

Status Report

Collision Claims Fewer, But Cost Is Up

The 1977-model cars in their first year had an improved collision claim-frequency record, but the average loss payment per claim increased over previous years, the Highway Loss Data Institute (HLDI) has reported.

Prominent among the 1977 models were the first of the "down-sized" General Motors cars, and among intermediates they showed a better-than-average loss experience. Because HLDI is using a classification of automobiles based strictly on wheelbase, rather than following the traditional auto industry market class categories, the "down-sized" standard models of Buick, Chevrolet, Oldsmobile and Pontiac were considered as intermediates. The 1977 model intermediates, cars with wheelbases of 111 to 120 inches, accounted for 60 percent of all exposure in the HLDI survey, substantially higher than in previous years.

Collision claim frequencies for the 1977 models were down 5 percent from the 1976 models in their first year. The 1976 models were down 3 percent from their first to their second year, and the 1975 models were down 10 percent from their second to their third year.

PAYMENTS PER CLAIM ARE HIGHER

Average loss payments per claim consistently increased with each new model year and with vehicle age. For the 1977 models, they were up 11 percent from 1976 models in their first year. For the 1976 models there was an increase of 1 percent from the first to the second year, and 1975 models had average payments up 5 percent from their second to their third year. (See table on Page 2.)

Several of the principal findings in the HLDI report reinforced the findings in earlier studies:

- Variations in collision loss experience among cars in each model year were much more pronounced than those among cars in different model years.
- The subcompacts had higher collision claim frequencies and higher average loss payments per claim than the cars of the other three size groups. This was true for each model year and for each car-age group studied.
- Four-door models in general displayed lower collision claim frequencies and averages than corresponding two-door models.
- Within each car size group, sports and specialty cars generally had the worst loss results.

(Cont'd on Page 2)

IMPACT OF SMALLER MODELS NOTED

The move of the "down-sized" full-sized General Motors cars into the intermediate classification had some marked effects on the HLDI study of collision loss experience. "Full-size cars from Buick, Chevrolet, Oldsmobile and Pontiac as a group had better than average loss experience in model years prior to 1977, both in claim frequency and average loss payment," the report observes. "The GM 1977 models that were down-sized continued to perform well, and consequently, the 1977 intermediate results for cars of all makes combined improved and the corresponding 1977 full-size results deteriorated relative to earlier model years."

The analysis of 1977-model loss experience was based on nearly 700,000 insured vehicle years of exposure. For 1976 models there were more than 2.4 million insured vehicle years, and for 1975 models more than 3 million insured vehicle years. In general, the greater the exposure associated with a result, the more confidence can be placed in it.

A copy of the report may be obtained by writing to the Highway Loss Data Institute, Watergate Six Hundred, Washington, D.C. 20037, and asking for "Automobile Insurance Losses, Collision Coverages; Variations by Make and Series" (HLDI R77-2).

LOSS PAYMENT SUMMARY BY CAR SIZE, MODEL YEAR, AND YEARS SINCE INTRODUCTION
1975, 1976 AND 1977 MODELS—COLLISION COVERAGES¹

CAR SIZE	YEARS SINCE INTRO.	CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS			AVERAGE LOSS PAYMENT PER CLAIM			AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
		1975 MODELS	1976 MODELS	1977 MODELS	1975 MODELS	1976 MODELS	1977 MODELS	1975 MODELS	1976 MODELS	1977 MODELS
ALL COMBINED	1ST:	10.4	10.3	9.8	\$628	\$668	\$741	\$65	\$69	\$73
	2ND:	10.4	10.0		\$637	\$675		\$66	\$68	
	3RD:	9.4			\$666			\$63		
SUBCOMPACT ²	1ST:	10.6	10.5	10.4	\$745	\$727	\$829	\$79	\$76	\$86
	2ND:	10.9	10.4		\$715	\$735		\$78	\$76	
	3RD:	9.8			\$734			\$72		
COMPACT ³	1ST:	9.9	10.2	9.9	\$615	\$659	\$717	\$61	\$67	\$71
	2ND:	9.9	9.8		\$635	\$669		\$63	\$66	
	3RD:	9.1			\$661			\$60		
INTERMEDIATE ⁴	1ST:	10.6	10.2	9.4	\$605	\$663	\$722	\$64	\$68	\$68
	2ND:	10.5	9.9		\$612	\$667		\$64	\$66	
	3RD:	9.3			\$646			\$59		
FULL-SIZE ⁵	1ST:	10.2	9.6	10.2	\$588	\$623	\$753	\$60	\$60	\$77
	2ND:	10.0	9.4		\$592	\$631		\$59	\$59	
	3RD:	9.2			\$628			\$58		

