



# Main Street

## INDUSTRY NEWS

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*Flooding — Insured Losses Increasing » 7*

*AM Best Gives Personal Lines a Negative Outlook » 11*

*Pet Insurers — Forbes Advisor Points to the 10 Best » 16*

*Legal Pot & Auto Crash Deaths — A Frightening Statistic » 25*



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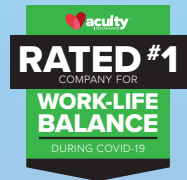
**Responsive and Relationship-Based Underwriting**

4

**Stable and Consistent Market**

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# Did you know?

**Did you know** that PIA's company council, The PIA Partnership, has conducted nationwide research about the insurance buying preferences of small business owners?

The research is encouraging because it found that small business owners strongly prefer independent insurance agents as they make choices in today's online world.

However, the results also serve as a wake-up call that agents must take steps to continue to demonstrate their value and also be more engaged online.

PIA and the companies belonging to **The PIA Partnership** have created a public website that helps agents understand PIA's findings.

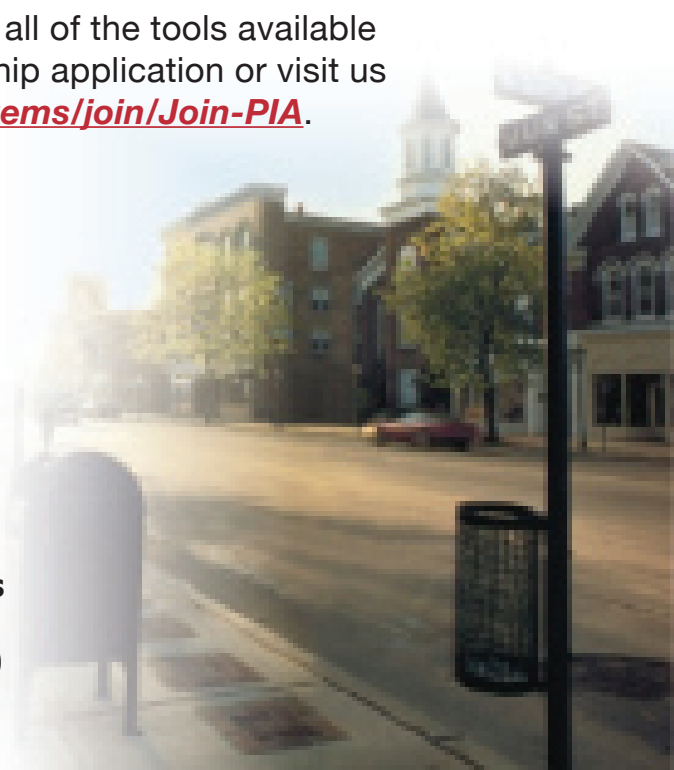
PIA members also have access to a private website containing a series of strategies and tools to help them stay ahead of online competition in commercial lines.

To access the newest PIA Partnership project, **Small Business Insurance & The Internet – The Voice of the Commercial Lines Customer.**

If you are not a PIA member and want to access all of the tools available through this program, contact us for a membership application or visit us online at **[www.pianational.org/header-utility-items/join/Join-PIA](http://www.pianational.org/header-utility-items/join/Join-PIA)**.



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Those of us with pets already know this. They're

family. And pets are as big a part of the family as the human members. In some cases, they're an even bigger part than some of those humans.

### **An Insurance Issue — Dangerous Jobs | 18**

ValuePenguin is an excellent source for information on all sorts of insurance items. The latest is dangerous occupations with the most workplace fatalities. The website recently dug into statistics released from the U.S. Bureau of Labor Statistics (BLS) and the U.S. Census Bureau and created a list.

## **Legal Pot & Auto Crash Deaths —**

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Charles Farmer is the vice president for research and statistical services at the Insurance Institute for Highway Safety (IIHS). He says auto crashes and auto crash deaths are up in states that have legalized recreational marijuana.

