforcement agencies would be coordinated in a major drunk driving enforcement campaign, an ongoing program not limited to a brief show of force. It would use such techniques as constitutionally conducted traffic checkpoints, where suspects would be required to submit to breath testing. Personnel to conduct the campaign would be strengthened by elimination of some police assignments, such as fingerprinting drunk driving suspects and requiring arresting officers to appear in court as witnesses.

Once apprehended, a person suspected of driving while intoxicated would be dealt with much more swiftly under proposed laws than under current practices. By changing from a one-track criminal proceed-

(Cont'd on page 4)

AAA Urges NHTSA To Retain 5 MPH Bumper Standard

The American Automobile Association (AAA), representing more than 22 million members nationwide, has urged federal safety officials to retain the current 5 mph bumper standard.

In a letter to the National Highway Traffic Safety Administration (NHTSA) docket, the AAA warned of the "possible negative impacts that might potentially result from a rollback" of the current bumper standard. "Current bumpers are vastly superior to those produced in the early 1970's before federal standards were imposed," the AAA said.

NHTSA is currently studying possible rollback action on the bumper standard, after holding extensive hearings in October and November of last year. (See *Status Report*, Vol. 16, No. 18, Nov. 24, 1981.)

The motorists' organization took issue with the claims that a rollback of the standard would result in fuel economies. To the contrary, the AAA said, "if the standard is rolled back to 2.5 mph, the auto manufacturers may simply substitute less costly but heavier bumper systems instead of today's lighter but more expensive systems. Such a change may actually increase fuel consumption, not decrease it."

The AAA pointed out that the benefit in the higher standard of the avoidance of claim settling and repair inconvenience had not been adequately considered in weighing the bumper arguments. It also raised an additional point that the increased bumper protection provided under the current standard has prevented towing damage. Such protection is "a not insignificant benefit of the federal bumper standard which is often overlooked," said the AAA, which provides emergency road service to its members.

NHTSA's authority to lower the bumper standard also was questioned by the motorists' organization. "By the terms of that Act [the National Traffic and Motor Vehicle Safety Act of 1966], the degree of bumper protection afforded by safety-related systems cannot be reduced unless the current standard can be shown to be impracticable or to *not* 'meet the need for motor vehicle safety,'" the AAA said. "Meeting that required burden of proof may be quite difficult."

General Electric Announces New Plastic Bumper

Announcement of a new plastic bumper developed by General Electric and reportedly capable of absorbing the total energy of 3,000 pounds impact at 5 mph should be studied in connection with the pending ruling on bumper standards, the Insurance Institute for Highway Safety has suggested to federal safety officials.

Submitting information on the Lexan resin bumper to the National Highway Traffic Safety Administration docket, the Institute said, "This material provides further evidence that there is a wide range of design alternatives available to produce lightweight bumpers that can sustain 5 mph impacts with no damage."

Makers of the injection-molded Lexan bumpers claim they are strong and rigid, won't dent, won't corrode, and will be cost competitive with other types of bumpers.

Massachusetts Adopts Child-Restraint Law

Massachusetts has become the most recent addition to the roster of states having passed legislation requiring the proper restraint of small children in motor vehicles. That brings to nine the number of states with actual child-restraint laws, with three more having adopted informational type legislation.

The Massachusetts act, passed by the state assembly in mid-December, was signed by Gov. Edward J. King just before Christmas. It became effective January 1. The law applies to children less than five years of age and requires that they be restrained by seat belts or a federally approved child restraint.

Specifically excepted from the law are children riding in a vehicle in which all seating positions or child restraints are occupied by other passengers using the restraint, in vehicles used to transport passengers for hire, in vehicles not equipped with safety belts, and those children "physically unable" to use restraints.

A fine of not more than \$25 is set for the vehicle operator in cases of violation, but the fine may be waived if the court is shown that the defendant has purchased a proper child restraint.

Since Tennessee led the way with a child-restraint law that took effect Jan. 1, 1978, other states have taken a variety of legislative approaches to protect infants and small children. Already operating under child-restraint laws are Kansas, Minnesota, Rhode Island, and West Virginia. Michigan, New York, and North Carolina laws all become effective within the next six months. (See *Status Report*, Vol. 16, No. 11, Aug. 5, 1981.)