¹ Results are standardized to the exposure distribution:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
\$ 50	5%	35%
\$100	15%	45%

² Wheelbase less than or equal to 101 inches.

³ Wheelbase greater than 101 and less than or equal to 111 inches.

⁴ Wheelbase greater than 111 and less than or equal to 120 inches.

⁵ Wheelbase greater than 120 inches.

HLDI, 1977

Study Corroborates Small-Car Crash Involvement

A study on the involvement of small cars in crashes corroborates recent Highway Loss Data Institute (HLDI) research showing higher frequency of small-car crash involvement, with subsequently higher injury rates, than that for middle or large-sized cars.

The two-part University of North Carolina Highway Safety Research Center (HSRC) report, prepared under contract with the U.S. Department of Transportation, is the first to use vehicle miles of travel as a measure of exposure in comparing the crash and injury experience of specific makes and models.

Comparing rates of involvement in all reported crashes, the researchers found a rate of 5.6 crashes per million vehicle miles for small-sized 1974 models, and a rate of 3.6 for larger 1974 cars. Comparison of these rates with those for small and large models since 1960 showed that there has been a steady decline in the rates for larger models, while the rates for small cars fluctuated around 5.6 accident per million miles for all model years.

The single-vehicle crash rates per million vehicle miles were 0.8 and 0.3 for small and large 1974 models, respectively. The comparison over the 13-year span of model years studied showed a decline in the large car crash rates twice that for small cars.

TWO-DOOR MODELS HAVE WORSE RECORDS

The study also reported that despite higher average annual mileage for four-door models, the crash involvement and injury rates for comparable two-door models were greater. HLDI studies since 1973 have consistently shown that two-door models have worse collision and injury insurance loss experience than their four-door counterparts.

The report also concluded that "comparison of driver injury rates by vehicle size shows that, as expected, full-sized vehicles had the lowest injury rate, followed by middle and then small-sized vehicles. This was true for both the driver injury and vehicle severity (most severe occupant injury) rates."

(Cont'd on Page 4)

HLDI Announces New 'Collision Loss Bulletin'

Early findings on the collision coverage loss experience of current-model-year car groups will be published, starting this month, by the Highway Loss Data Institute in a new newsletter, *Collision Loss Bulletin*.

The two-page bulletin will be published on approximately a monthly schedule, starting in late January and continuing until publication in June of the annual report of initial findings for the current-model-year cars. It will compare available preliminary collision coverage loss experience of current-model car groups – claim frequencies and average loss payments per claim – with the corresponding experience from the previous model year.

This technical publication is available on request by writing to the Highway Loss Data Institute, Watergate Six Hundred, Washington, D.C. 20037, and asking for *Collision Loss Bulletin*.

(Cont'd from Page 3)

The HSRC and HLDI reports tend to counter the claims that the maneuverability of small cars lessens their rates of crash involvement, and compensates for the greater risk of injury when a crash occurs.

Accident Involvement and Crash Injury Rates by Make, Model, and Year of Car by Amitabh K. Dutt and Donald W. Reinfurt, and its follow-up report, are available from the Highway Safety Research Center, University of North Carolina, Chapel Hill, N.C. 27514

Court Of Appeals Reverses 'Evans Rule'

The "Evans rule," a U.S. Court of Appeals decision limiting an auto manufacturer's liability for design defects contributing to second-collision injuries, has been reversed by the Seventh Circuit court, the same court that originally enunciated the rule.