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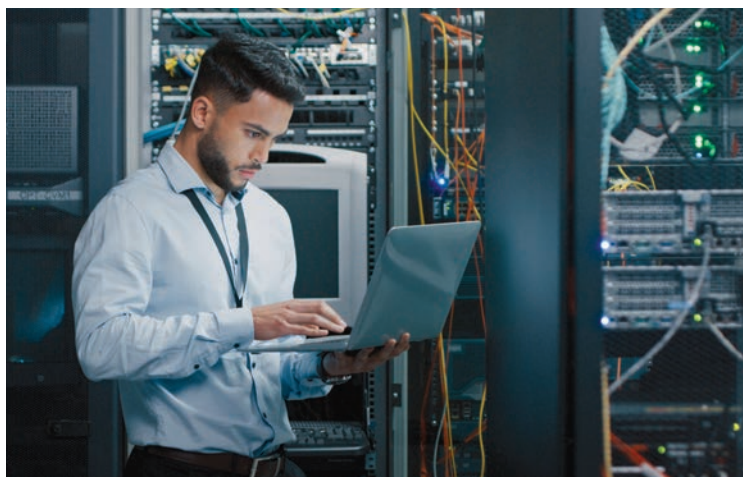
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# Main Street INDUSTRY NEWS

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## FLOODING: INSURED LOSSES INCREASING

The Swiss Re Institute recently took a look at flood losses in the last 10 years complete statistics were available. From 2011 to 2020, Swiss Re says insured losses doubled from \$40 billion to \$80 billion.

In 2021 alone losses worldwide were \$20 billion.

The institute says growing economies, more population and the urbanization are responsible for most of the losses. Climate change and increased rainfall because of climate change are also being blamed.

Keith Wolfe is the president of US P&C at Swiss Re. He said losses between 2011 and 2021 hit \$99 billion. Only 18% of losses worldwide were insured.

“The recent events in Kentucky, Mississippi and Texas are a sad reminder of how devastating floods can be to our lives,” Wolfe said. “Despite the private flood insurance market gaining traction over the last few years, too many people are still not covered for flooding, and the majority of those impacted by these events are uninsured, leaving them to pick up the pieces at their own expense.”

The whole problem isn’t climate change. A lot of it is where people are settling.

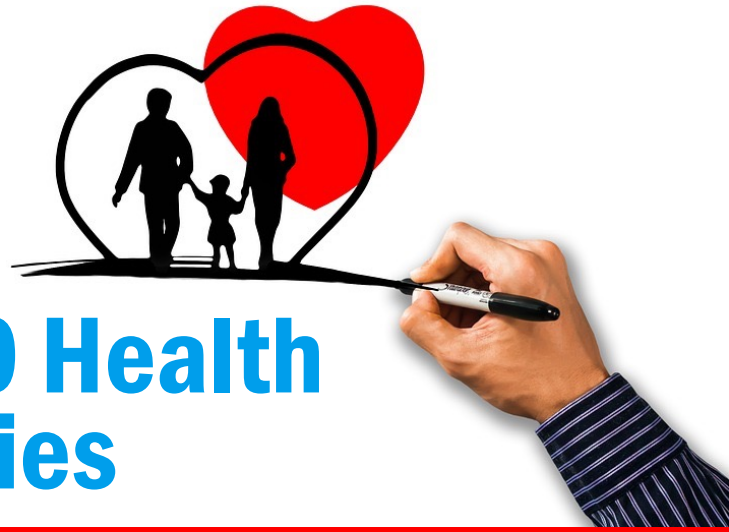
- 40% of the current U.S. population lives in coastal areas
- 10% of that 40% live in flood plains

“The incentive for the insurance industry to protect more households in the US is twofold,” Wolfe said. “First and most importantly, the insurance industry can play a significant role in helping communities get back on their feet following a disaster. In addition, this business can now be underwritten with greater confidence than ever before thanks to significantly improved modeling.”

