

# STATUS REPORT

INSURANCE INSTITUTE  
FOR HIGHWAY SAFETY

Vol. 33, No. 7, July 11, 1998

## Taxicab drivers use safety belts to safeguard their jobs, not their lives

Walk any taxicab stand in Washington, D.C., and you'll notice something remarkable. Nearly all of the cab drivers are using safety belts. Have the city's 7,500 cabbies caught safety fever? Nope. A tough new primary belt use law in the District of Columbia imposes a \$50 fine and two license points on unbelted drivers, including cab drivers. Adult taxicab passengers in rear seats must use their belts, too.





Signs in cabs say, "District of Columbia law requires mandatory use of seat belts. There is a \$50 penalty for noncompliance." Signs don't say anything about points on driver's licenses, but cab drivers tell *Status Report* it's the points more than the fine that motivates them to buckle up.

The District is the first U.S. jurisdiction with a primary belt law to use points to penalize unbelted drivers. ("Primary" means police may ticket for belt violations alone.) It's among 37 U.S. jurisdictions with belt laws covering cab drivers. Plus it's one of only eight jurisdictions requiring belts for rear-seat taxicab passengers. The law was enacted in April 1997, but police didn't begin citing violators until October.

**Cabbies buckle up:** A year after the law's enactment, 74 percent of District cab drivers use belts. This is the finding of a new Institute study comparing belt use among District and suburban Maryland and Virginia cabbies. Just 38 percent in Virginia and 20 percent in Maryland use belts.

Maryland and Virginia belt laws don't require cab drivers to buckle up, although the drivers and their passengers must use belts when in the District of Columbia.

District cab drivers use belts even when traveling into Maryland and Virginia, Institute researchers found. Belt use rates among District cab drivers are 76 percent in Maryland and 64 percent in Virginia.

The average belt use rate among drivers nationwide (all drivers, not just cabbies) is about 65 percent. This is reported by the National Highway Traffic Safety Administration's most recent survey, conducted in 1996.

The belt use rate among District cab drivers "compares very favorably with average rates around the nation," says Institute Vice President Susan A. Ferguson. "Unlike in neighboring jurisdictions, the District's cab drivers are using their belts as often as the city's other drivers." The most recent survey — conducted in June 1997, two to three months after the law was enacted but before license points were being formally assessed — found use rates of about 66 percent among all drivers in the District.

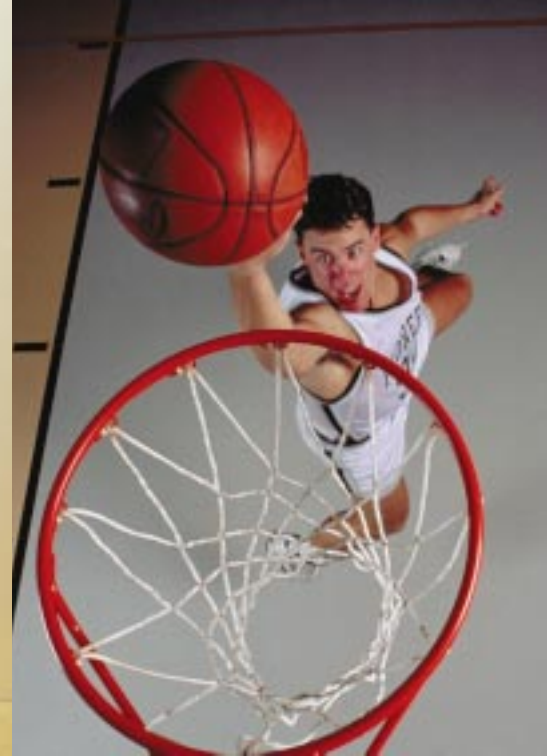
**Points are prompting compliance:** Oladapo Akinwale steers his cab through District streets crowded with traffic. He's using his belt, but he's not happy about it.

"I don't feel comfortable wearing it," he says as he tugs at his shoulder belt. Asked what cab drivers think of the new law, Akinwale chuckles as he reflects on how to respond honestly without offending his passengers. Finally he says simply, "We don't like it."