The rule was established by the circuit's 1966 decision affirming a lower court's findings in the case of *Evans v. General Motors Corp.* (359 F.2d 822, 7th Cir. 1966). The appellate court at that time rejected a widow's claim that the auto manufacturer be held responsible for her husband's death in a collision. The manufacturer was not required to design an "accident-proof" vehicle, the court ruled, and the "intended purpose" of an automobile did not include participation in collisions.

While the Evans decision was followed in several jurisdictions, a subsequent Eighth Circuit ruling in *Larsen v. General Motors Corp.* (391 F.2d 495, 8th Cir. 1968) was adopted by a majority of jurisdictions. In the Larsen case, the plaintiff sought damages for injuries suffered in a collision, charging that the injuries were enhanced by faulty design and construction of the vehicle's steering mechanism. The appellate court held that the car manufacturer had the responsibility of designing and building its vehicles "so as to be reasonably fit for its intended use and reasonably free from hidden defects which would render it unsafe for that use."

'INTENDED USE' IS THE KEY

The "intended use" was considered the key issue in the Larsen case, and the Eighth Circuit ruling elaborated: "While automobiles are not made for the purpose of colliding with each other, a frequent and inevitable contingency of normal automobile use will result in collisions and injury-producing impacts The sole function of an automobile is not just to provide a means of transportation, it is to provide a means of safe transportation or as safe as is reasonably possible under the present state of the art."

In its recent decision reversing the Evans rule, the Seventh Circuit court agreed that "the 'intended purpose' rationale in Evans as to motor vehicles is unrealistically narrow." Reversing a lower court judgment in the Indiana case of *Huff v. White Motor Corp.* (___ F.2d ___ 7th Cir., No. 76-2086, Oct. 4, 1977), the appeals court ruled that "The intended use of a vehicle encompasses the normal incidents of its being driven on the streets and highways, including the potentiality of collisions. This rule does not make manufacturers insurers of their products. The duty owed requires merely precautions to be taken to protect against an unreasonable risk of injury." The court noted in reversing the Indiana case that 29 states and the District of Columbia were at that time following the "Larsen rule" and only Indiana, West Virginia and Mississippi were following the Evans decision.

The Huff suit was brought by the widow of a truck driver who died of burns received when the fuel tank of his truck ruptured and caught fire during a jackknife crash.