The institute points out that the National Flood Insurance Program (NFIP) insures the lion’s share of homes and businesses in the U.S. It took in \$4.7 billion in premiums last year. The private market is under half that at \$2 billion.

The private market is predicted to bring in \$37 billion to \$40 billion over the next decade.

Source: [Insurance Business America](#)



# The Nation's Top 10 Health Insurance Companies

The National Association of Insurance Commissioners (NAIC) released its list of the top-10 health insurers based on the number of policies sold. The NAIC said the ten leaders wrote close to 57% of all the policies written in the health insurance market.

Even more staggering, is the NAIC's acknowledgment that the top-5 companies wrote 41% of those policies.

## Top-10

### 1. UnitedHealth Group

- Direct written premiums: \$195.4 billion
- Market share: 14.47%
- Memberships: 49.5 million
- States available: Nationwide

UnitedHealth can not only be found in the U.S. but in 130 other countries as well. The company uses 1.3 million physicians and healthcare professionals. It works with 6,500 hospitals.

### 2. Kaiser Foundation

- Direct written premiums: \$107.8 billion
- Market share: 7.98%
- Memberships: 12.6 million

States available: All or parts of California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, Washington D.C.

Kaiser Foundation Health Plan is a "non-profit" organization specializing in budget plans. Plans come with lower premiums and no-deductible. And all plans include prescription drugs.

### 3. Elevance Health (Anthem)

- Direct written premiums: \$93.8 billion
- Market share: 6.95%
- Memberships: More than 32 million

States available: California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri, Nevada, New Hampshire, New York, Ohio, Virginia, Wisconsin

Anthem changed its name to Elevance Health in June of this year. Plans cover the usual and its affiliated companies are Anthem Blue Cross and Blue Shield, Empire BlueCross BlueShield in New York, Anthem Blue Cross in California, Wellpoint, and Carelon.

Elevance Health has a network of 1.7 million doctors and hospitals in 14 states. It is the largest for-profit managed health care company in the Blue Cross Blue Shield Association.



## 4. Centene

- Direct written premiums: \$82.4 billion
- Market share: 6.10%
- Memberships: More than 26 million

States available: 29 states, including California, Florida, New York, and Texas – four of the largest Medicaid states

Centene Corporation is a Fortune 500 company that is also a multinational healthcare company. The company manages many government-sponsored healthcare programs and is the country's largest Medicaid managed organization.

## 5. Humana

- Direct written premiums: \$79.6 billion
- Market share: 5.90%
- Memberships: More than 20 million

States available: Nationwide

Humana's cultural foundation focuses on personalized, simplified, whole-person healthcare experiences and prides itself on helping people living healthy lives on their own terms, and when and where they need that healthcare.

## 6. CVS Health

- Direct written premiums: \$74.3 billion
- Market share: 5.51%
- Memberships: More than 23 million (medical benefits)

States available: Nationwide

CVS Health is a healthcare company with over 9,900 retail locations. In addition, the company operates nearly 1,100 walk-in medical clinics. CVS also serves 100 million people as a pharmacy benefits manager.

## 7. HCSC

- Direct written premiums: \$46.5 billion
- Market share: 3.44%
- Memberships: About 17 million

States available: Illinois, Montana, New Mexico, Oklahoma, Texas

Health Care Service Corporation (HCSC) is considered the largest customer-owned healthcare insurance company in the US. HCSC also offers life policies.

## 8. Cigna

- Direct written premiums: \$34.1 billion
- Market share: 2.53%
- Memberships: More than 17 million

States available: Arizona, Colorado, Florida, Illinois, Kansas, Missouri, North Carolina, Tennessee, Utah, Virginia

Cigna offers plans for individuals and families and offers dental plans, Medicare supplemental plans, Medicaid plans and more.