It's mostly the points cab drivers don't like, not the fines. This is what they tell *Status Report*.

The way Akinwale sees it, using safety belts is good for passengers because they don't know how a cabbie is going to drive. "But for me, to put a belt on for only two to three minutes is too much of a hassle. I've always worn my seat belt when I'm going long distances, but inside the city I don't. Seat belts are for long distance. Now if I don't wear belts the police will give me a ticket, and they'll give me two points. To renew your license, you have to stay below seven points. If it's more than seven, you're out of a job," he says.

The regulations specify that drivers may lose their licenses for up to 90 days if they accumulate more than 7 points during 3 years. Accumulating 12 points may mean license revocation for 180 days.



**Cabbies well aware of law:** Informal interviews with District cab drivers suggest a high level of awareness of the belt use law and its enforcement. Even cab drivers based near the District of Columbia in Virginia and Maryland know about the belt law.

Says Ghirmai, a Virginia cab driver who declined to reveal his last name, "In Virginia, the police can't stop you just for not wearing a seat belt. They have to stop you for something else. In Virginia, there is a belt law, but the police don't enforce it. When you go to D.C., you have to wear your seat belt."

The District's safety belt law applies to out-of-state drivers, too. However, penalty points aren't assessed by the drivers' home states.

In 1997, Institute researchers surveyed drivers with multiple violations of North Carolina's primary belt law, which doesn't assess points. These violators said assessing license points could provide a strong incentive to get them to buckle up (see *Status Report*, Vol. 32, No. 2, Feb. 15, 1997).

One unnamed cab driver working in the District says lawmakers "should give

taxi drivers a break." In mid-June, this driver was stopped and ticketed by a police officer on Pennsylvania Avenue. "I had just dropped off somebody and didn't have a chance to put the belt back on. Normally after a couple of blocks you remember and put it on, but he got me before I remembered."

The driver hopes to appeal the ticket, saying he'll pay the fine but doesn't want the points. "Since then I've been more cautious. If you drive for a living you don't want to accumulate points and get your license suspended."

Veteran driver Joseph Piedu hasn't made a practice of regularly using belts in his 15-year career, although now he's a faithful user who demands that passengers buckle up, too. "If I don't wear my seat belt I feel like I'm missing something," Piedu says. "It's like marriage. You get used to it."

For a copy of "Belt Use Rates for Taxicab Drivers in a Jurisdiction with License Points for Nonuse" by Susan A. Ferguson et al., write: Publications, Insurance Institute for Highway Safety, 1005 N. Glebe Rd., Arlington, VA 22201.

## It's the points:

In sports, accumulating points is the whole purpose, and there's no such thing as accumulating too many. But points on a driver's license can mean losing the license — and cab drivers would lose their jobs, too.

## Red light running crashes increase

### Institute researchers identify characteristics of violators and list the cities with highest and lowest rates of fatal red light crashes

Drivers who run red lights are responsible for an estimated 260,000 crashes each year. About 750 of these are fatal, and the number is rising.

Determining the size of the red light running problem is one aspect of a new Institute study. The report also profiles red light runners who, compared with other drivers, tend to be younger and have poor driving records and high blood alcohol concentrations. Institute researchers also identify U.S. cities with especially high rates of fatal red light running crashes.

Red light cameras are being used to enforce traffic laws by automatically photographing vehicles whose drivers deliberately run red lights and then ticketing the violators by mail. Several months after red light cameras were introduced in one California city — this camera program was evaluated by Institute researchers — red light running violations dropped about 42 percent (see *Status Report*, Vol. 33, No. 2, March 7, 1998).

On a national basis, fatal crashes at traffic signals increased 19 percent between 1992 and 1996, far outpacing the 6 percent rise in all other fatal crashes. Red light running is a big part of the problem. Institute researchers determined that during this time period there were 3,753 fatal red light running crashes, rising from 702 in 1992 to 809 in 1996, a 15 percent increase.