License Curbs Found Effective In DUI Cases

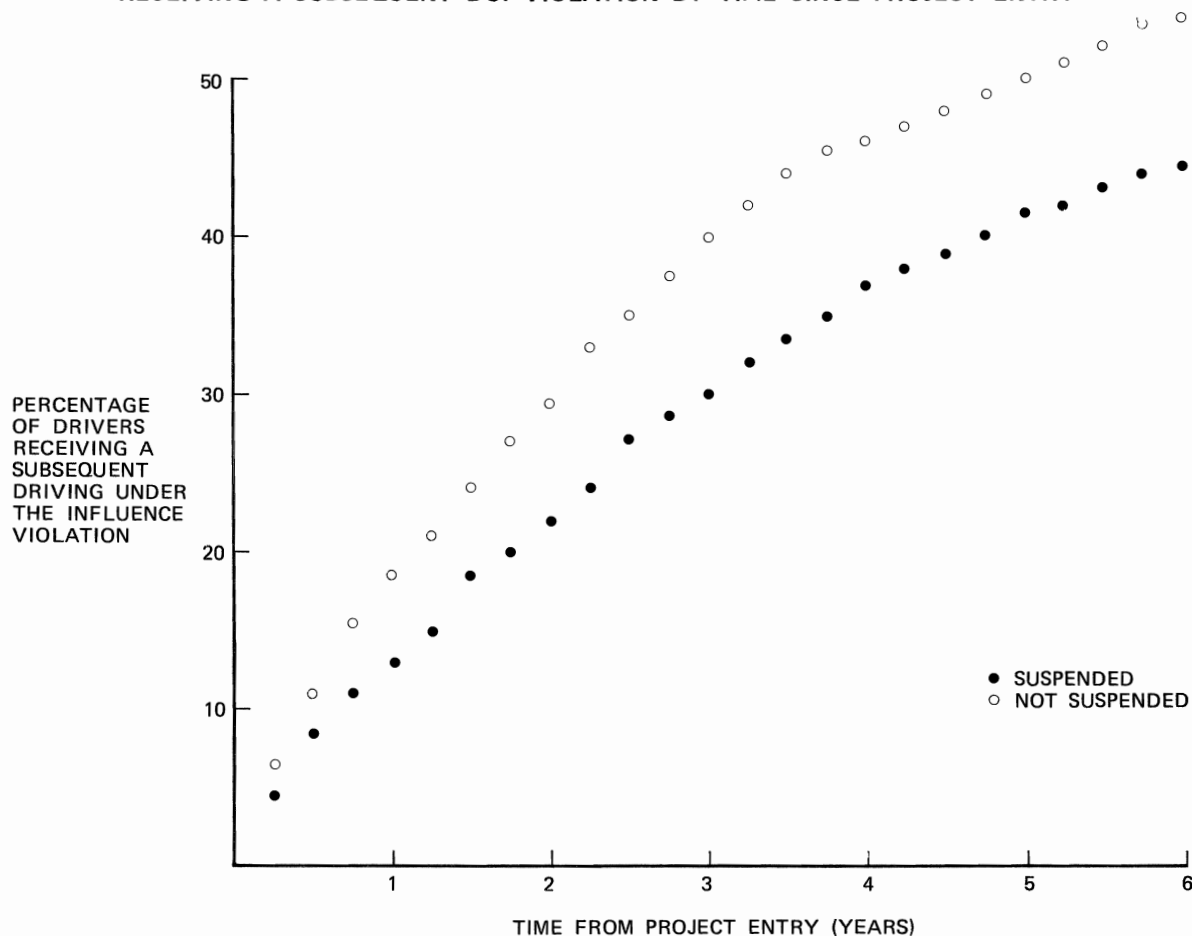
Mandatory license suspension or revocation is a more effective means of combating the problem of recurring crashes by drunken drivers than the use of fines or jail sentences. This is the conclusion of a recently released study by a California group preliminary to an evaluation of alcohol abuse rehabilitation programs as alternatives to suspending or revoking driving privileges of persons convicted of multiple driving-under-the-influence (DUI) offenses.

Dr. Roger E. Hagen of the California Department of Motor Vehicles reports that the "frequencies of convictions or crashes for the multiple DUI offender driver group who did not receive the mandated license suspension/revocation were, at a minimum, 50 percent greater than that for drivers who received the mandated licensing action." He found a marked drop in the incidence of "reckless driving convictions, total countable convictions, total crashes and personal injury and fatal crashes" for the latter group.

Hagen states that "although it is evident that many drivers drove during their term of license suspension/revocation, the positive effect due to the licensing action could emanate from reduced or more cautious driving. It seems reasonable to expect that many of the suspended or revoked drivers would drive more carefully or less often to avoid detection and further penalty."

(Cont'd on Page 6)

PERCENTAGES OF MULTIPLE DRIVING UNDER THE INFLUENCE (DUI) OFFENDERS
RECEIVING A SUBSEQUENT DUI VIOLATION BY TIME SINCE PROJECT ENTRY