## 9. Molina Healthcare

- Direct written premiums: \$26.5 billion
- Market share: 1.97%
- Memberships: About four million

States available: Arizona, California, Florida, Idaho, Illinois, Kentucky, Massachusetts, Michigan, Mississippi, Ohio, Nevada, New Mexico, New York, South Carolina, Texas, Utah, Virginia, Washington, Wisconsin

Molina Healthcare mostly does government-sponsored healthcare plans and partners with state governments to give a wide-range of plans. It's also a Fortune 500 company.

## 10. Independence Health Group

- Direct written premiums: \$22.8 billion
- Market share: 1.69%
- Memberships: More than eight million

States available: Southeastern Pennsylvania, 27 states through affiliates

Source: [Insurance Business America](#)



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## AM BEST GIVES PERSONAL LINES A NEGATIVE OUTLOOK

AM Best revised its outlook on personal lines. Due to a significant deterioration in the results of personal auto insurers, Best has downgraded personal lines from stable to negative.

The ratings firm said severely rising loss costs, pressures on pricing and rapidly rising reinsurance costs are part of the reason.

“Given inflationary pressures impacting loss costs and deteriorating loss ratios, we now expect personal auto insurance segment results to worsen,” AM Best said in a statement on the change.

Company senior director, Richard Attansio said reinsurance is a huge factor in Best’s revision. “Rising reinsurance costs can pressure operating performance and balance sheet strength if lower levels of reinsurance protection result in higher net probable maximum losses or net retained losses that are significant

enough to erode surplus,” he said. “Primary carriers may struggle to pass these higher costs through to their customers due to hurdles from regulatory restrictions in certain states.”

Secondary issues also came into play. They’re weather-related incidents like earthquakes, tornadoes and hurricanes, and crises like wildfire.

Another problem insurers face is keeping up with technology that improves the bottom-line. “The best-performing auto and homeowners’ insurers have invested significant resources into technology to improve their underwriting and pricing tools,” he said. “Those carriers that are slow to adapt to the challenges ahead or don’t have the means, expertise or technological capabilities to keep pace with the evolving market trends will likely face pressure.”

**Source:** [Reinsurance News](#)



# FEMA'S RISK RATING 2.0

## *Chasing People from the Flood Market*



When the Federal Emergency Management Agency (FEMA) launched the National Flood Insurance Program's (NFIP), Risk Rating 2.0 program, it promised that more people will sign up for flood insurance.

FEMA did — however — admit that those signing up will pay more for the product.

Now a report picked up by The Associated Press via the Freedom of Information Act, said that FEMA is predicting at least one million fewer people will be buying flood insurance by the end of the decade.

That's a big chunk of people.

What's driving them away — and putting them at huge financial risk — is pricing that is risk-based. Risk-based rates are going to be higher than what the rates have been in the past.

For some, higher means significantly higher.

Risk Rating 2.0 uses distance to water and rebuilding costs to set rates. In the past elevation of a property and whether it was in a designated flood zone was the criteria used.

Here's the bottom-line. Most policyholders are seeing their rates rise. And FEMA wasn't — in the estimate of some in Congress — entirely truthful about the new pricing.

And that pricing has critics of Risk Rating 2.0 like New Jersey Democrat, Sen. Bob Menendez, seething. He said FEMA didn't tell the truth about the impact of the estimated higher costs.

"This report makes it crystal clear that FEMA failed to be transparent with policyholders, Congress, and ultimately the American public," Menendez said in a statement to the AP.

**Source:** [Associated Press](#) & [Insurance Business America](#)

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# Extreme Weather & Young Homeowners



We're all hearing a lot about climate change. How much of the information being shared via social media sites and in news reports is factual and true, is up to debate.

True or not, the surveyors at the online insurance site, Policygenius have found 75% of homeowners between age 18 and 34 think they're going to have their homes damaged sometime in the next 30-years from extreme weather generated by climate change.

For those over age 34, that figure is about 45% with 31% of those surveyed saying they've already been hit with damage from a hurricane, a tornado, a wildfire, or some other extreme weather event.