**Characteristics of violators:** In fatal red light running crashes involving two cars, the violators were more likely than the other drivers in the same crashes to be younger than 30 and to have been driving with suspended, revoked, or other-



wise invalid licenses. Younger drivers were particularly likely to be unlicensed.

Fatally injured red light runners were much more likely than the other drivers in the same crashes to have blood alcohol concentrations of 0.10 percent or more. This concentration is the legal threshold for an alcohol-impaired driving offense in most states.

**Where the crashes are proliferating:** Cities with populations of more than 200,000 accounted for about 34 percent of all fatal red light running crashes between 1992 and 1996. The average rate of such crashes was 2.5 per 100,000 residents during the five-year period. But this rate varied widely, from a high of 8.11 per 100,000 residents in Phoenix to a low of 0.21 per



**Cities with  
Highest and Lowest Rates of  
Fatal Red Light Running Crashes**

	Number of fatal red light running crashes	Crash rate per 100,000
<b>Highest Rates</b>		
Phoenix, AZ	88	8.11
Mesa, AZ	23	7.08
Memphis, TN	34	5.45
Tucson, AZ	23	5.11
St. Petersburg, FL	12	4.95
Dallas, TX	51	4.89
Fresno, CA	19	4.89
Birmingham, AL	13	4.80
Albuquerque, NM	20	4.77
Louisville, KY	12	4.40
<b>Lowest Rates</b>		
Oklahoma City, OK	1	0.21
Pittsburgh, PA	1	0.28
Columbus, OH	2	0.31
Honolulu, HI	4	0.45
Cincinnati, OH	2	0.56
Arlington, TX	2	0.68
Boston, MA	4	0.73
New York City, NY	62	0.85
Rochester, NY	2	0.87
Akron, OH	2	0.90

ties. An Institute study of a program in Oxnard, California, shows that red light running violations dropped a total of 42 percent after cameras were introduced at 9 intersections. Plus there was strong public support for the cameras — 80 percent of Oxnard residents favored using them.

Red light cameras are permitted in 10 states: Arizona, California, Colorado, Delaware, Illinois, Maryland, New York, North Carolina, Virginia, Washington. They're also permitted in the District of Columbia, and they've been used for a long time in Australia, Europe, and Asia.

For a copy of "Prevalence and Characteristics of Red Light Running Crashes in the United States" by R.A. Retting, R.G. Ulmer, and A.F. Williams, write: Publications, Insurance Institute for Highway Safety, 1005 N. Glebe Rd., Arlington, VA 22201.

The approaching vehicle (above) ran a red light and struck the sedan at an intersection in Mesa, Arizona. Nationwide, about 260,000 such crashes occur each year, making this a leading cause of urban crashes. During 1992-96, a total of 4,238 people died (not counting pedestrians) in 3,753 red light running crashes.

100,000 residents in Oklahoma City. Rounding out the top five cities were Mesa, Memphis, Tucson, and St. Petersburg (see list).

**Cameras prove successful:** Red light camera programs to ticket and deter red light runners have moved beyond the pilot stage and are in place in 20 communi-

# Third year in a row: utility vehicles have highest theft losses

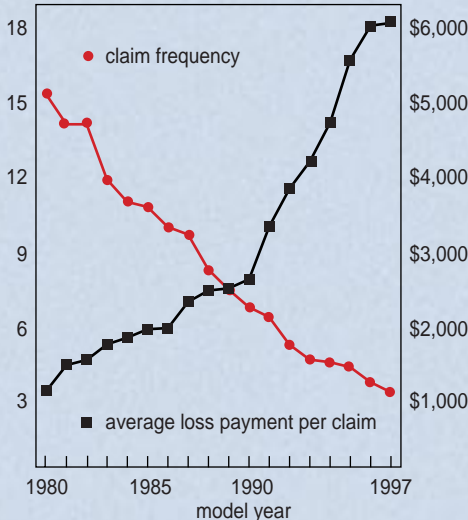
**Worst theft loss result is 23 times higher than the average for all cars**

For the third year in a row, the two passenger vehicles with the highest insurance losses for theft are the Toyota Land Cruiser and Mitsubishi Montero. Both are midsize four-wheel-drive utility vehicles. Losses for the Land Cruiser are more than 23 times higher than the average car's theft losses.