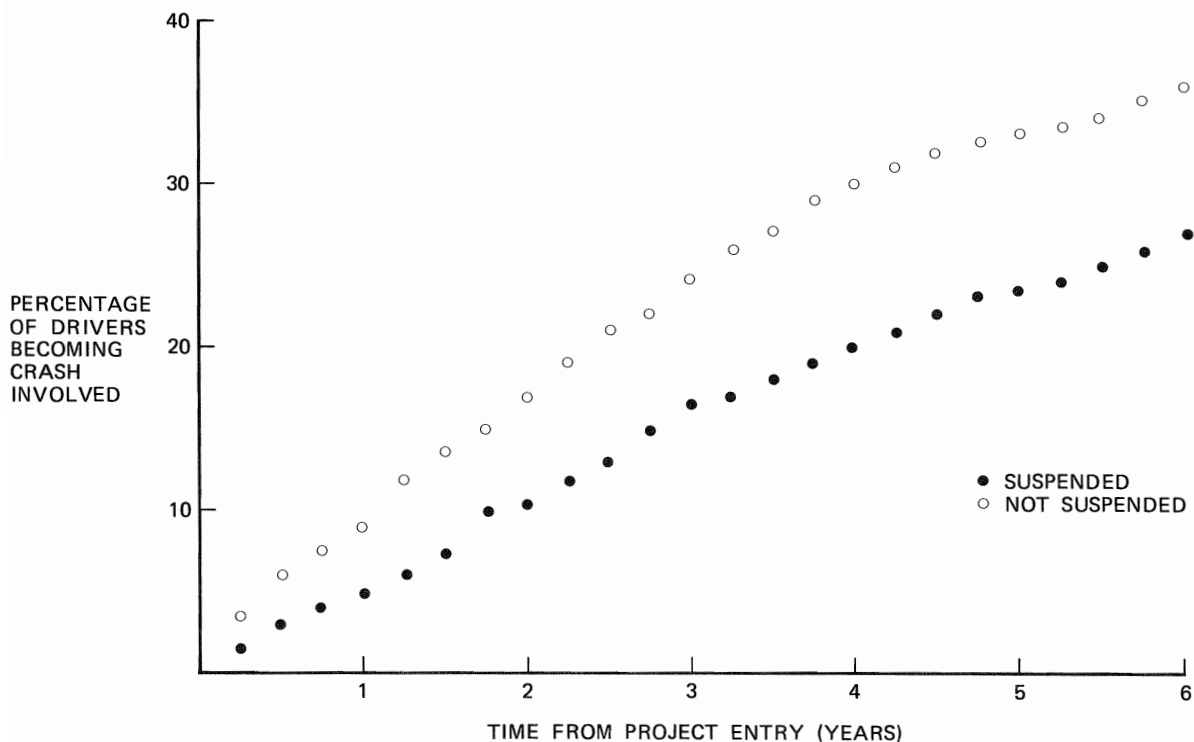


IIHS, 1/78

Altered driving practices resulting from mandatory license actions were found to endure "beyond the actual time period the license control was imposed." Drivers in the study were involved in fewer DUI incidents for 42 months following sentencing and demonstrated lower crash involvement for 48 months. Records of the 3,000 offenders arrested in 1970 were examined for driving behavior five years prior to and six years following their arrests.

The results of the California study are consistent with a Nassau County, New York, experiment in which drivers invited to take part in a rehabilitation program in lieu of license suspension/revocation had worse subsequent records than those who lost their licenses. The evidence in these two studies suggests that despite the fact that those suspended or revoked sometimes drive illegally, suspension/revocation does have a significant impact on loss reduction.

**PERCENTAGES OF MULTIPLE DRIVING UNDER THE INFLUENCE (DUI) OFFENDERS
BECOMING CRASH INVOLVED BY TIME SINCE PROJECT ENTRY**



IHS, 1/78

Study Analyzes Effect Of Strict Finnish Laws

A study of drinking and driving in Helsinki, Finland, suggests that while stringent anti-drunk-driving laws may curb some of the social drinkers, they are relatively ineffective in controlling problem drinkers.

The study by M. Maki, M. Linnoila and A. Alha (*Accident Analysis & Prevention*, Vol. 9, pp. 183-189, Pergamon Press 1977) was based on a three-part roadside survey in 1975 combining breath alcohol tests and interviews. It found that approximately 1 percent of the drivers tested had positive breath alcohol concentrations. Of these, 59 percent had breath alcohol concentrations above 0.10 percent.

The report observes that the results of this study, compared with similar American studies, suggest Finnish legislation concerning drinking and driving may be effective. In Finland, driving "when drunk or under the influence of alcohol" is punishable by a maximum sentence of four years. If drinking and driving cause a personal injury the maximum sentence is six years, and for causing death the penalty is a maximum of eight years. Courts consider a blood alcohol concentration of 0.10 percent as the lower limit for prosecution and first-time offenders usually are sentenced for three months. Convicted drivers lose their licenses for two or three years, and the licenses are permanently revoked for a repeated offense.