What most are most frightened by is not having enough insurance to completely

rebuild their homes if they're damaged by extreme weather. One example given by Policygenius spokesperson; Pat Howard has to do with flooding. Howard said just 21% of the homeowners they talked with have flood insurance.

"As natural disasters continue to worsen due to climate change, it's understandable if younger homeowners are wary of the future. In 2021, there were 20 climate disasters in the U.S. that each caused over \$1 billion in damage," Howard said. "This included the unprecedented cold wave in Texas that left many homes without power and Colorado's Marshall Fire which destroyed an entire community."

Source: [PropertyCasualty360.com](https://www.propertycasualty360.com)



## OLDER RETIRED WORKERS UNRETIRING

The workplace is weird these days. As most of you know, it's hard to find workers. Some businesses report hiring people who don't show up for work as promised. And the salaries they're offered are significant.

Other offers — apparently — get in the way.

Sometimes it's really hard to find qualified people to take a position. That happens way too often, too. That has many businesses reaching out to a tried-and-true source. Former workers.

These are retired people who

- Inflation has forced to go back to work to afford to live
- Or, that same inflation has cut deeply into their nest egg
- Or, they didn't have much of a nest egg in the first place
- Or, they are bored

Researchers at the U.S. Bureau of Labor Statistics (BLS) say the only age group with a labor force participation rate that is projected to grow in the next decade or so is the group that's over age 75. Predictions are that by 2030 those over age of 75 that are still working will double.

Unfortunately for employers, it's a smaller group to choose from and one that is shrinking.

The bottom-line on over 65 workers comes from the Kaiser Family Foundation. An analysis it did



in 2018 found that 15 million — or one in three — are economically stressed and can't really afford to retire. Many have incomes 200% below the poverty line set by the federal government.

Another study from the Boston College Center for Retirement Research found that 36% of people 65 to 69 will not be able to cover a year's minimal care without totally exhausting their resources.

Overall, predictions from many sources say in the next decade the percentage of workers in the workforce over age 65 will be about 10%. For proof you only have to look at today's workforce. There are more people employed over age 55 today than there were at this same time in 2021.

In fact, defining full-time as working at least 35 hours a week, the number of people working over age 55 is at the all-time highest peak reached in 1986.

Source: [Employee Benefit News](#)

# PET INSURERS

*Forbes Advisor Points to the 10 Best*



Those of us with pets already know this. They're family. And pets are as big a part of the family as the human members. In some cases, they're an even bigger part than some of those humans.

We all know the pain we go through when we lose a loved one, or when a loved one is crippled by an illness or an injury. The same goes for pets.

It is this kind of thinking that has fueled huge increases in the sale of pet insurance. By the

end of 2021, the North American Pet Health Insurance Association said there were 4.41 million pets with pet insurance.

***That's up 27.7% from 2020.***

Most of those reading this understand how insurance works and how policies are set up. Forbes Advisor found there are three kinds of pet insurance. Accident and illness plans were the most prevalent.

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Like other kinds of insurance, pet insurance policies also have some common exclusions:

- Pre-existing conditions
- Preventative or elective procedures
- Exam fees
- Grooming
- Breeding costs
- Expenses not related to veterinary care like taxes, etc.
- Food and vitamins

After doing an extensive analysis of different pet insurers, and pet insurance plans, Forbes Advisors came up with a top-10 best and 10 areas where they are the best.

- For superior benefits — Embrace

- Best deductible choices — Pets Best
- Lowest out-of-pocket claims costs — ManyPets
- The shortest waiting period after an accident — Figo
- The best price for kittens and puppies — Lemonade
- Best for annual coverage choices — Spot
- Best for no waiting period for special conditions — ASPCA
- Best for unlimited wellness coverage — Nationwide
- Excellent extras — Prudent Pet
- For service dogs — TrustedPals

Source: [PropertyCasualty360.com](https://PropertyCasualty360.com)





# AN INSURANCE ISSUE

## DANGEROUS JOBS

ValuePenguin is an excellent source for information on all sorts of insurance items. The latest is dangerous occupations with the most workplace fatalities. The website recently dug into statistics released from the U.S. Bureau of Labor Statistics (BLS) and the U.S. Census Bureau and created a list.