Eight of the 10 passenger vehicles (all 1995-97 models) with the worst overall theft losses are utility vehicles or luxury cars. These are the major findings of a new report from the Highway Loss Data Institute, an affiliate organization of the Insurance Institute for Highway Safety.

During the 1980-97 model years, declining frequencies of insurance theft claims were accompanied by increasing average loss payments per claim. Because these trends offset each other, overall theft losses have changed very little during the past 18 model years.

**Theft Claim Frequencies and Average Loss Payments Per Claim**



Notes: Claim frequencies are presented per 1,000 insured vehicle years. Average loss payments per claim are in nominal, not constant, dollars. All results are based on 3 years of exposure except 1996 (2 years) and 1997 (1 year).

"The continuing decline in theft frequency is good news, and some of it is because of the sophisticated antitheft devices that are on more and more new cars," HLDI Senior Vice President Kim Hazelbaker points out. "On the other hand, professional thieves are more likely to ship the cars they steal out of the country, which lessens the chances for recovery."

### Worst Overall Theft Losses, 1995-97 models

Toyota Land Cruiser	Midsize utility vehicle	2,326
Mitsubishi Montero	Midsize utility vehicle	1,087
Lexus GS 300	Midsize luxury car	1,002
Mercedes S class 4-door long wheelbase	Very large luxury car	736
BMW 3 series two-door	Midsize luxury car	619
Lexus LS 400	Large luxury car	605
Lexus SC 300/400	Midsize luxury car	584
BMW 3 series convertible	Midsize luxury car	450
Acura Integra two-door	Small car	410
Acura Integra four-door	Small car	367

Notes: A result of 100 is the average for all cars, so a result of 2,326, for example, is about 23 times the average. All 1995-97 BMW 3-series two-door models and convertibles have standard passive immobilizing anti-theft devices. Lexus LS 400s have these devices in 1997 models.

## Congress mandates advanced airbags, extends unbelted test

Included in a new \$216 billion transportation funding law is a requirement for the National Highway Traffic Safety Administration to mandate advanced airbags to protect unbelted and belted people of various sizes — particularly infants and children — in crashes.

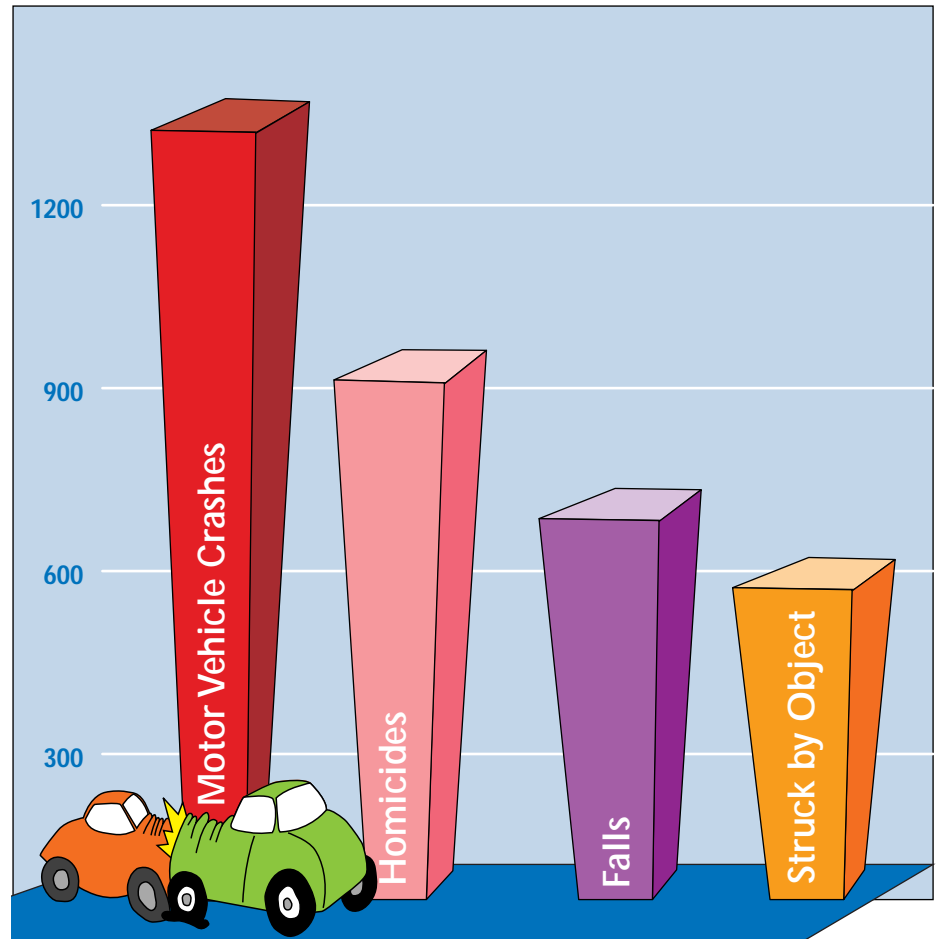
The law stipulates that advanced airbag rules must be developed to minimize airbag risks for infants, children, and other vehicle occupants. The agency will establish airbag performance criteria.