FINDINGS COMPARED TO U.S. RESULTS

While only 1 percent of the Helsinki drivers studied had blood alcohol concentrations of 0.03 percent or more, similar studies for weekend nights in the United States have found 12 percent of U.S. drivers reaching that level. But the researchers point out that of the American drivers with positive blood alcohol concentrations, only one-half were at or above 0.10 percent, whereas 59 percent of the corresponding Finnish drivers exceeded that concentration. Further, about one-tenth of the American drivers with positive blood alcohol concentrations were at or above 0.15 percent, whereas in Finland the figure was 21 percent.

The Helsinki study also reported that 558 of the 1,729 drivers arrested for drinking and driving in Helsinki in 1974 were without a valid driver's license. "A substantial number of them represent drivers who have been convicted earlier for drinking and driving and who are without a license due to that reason," the study observed. "In combination with the relatively high [blood alcohol concentrations] among Finnish drivers this finding suggests that the Finnish legislation is ineffective in dealing with persons having alcohol problems."

British 'Blitz' Boosts Drunk-Driving Arrests

When the British Road Safety Act of 1967 became effective, there was a sharp decline in alcohol involvement in fatal crashes for the first year, but the deterrent effect soon faded. The percentage of killed drivers with illegal blood alcohol concentrations dropped from 25 percent before the legislation to 15 percent in 1967-68, but by 1974 the figure had climbed to 35 percent.

The Road Safety Act replaced the old subjective assessment of driving impairment with a quantitative test of blood alcohol concentrations in determining drunk driving prosecution. Breath and blood tests could be administered to drivers involved in a crash or traffic law violation, and the penalty for illegal drinking and driving included a mandatory year's license suspension.

An official investigative committee in 1976 confirmed the loss of effectiveness of the act and cited two major factors: the growing abuse of alcohol and "the drinking driver's growing appreciation that the real risk of being detected and convicted, though higher than before, remains low."

Concerned over the dwindling effects of the act, the chief constable of Cheshire in 1975 ordered increased enforcement in his county to see if the deterrent effect could be regained. A study of the "breathalyzer blitz" – by H. Laurence Ross (*The Journal of Legal Studies*, Vol. VI, pp. 241-249, University of Chicago Law School, January 1977) concludes that the project "demonstrates important deterrent results for increased enforcement of a modern drinking-and-driving statute in a short-term and well-publicized campaign."

Ross reported that the enforcement effort initially was confined to a single week in July, with no publicity. All discretion by enforcement officers was eliminated, and a breath test was ordered for the

driver in every moving offense and every crash between 10 p.m. and 2 a.m. The program more than doubled the number of arrests for Road Safety Act violations for the corresponding week in the preceding year.

ENFORCEMENT PLAN LEAKED OUT

Another, and longer enforcement effort, again without publicity, was planned for September to test the results and to see whether a full campaign was justified. The hours for the required breath tests were extended to 9 p.m. to 4 a.m. and also 2 p.m. to 5 p.m. However, word of the enforcement plan leaked out and provoked a public controversy, with some critics charging it was similar to random breath testing for drivers, which had been opposed during the debate over the Road Safety Act.

The publicity, in effect, converted the experiment into an enforcement campaign and the chief constable reported that for the 9 p.m. - 4 a.m. period the number of crashes was reduced from 153 in 1974 to 94 in 1975 (for corresponding weeks) and the fatal crashes were reduced from 13 to 8. The level of breath testing during the "blitz" was roughly six times the national figure on a per capita basis. "I think the exercise has been worthwhile and that the beneficial effects might well be felt for some time," reported the chief constable.

While noting the immediate effects of the campaign, Ross was undecided as to the continuing effects. "The crash figures for October 1975 do appear to be close to the reduced level of September [the campaign period]," he observed, "but the figures for subsequent months suggests a return to normal."