Four PIA Western Alliance states — California, Idaho, Montana and Oregon — are on the top-10 list of those with the most injuries and deaths.

Another frightening statistic, the industries with the greatest number of injuries are the most likely to not offer insurance to their employees. They are also often among the lowest paying.

Those industries are:

- Construction
- Food preparation
- Farming
- Fishing
- Forestry

# TOP-10 DANGEROUS JOBS



## 1. WYOMING

Percentage of workers in dangerous jobs: 5.8%

Wyoming has a cattle driven economy. It has the largest average size farms and is the top coal-producer in the U.S. So, a lot of workers are in the mining business.

## 2. ARKANSAS

Percentage of workers in dangerous jobs: 5.7%

Arkansas is a big timber-producing state.

## 3. CALIFORNIA (TIED WITH IDAHO)

Percentage of workers in dangerous jobs: 5.6%

Wine is the major industry in the Golden State that has the most dangerous jobs.

## 4. IDAHO (TIED WITH CALIFORNIA)

Percentage of workers in dangerous jobs: 5.6%

Potato production and other crops provide the dangerous, and often fatal, jobs.

## 5. NEBRASKA

Percentage of workers in dangerous jobs: 5.4%

Cattle, ethanol and corn production have the most dangerous jobs in the state.

## 6. IOWA

Percentage of workers in dangerous jobs: 5.2%

Iowa is the ethanol production leader in the U.S. and that industry provides the most dangerous jobs.

## 7. NORTH DAKOTA

Percentage of workers in dangerous jobs: 5%

Energy production tops the dangerous job list. North Dakota is third in crude oil production and fifth in coal production.

## 8. MONTANA

Percentage of workers in dangerous jobs: 4.6%

The Treasure State is first in nation in the production of lentils and certified organic wheat. It is among the top-10 states in the production of other major agricultural products.

## 9. OREGON

Percentage of workers in dangerous jobs: 4.6%

Berry and hazelnut production lead the more dangerous jobs in the state, and Oregon is the national leader in Christmas tree production.

## 10. MISSISSIPPI

Percentage of workers in dangerous jobs: 4.6%

Aquaculture (the leader for farm-raised catfish) and a top producer of cotton and soybeans are the most dangerous jobs in Mississippi.

Source: [PropertyCasualty360.com](https://www.propertycasualty360.com)





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# Events Calendar 2022

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Date	Class/Webinar	Where	When
October 4, 2022	That's Personal: Home & Auto Exposures Your Insured Doesn't Share (and Why That's Bad)	Live Webinar	Webinar: 8:00AM - 11:00AM
October 4, 2022	Is This Stuff For Real? Understanding & Insuring Emerging Risks	Live Webinar	Webinar: 12:00PM - 3:00PM
October 5, 2022	CPIA 3 ONLINE COURSE: Sustain Success	Live Webinar	Webinar: 8:30AM - 4:15PM
October 5, 2022	An Hour with Cathy: Three Commercial Property Insurance Problems and How to Fix Them	Live Webinar	Webinar: 1:00PM - 2:00PM
October 6, 2022	Cyber - Evolution, Exposures, Incidents & Insurance	Live Webinar	Webinar: 8:00AM - 11:00AM
October 6, 2022	Nailed It: Understanding Insurance Requirements in Construction Contracts	Live Webinar	Webinar: 12:00PM - 3:00PM
October 11, 2022	Adventures in Aging: Social Security & Other Retirement Income Solutions	Live Webinar	Webinar: 12:00PM - 3:00PM
October 12, 2022	An Hour with Dave: Fast Facts About Flood	Live Webinar	Webinar: 1:00PM - 2:00PM
October 13, 2022	CISR Live Webinar: Commercial Casualty 2	Live Webinar	Live Webinar: 8:00AM - 5:00PM
October 13, 2022	Autos, Garages and Dealers - Oh My! Knowing the Difference	Live Webinar	Webinar: 8:00AM - 11:00AM
October 20-21, 2022	CIC: Commercial Property Institute	West Des Moines	The Rewind Hotel by Hilton - Des Moines, IA
October 20-21, 2022	CIC Live Webinar: Commercial Property Institute	West Des Moines	**Hybrid Webinar
October 25, 2022	Flood Insurance, FEMA, and the NFIP	Live Webinar	Webinar: 8:00AM - 11:00AM
October 25, 2022	Why Good People Do Bad Things: A Deep Dive Into Agency Ethics	Live Webinar	Webinar: 12:00PM - 3:00PM
October 26, 2022	An Hour with Nicole: Homeowners Loss Settlement Issues	Live Webinar	Webinar: 1:00PM - 2:00PM
October 27, 2022	CISR Live Webinar: Personal Lines Miscellaneous	Live Webinar	Live Webinar: 8:00AM - 5:00PM