Rulemaking must begin by September 1998, and a final rule must be issued by September 1, 1999 (if necessary, it can be delayed six months). Advanced airbags are to be phased in no earlier than September 1, 2002, and all new models must have them by September 1, 2005. If rulemaking is delayed, the phase-in dates may be pushed back a year.

Until an airbag rule specifies otherwise, auto manufacturers can keep using an unbelted sled test to certify compliance with federal requirements. A March 1997 rulemaking permits the unbelted test instead of a 30 mph barrier crash test. This change allows depowered airbags in new vehicles (see *Status Report*, Vol. 32, No. 9, Nov. 29, 1997).

The advanced airbag requirement was offered as an amendment to the transportation reauthorization act that funds federal transportation agencies and federal, state, and local transportation projects for the next six years. President Clinton signed the bill in June.

Two incentives to encourage states to toughen alcohol-impaired driving laws are included in a separate corrections bill. States that don't ban open containers of alcohol in vehicles or that fail to penalize repeat offenders of alcohol-impaired driving laws would have to shift 1.5 percent of federal funds for highway construction to safety programs.



## Workers more likely to die in motor vehicle crashes than in other job-related incidents

**1,300 workers died in 1996, and another 45,439 were injured**

Motor vehicle crashes are the leading cause of fatal work-related injuries. The toll from crashes was about 1,300 worker deaths in 1996. This amounts to one-fifth of the 6,112 job-related fatalities during that year, a 1997 U.S. Department of Labor report indicates.

The next most common causes of fatal job-related injuries were homicides, which accounted for about 900 fatalities, and workers falling or being struck by objects.

Large trucks were a major factor in 1996 work-related motor vehicle deaths. About 30 percent of the people killed in job-related crashes were occupants of large trucks, primarily tractor-trailers. Another 15 percent of motor vehicle deaths were occupants of vehicles that collided with large trucks.

Bureau of Labor Statistics reports also indicate that motor vehicle crashes caused about 45,439 nonfatal injuries involving lost work time in 1995. Forty-three percent of these injuries resulted in employees losing more than 10 work days.

For a copy of "National Census of Fatal Occupational Injuries" and "Occupational Injuries and Illnesses and Work-Related Fatalities Technical Note" write: Bureau of Labor Statistics, Office of Safety, Health and Working Conditions, Room 3180, 2 Massachusetts Avenue NE, Washington, DC 20212. These reports also are available on the Internet at <http://www.bls.gov/oshhome.htm>.

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