GAO Raps Highway Construction Zone Hazards

A recent General Accounting Office (GAO) study has found that highway work zones are unnecessarily dangerous for motorists and workers and has concluded federal and state highway officials are not doing enough to correct the hazards.

The GAO inspected 26 projects in seven states and talked with state engineers and officials of the Federal Highway Administration (FHWA) in headquarters and several field offices. GAO concluded:

- "[H]azardous conditions were evident at each of the project sites visited."
- Both state and federal work zone inspectors have "a lack of knowledge of how or what to inspect [and] a general lack of understanding about the level of effort needed to insure safe conditions."
- "State construction zone safety inspections in some cases were inadequate and in other cases were not performed."
- "[N]ight inspections were not regularly performed in any of the states we visited."
- Federal "inspection reports . . . seldom identified construction zone hazards."
- No state agency visited "had formal courses dealing with construction zone safety and few state personnel had attended the highway administration's comprehensive training course."
- The *Manual on Uniform Traffic Control Devices*, a publication sponsored by FHWA to provide standards for warning devices in work zones, "fails to provide sufficient detail on why, when, and how the approved devices are to be used"; even the newly revised manual to be published later this year "will not include information on how to apply these devices because highway administration officials . . . were fearful that including this criteria would increase state legal liability."

Several of the hazards found by the GAO investigators were similar to those cited by the Center for Auto Safety in a lawsuit filed two years ago against FHWA and the state of Virginia over safety violations on the I-495 widening project near Washington, D.C. (See *Status Report*, Vol. 12, No. 2, Feb. 3, 1977.) For example, on at least one project, the GAO investigators cited the hazardous use of so-called “timber barricades” – banned by FHWA since late 1976 as a result of the suit, and described as “hazardous” by the National Transportation Safety Board nearly three years ago.

The GAO report commented that proposed new work zone safety standards, proposed by FHWA as part of the agency’s settlement of the Center for Auto Safety suit, “do not fully address all the problems GAO found.” The report recommended several “additional actions,” which it said “are necessary to achieve construction zone safety,” namely:

- “Revise the *Manual on Uniform Traffic Control Devices* to include specific guidance on how and when to use traffic control devices in construction zones.”
- “Require training to help insure that federal and state officials are made aware of the importance of construction zone safety and have the capability to plan, implement, and inspect these safety measures.”
- “Establish field office inspection procedures to identify hazardous conditions and insure that they are corrected.”

The report, “Highway Construction Zone Safety – Not Yet Achieved” (CED-78-10), is available from U.S. General Accounting Office, Distribution Section, P.O. Box 1020, Washington, D.C. 20013.

NHTSA Refuses Further Delay Of Bus Brake Standard

A petition by the American Public Transit Association requesting that transit buses be permanently excluded from compliance with the 121 brake standard or alternatively, be given a two-year delay while further testing is undertaken, has been denied by the National Highway Traffic Safety Administration.

The transit bus petition cited reports of malfunctioning antilock systems in trucks, the low average operating speed of transit buses, and charges that truck antilock system malfunctions have caused accidents and injuries (see *Status Report*, Vol. 12, No. 18, Dec. 23, 1977).

In a related request, major intercity bus companies petitioned that the suspension of bus brake safety standards be extended until 1979. This, too, was denied by the NHTSA administrator, and the moratorium ended January 1.

Acting on the joint petition by the American Bus Association, the Greyhound Corporation, Trailways, Inc., and Motor Coach Industries, which requested that the suspension of the bus brake stopping distance requirement be extended from Jan. 1, 1978, to Jan. 1, 1979, NHTSA Administrator Joan Claybrook concluded that “the single reported case of erratic service brake performance does not justify further delay of the standard’s benefits.”

FHWA Evaluating Skid Accident Reduction Program

The Federal Highway Administration (FHWA) has announced that it “intends to update its present skid accident reduction policy” and is soliciting comments on the effectiveness of the current program. The agency specifically requests public comment on its current requirement that each state maintain a statewide sampling of skid resistance measurements. In addition, it has asked for comments on present methods of skid measurements, skid resistance criteria for the design of pavement surfaces, programs to reduce skidding accidents on existing highways, the relationship of pavement characteristics to skid resistance and whether there is a continued need for skid test calibration centers – two facilities where FHWA measures the accuracy of state skid test equipment.