October 27, 2022	Homeowners In Real Life: Tales of Claims & Coverage	Live Webinar	Webinar: 8:00AM - 11:00AM
November 1, 2022	Personal Lines Coverage Concerns: Annoying But Important	Live Webinar	Webinar: 8:00AM - 11:00AM
November 1, 2022	Ethics: Essentials for the Insurance Producer	Live Webinar	Webinar: 12:00PM - 3:00PM
November 2, 2022	An Hour with Cathy: Additional Insured Endorsements for Contractors	Live Webinar	Webinar: 1:00PM - 2:00PM
November 3, 2022	Certificates of Insurance and the Coverage Issues that Go With Them	Live Webinar	Webinar: 8:00AM - 11:00AM
November 3, 2022	Commercial Insurance Coverages, Court Cases & Chaos	Live Webinar	Webinar: 12:00PM - 3:00PM
November 7, 2022	Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)	Live Webinar	Webinar: 12:00PM - 3:00PM
November 9-10, 2022	CIC Live Webinar: Insurance Company Operations Institute	Live Webinar	Live Webinar
November 10, 2022	Certificates and Additional Insureds: What Did I Do to Deserve This?!	Live Webinar	Webinar: 8:00AM - 11:00AM
November 15, 2022	CISR Live Webinar: Commercial Casualty 1	Live Webinar	Live Webinar: 8:00AM - 5:00PM
November 15, 2022	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	Live Webinar	Webinar: 12:00PM - 3:00PM
November 16, 2022	An Hour with Sam: A Numbers Game - Mastering the Coverage Symbols in a Business Auto Policy	Live Webinar	Webinar: 1:00PM - 2:00PM
November 17, 2022	Personal Lines Clients and Their New Normal	Live Webinar	Webinar: 8:00AM - 11:00AM
November 29, 2022	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	Live Webinar	Webinar: 8:00AM - 11:00AM
November 29, 2022	Commercial Property - Direct vs. Indirect Damage	Live Webinar	Webinar: 12:00PM - 3:00PM
November 30, 2022	An Hour with Dave: Fast Facts About Flood	Live Webinar	Webinar: 1:00PM - 2:00PM
December 1, 2022	That's Personal: Home & Auto Exposures Your Insured Doesn't Share (and Why That's Bad)	Live Webinar	Webinar: 8:00AM - 11:00AM
December 6, 2022	Flood Insurance, FEMA, and the NFIP	Live Webinar	Webinar: 8:00AM - 11:00AM
December 6, 2022	Adventures in Aging: Social Security & Other Retirement Income Solutions	Live Webinar	Webinar: 12:00PM - 3:00PM
December 7, 2022	An Hour with Nicole: Personal Umbrella Issues & Answers	Live Webinar	Webinar: 1:00PM - 2:00PM
December 8, 2022	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	Live Webinar	Webinar: 8:00AM - 11:00AM