In addition, Maine, Virginia, and California all have legal authorization for the dissemination of child restraint information to their residents. None of these laws provides any specific requirement for child restraints nor imposes any penalty in their absence.

General Motors Ad Uses HLDI Claims Data

A General Motors ad that appeared in many newspapers across the country January 22 has informed the public of Highway Loss Data Institute findings.

The auto maker's ad reproduced a recent report on personal injury coverage claim frequencies by the Highway Loss Data Institute (HLDI). They showed that of the 19 cars whose 1978-80 models had the best insurance injury claim experience, 15 were General Motors makes. (See *Status Report*, Vol. 16, No. 16, Oct. 20, 1981.)

The 15 GM cars were: Oldsmobile Custom Cruiser station wagon, Oldsmobile Toronado, Buick Estate station wagon, Oldsmobile 98 four-door, Oldsmobile Cutlass station wagon, Oldsmobile Omega four-door, Chevrolet Caprice station wagon, Pontiac Bonneville station wagon, Oldsmobile Delta 88 four-door, Pontiac Catalina four-door, Buick LeSabre four-door, Buick Century station wagon, Chevrolet Malibu station wagon, Buick Century four-door, and Chevrolet Citation four-door.

"Quality is more than skin deep," the GM ad said. "More people buy General Motors cars than those of any other manufacturer — and have for many years. These customers have their reason: they see greater value in GM cars. It may be reliability, durability, fuel economy, appearance, serviceability, or safety. But whatever their value perceptions — they have made us the world leader."

(Cont'd on next page)

General Motors Ad Uses HLDI Claims Data (Cont'd from page 3)

HLDI for years has made data on both personal injury and collision coverage claims available to the public. Such data may be reproduced by any car company, publication, or other individual or agency wishing to inform the public of this safety-related information.

New York Plans Alcohol Law 'Revolution' (Cont'd from page 1)

ings system to a two-track system, involving both criminal and administrative procedures, the task force believes it could reduce the time necessary to suspend a driver's license from six months to one week. A person arrested for operating a motor vehicle while having a blood alcohol concentration (BAC) of 0.10 or above would have five days to request an administrative hearing on that finding. If a hearing were requested it would have to be held within 15 days of the request. If not requested, the hearing would be considered waived and this would result in license suspension. A 90-day license suspension would be mandatory upon either the waiver or a finding by the hearing officer that the BAC of 0.10 was valid. Criminal action also would proceed in the courts, with mandatory fines and sentences established for conviction as well as extended revocations of licenses.

- **Raise the public perception of the risk of arrest.**

A visible, consistent, and coordinated public information program is advocated to replace the empty threats and short-term scare campaigns of the past. The task force said that it is essential that all highway users be exposed to a continuing program of information about alcohol and highway safety, beginning at an early age and making full use of the school systems.

- **Reduce needless injury and death through increased safety improvements to vehicles and roads.**

The task force endorsed federally mandated installation of automatic restraint systems in new cars, and recommended that the legislature pass a mandatory seat belt-use law. Other suggestions included a demonstration program to assess the benefits of vehicle drinking warning systems, such as the Critical Tracking Test, a check of steering competency; support of federal standards to require high-mounted brake lights; and improvement of visibility of road signs, pavement markings, and roadside hazards.

- **Rehabilitate convicted drinking drivers through effective evaluation and treatment programs.**

The goal would be to ensure appropriate education programs for convicted drinking drivers and the development of new screening models to improve referral of problem drinkers to appropriate programs.

In addition, the task force called for ongoing research in the field to find improved ways to combat the drinking driver problem, and urged requirements that convicted drinking drivers pay a greater share of the cost of solving the alcohol problem.

The problems of drinking and driving are not insoluble, the task force concluded, adding: "To be sure, solving this problem will involve changing New Yorkers' basic perception of drinking and driving. The current public attitude of indifference, excuse, or acceptance must be changed to a full and continuing realization that drunk driving is a public safety disaster, a costly killer."

Copies of the New York task force final report are available from: Office of Alcohol and Highway Safety, New York State Department of Motor Vehicles, Empire State Plaza, Swan Street Building, Albany, New York 12228.

Escort Wagon Has Best Collision Loss Experience

The Ford Escort station wagon had the best collision coverage loss experience among high-volume 1981 cars, and the Toyota Celica the worst, the Highway Loss Data Institute (HLDI) has reported.