Although federal standards for state and local highway safety programs direct each state to have an inventory of skid resistance measurements on all types of roads and systematic procedures for locating and correcting skid-prone road sections, there are no minimum standards for skid resistance to guide in the evaluation of existing pavements or design of new pavements.

Current FHWA policy on skid resistance is outlined in Highway Safety Program Standards 12, “Highway Design, Construction and Maintenance” (23 C.F.R. 1204.4) and FHWA Instructional Memorandum 21-2-73, July 19, 1973. Both documents are available from FHWA’s Office of Highway Safety.

Comments on the FHWA proposal should be submitted before February 8 to FHWA Docket No. 77-16, Room 4230, 400 Seventh St., S.W., Washington, D.C. 20590.

Summary Of Driver Education Findings Available

A narrative summary of the recent Institute study, “Driver Education and Fatal Crash Involvement of Teenaged Drivers,” has been published to clarify some misinterpretations of the study and to add additional information on the report’s findings. (See *Status Report*, Vol. 12, No. 17, Nov. 30, 1977.)

The narrative summary emphasizes that “the Institute’s research *in no way* dealt with whether high school driver education courses do or do not reduce the frequency or severity of involvement by 16-17 year olds in non-fatal crashes, including crashes in which property damage but no injuries are sustained. The study dealt *only* with involvement by this age group, as drivers, in fatal crashes.

“Further, the Institute’s work made *no* finding that driver education should be abolished – indeed, if driver education is to be expected to reduce the fatal crash involvement of young drivers, it must be thoroughly researched to determine whether improvements are possible, and the best ways to implement them.”

The narrative summary is available on request by writing the Insurance Institute for Highway Safety, Watergate Six Hundred, Washington, D.C. 20037, and asking for “Driver Education Summary.”

New Members Join Institute Boards

Donald P. McHugh, vice president and general counsel of State Farm Insurance Companies, has been named to the board of directors of the Insurance Institute for Highway Safety. George G. P. Knapp, senior vice president of Chubb & Son, Inc., has been re-elected board chairman, and other members are: Henry Katz, senior vice president, The Home Insurance Co.; Frank E. Walton, senior vice president, The Travelers Insurance Companies; T. Lawrence Jones, president, American Insurance Association; Roger H. Wingate, senior vice president, Liberty Mutual Insurance Co.; G. L. Maatman, vice president and director of corporate planning and research, Kemper Insurance Companies; Donald E. Reutershan, president, Sentry Insurance Co.; Paul S. Wise, president, Alliance of American Insurers; Charles A. Weeber, vice president and claims counsel, United Services Automobile Association; Donald L. Schaffer, vice president, secretary and general counsel, Allstate Insurance Co.; W. V. Siegfried, vice president-underwriting, Nationwide Mutual Insurance Co.; Arthur C. Mertz, president, National Association of Independent Insurers; Martin Albaum, director of research, Prudential Property and Casualty Insurance Co.; and John E. Riley, vice president-personal lines, Safeco Insurance Companies.

Brian E. Scott, assistant vice president, Aetna Life and Casualty, has joined the board of the Highway Loss Data Institute. John S. Trees, vice president, Allstate Insurance Co., has been re-elected chairman and other members are: Martin Albaum, director of research, Prudential Property and Casualty Co.; M. Stanley Hughey, executive vice president, Kemper Insurance and Financial Companies; Henry Katz, senior vice president, The Home Insurance Co.; Richard E. Munro, vice president-actuary, Nationwide Mutual Insurance Co.; Wayne W. Sorenson, vice president-research, State Farm Insurance Companies; Frank E. Walton, senior vice president, The Travelers Insurance Companies; Roger H. Wingate, senior vice president, Liberty Mutual Insurance Co.; and William Haddon, Jr., M.D., president, Highway Loss Data Institute.

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for
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the highway loss reduction

Status Report

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ISSN 0018-988X

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