December 8, 2022	Why Good People Do Bad Things: A Deep Dive Into Agency Ethics	Live Webinar	Webinar: 12:00PM - 3:00PM
December 13, 2022	CISR Live Webinar: Agency Operations	Live Webinar	Live Webinar: 8:00AM - 5:00PM
December 13, 2022	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	Live Webinar	Webinar: 8:00AM - 11:00AM
December 13, 2022	Personal & Commercial Lines Endorsements: Some Good, Some That Really Stink	Live Webinar	Webinar: 12:00PM - 3:00PM
December 15, 2022	Homeowners In Real Life: Tales of Claims & Coverage	Live Webinar	Webinar: 8:00AM - 11:00AM
December 15, 2022	Growing Good Insurance: Using Property & Liability Endorsements to Fortify Farm Risks	Live Webinar	Webinar: 12:00PM - 3:00PM

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## CONGRATULATIONS MARK SUHR



Congratulations to our very own Mark Suhr, CIC, CPIA of Suhr & Lichty Insurance Agency in Seward, NE for his election as Assistant Treasurer of National Association of Professional Insurance Agents (PIA) at the fall meeting in San Diego.

We are proud to have Mark continue to represent PIA's independent agents in Nebraska & Iowa.

Newly elected officers of PIA National were sworn in during the fall PIA National Board of Directors meeting held September 22, 2022 in San Diego, California.

Pictured from left: incoming Assistant Treasurer, Mark Suhr, CIC, CPIA of Seward, Nebraska; Vice President/Treasurer, Ariel Rivera, CIC, CPIA San Juan, Puerto Rico; President Elect, Richard Savino CIC, CPIA of Warwick, New York; PIA President, Gerald Hemphill, CIC, LUTCF of Richmond, Virginia; Anthony "Tony" Curti, CIC, LIC, of Bloomfield Hills, Michigan. Immediate Past President.

All the officers will serve one-year terms that begin on October 1, 2022 and run through September 30, 2023.

# LEGAL POT & AUTO CRASH DEATHS

## A FRIGHTENING STATISTIC



Charles Farmer is the vice president for research and statistical services at the Insurance Institute for Highway Safety (IIHS). He says auto crashes and auto crash deaths are up in states that have legalized recreational marijuana.

After the legalization of recreational marijuana, the rate of auto crash injuries jumped by 6%. Fatalities rose 4%. There were no reported increases in these crashes in states that haven't legalized pot recreationally.

"Marijuana, like alcohol and just about every other drug, changes how you feel and how you behave," Farmer said. "That's the purpose of a drug. And that changes how you drive. We all need to realize that driving after using marijuana is a bad idea."

To silence critics, Farmer said these statistics are consistent with previous studies.

"It's becoming more and more clear that the legalization of marijuana doesn't come without cost," he said. "But marijuana legalization is still a novelty, and there's hope that these early trends can be turned around."

Farmer and the IIHS researchers looked at statistics from five states that have legalized

recreational marijuana for those 21 and over, Colorado, Washington, Oregon, California and Nevada and five states that have not, Arizona, Idaho, Montana, New Mexico, Utah and Wyoming.

The results are mixed.

After legalization — but before retail pot sales began — car crashes with injuries rose 7%. After sales began, the crash rate dropped just below 1% but the number of fatal crashes shot up 2%.

Crash rates in Colorado rose 18% after legalization and the start of retail sales. California saw a 6% jump but crashes in Nevada dropped 7%.

Fatal crashes — however — rose in Colorado by 1% and in Oregon by 4%. Washington saw a drop of 2%, fatalities fell in California by 8% and Nevada saw a 10% drop.

Farmer said drivers stoned on pot usually drive more slowly which makes a collision less deadly. Unfortunately, while not deadly, pot intoxication makes avoiding a collision harder.

Source: [Health Day](#)

“ I wanted E&O coverage from a carrier that cared about my agency. I called PIA. They suggested PIAPRO and I haven't looked back. ”

*Erik Brecht*

EMB Specialty  
Parkesburg, PA

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