The Escort wagon had a loss experience 42 percent better than the average for all cars, and the Celica's record was 59 percent worse than average.

The Chevrolet Corvette had the worst collision coverage results among the low-volume models (those with less than one percent of the total exposure for the model year) at more than three times the average, and the Oldsmobile Omega four-door was the best among low-volume cars with a loss experience less than one-half the average.

All of the 1981 model cars with the best collision coverage loss experience were four-door models or station wagons, and each was American-made. On the "worst" list, all were two-door models or sports or specialty models, and imported cars dominated the group.

The HLDI report covered experience of 1979, 1980, and 1981 models of passenger cars, vans, pickups, and utility vehicles. A consistency in the makes of cars over the years was noted. For example, earlier models of those cars on the 1981 "best" list had substantially better than average loss experience. Earlier models of the 1981 cars with the worst loss experience also had substantially worse than average experience.

(Cont'd on next page)

TABLE 1
RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR FOR 1981 MODEL YEAR CARS
WITH THE BEST COLLISION COVERAGE LOSS EXPERIENCE

	Make and Series	Body Style	Relative Average Loss Payment Per Insured Vehicle Year		
			1981 Models	1980 Models	1979 Models
HIGH VOLUME (At least 1% of total exposure)	Ford Escort	S.W.	58		
	Buick Century	4-Door	64	64	73
	Buick Skylark	4-Door	65	78	
	Chevrolet Citation	4-Door	66	73	
	Oldsmobile Cutlass	4-Door	67	70	73
LOW VOLUME (Less than 1% of total exposure)	Oldsmobile Omega	4-Door	48	69	
	Dodge Aries	S.W.	50		
	Ford Fairmont	S.W.	50	71	71
	Plymouth Reliant	S.W.	59		
	Chevrolet Caprice	S.W.	59	69	66

NOTES:

1. 100 represents the average for all cars of each model year.
2. Blanks indicate either insufficient exposure or no comparable series produced for that model year.

Escort Wagon Has Best Collision Loss Experience (Cont'd from page 5)

More than 85 percent of the total exposure for 1980 and 1981 models was found to be for compact and subcompact models.

Copies of the report, "Insurance Losses, Collision Coverages, Passenger Cars, Vans, Pickups, and Utility Vehicles," (HLDI R81-2), are available from the Highway Loss Data Institute, Watergate 600, Washington, D.C. 20037.

TABLE 2
RELATIVE AVERAGE LOSS PAYMENTS PER INSURED VEHICLE YEAR FOR 1981 MODEL YEAR CARS
WITH THE WORST COLLISION COVERAGE LOSS EXPERIENCE

	Make and Series	Body Style	Relative Average Loss Payment Per Insured Vehicle Year		
			1981 Models	1980 Models	1979 Models
HIGH VOLUME (At least 1% of total exposure)	Toyota Celica	2-Door	159	136	124
	Chevrolet Camaro	Spec.	154	131	128
	Toyota Corolla	2-Door	133	118	116
	Ford Mustang	2-Door	121	122	123
	Toyota Corolla Tercel	2-Door	108	108	
LOW VOLUME (Less than 1% of total exposure)	Chevrolet Corvette	Sports	306	243	201
	Datsun 280 ZX	Sports	271	229	213
	BMW 320i	Spec.	251		
	Toyota Celica Supra	Spec.	249	174	204
	Mazda RX-7	Sports	206	180	179

NOTES:

1. 100 represents the average for all cars of each model year.
2. Blanks indicate either insufficient exposure or no comparable series produced for that model year.

New Directors Join IIHS and HLDI Boards

Three insurance executives have been named as new members of the board of directors of the Insurance Institute for Highway Safety, and Charles A. Weeber, vice president, claims counsel, of the United Services Automobile Association, has been re-elected board chairman.

Joining the board are F. Harvey Cameron, senior vice president for casualty-property personal lines, The Travelers Insurance Companies; Richard E. Munro, vice president-personal lines, underwriting, Nationwide Mutual Insurance Co.; and Lowell R. Beck, president, National Association of Independent Insurers. Retiring board members are Frank E. Walton, executive vice president, marketing, The Travelers Insurance Companies; W. V. Siegfried, vice president, underwriting, Nationwide Mutual Insurance Co.; and Arthur C. Mertz, retiring president, National Association of Independent Insurers.

Other members of the Institute board are: Donald P. McHugh, vice president and general counsel, State Farm Mutual Automobile Insurance Co.; J. Dean Cassidy, senior vice president, The Continental Insurance Companies; Martin Albaum, vice president, research, Prudential Property and Casualty Insurance Co.; George G. P. Knapp, senior vice president, Chubb & Son, Inc.; T. Lawrence Jones, president, American Insurance Association; M. Stanley Hughey, executive vice president, Kemper Group; Allen L. Cudworth, vice president and director research center, Liberty Mutual Insurance Co.; W. J. Smith, president, Wausau Underwriters Insurance Co.; Paul S. Wise, president, The Alliance of American Insurers; and Donald L. Schaffer, senior vice president, secretary, and general counsel, Allstate Insurance Co.

Martin Albaum, vice president, research, Prudential Property and Casualty Insurance Co., has been re-elected chairman of the Highway Loss Data Institute (HLDI) board of directors, and three new members have been added to the board. They are: F. Harvey Cameron, senior vice president, casualty-property personal lines, The Travelers Insurance Companies; Douglas M. Fergusson, director of safety services, Nationwide Mutual Insurance Co.; and Donald H. Brown, rate-making officer, Kemper Group. They replace Frank E. Walton, executive vice president, marketing, The Travelers Insurance Companies; Marvin Johnson, director, property/casualty pricing, Nationwide Mutual Insurance Co.; and M. Stanley Hughey, executive vice president, Kemper Group.

Also on the HLDI board are: Susan J. Bennett, assistant vice president, auto/home owners personal financial security division, Aetna Life and Casualty; Charles A. Bryan, vice president, actuary, United Services Automobile Association; Gary L. Countryman, president, Liberty Mutual Insurance Companies; Donald D. Messmer, vice president-claims, Government Employees Insurance Co.; Wayne W. Sorenson, vice president-research, State Farm Insurance Companies; John S. Trees, senior vice president, Allstate Insurance Co.; and William Haddon, Jr., president of HLDI.

HLDI Studies Total Loss Insurance Claims

An analysis by the Highway Loss Data Institute (HLDI) of collision coverage claims for 1980 model compacts and subcompacts has shown that the newer designs of front-wheel drive and transverse-mounted engines, which often require complex repair procedures, are no more likely to become total losses in collisions than traditional rear-wheel designs.

HLDI found no evidence that the frequency with which collision coverage claims involved salvage was greater for the new designs. However, there were results indicating that cars built with separate frames less frequently became total losses than those with unitized body construction.

Copies of the report, "Automobile Insurance Losses, Collision Coverages, the Frequency of Claims Involving Salvage, Subcompact and Compact Cars, 1980 Models," (HLDI A-16), are available from the Highway Loss Data Institute, Watergate 600, Washington, D.C. 20037.

- **NEW APPROACHES** to the handling of drinking-and-driving problems have been urged in a report by a New York task force. . . . Page 1
- **THE AAA ENDORSES** the current 5 mph bumper standard and in a letter to the NHTSA docket opposes proposed rollbacks. . . . Page 2
- **A NEW PLASTIC BUMPER** by General Electric should be included in current bumper studies, the Institute suggests to NHTSA. . . . Page 2
- **MASSACHUSETTS** has become the ninth state to adopt a law requiring use of proper restraints for children in vehicles. . . . Page 3
- **GENERAL MOTORS** has taken full-page ads in many newspapers to inform the public of HLDI personal injury claims data. . . . Page 3
- **THE FORD ESCORT** station wagon had the best collision coverage loss experience for 1981 models, HLDI reports. . . . Page 5
- **NEW DIRECTORS** have been added to the boards of both the Insurance Institute for Highway Safety and HLDI. . . . Page 6
- **FRONT-WHEEL DRIVE VEHICLES** are no more likely to become total losses in collisions than older vehicle designs, HLDI reports. . . . Page 7

If you are not now receiving *Status Report* on a regular basis, but would like to, simply drop a note to the Communications Department at the address below and we will add your name to the mailing list.

(Contents may be republished whole, or in part, with attribution.)

insurance
institute
for
highway
safety

the highway loss reduction

Status Report

Watergate 600 • Washington, D.C. 20037 • 202/333-0770

Editor: Paul C. Hood

Writer in this issue: Rea Tyler

Production: Avis Harris, Luci Malone