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*STATE OF MAINE  
114TH LEGISLATURE  
SECOND REGULAR SESSION*

**SURVEY OF VICTIMS OF  
UNINSURED MOTORIST ACCIDENTS**

*Staff Report  
to  
Joint Standing Committee on  
Banking & Insurance*

*December 1989*

***Legislative Oversight Subcommittee:***

*Sen. Raynold Theriault, Chair  
Rep. Charlene Rydell, Chair  
Rep. Philip E. Curran*

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**SURVEY OF VICTIMS OF UNINSURED MOTORIST ACCIDENTS**

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**SURVEY OF VICTIMS  
OF UNINSURED MOTORIST ACCIDENTS  
EXECUTIVE SUMMARY**

**Office of Policy & Legal Analysis  
December 1989**

**Background**

In 1987, legislation was enacted for a 3-year trial period, beginning January 1, 1988, requiring operators or owners of motor vehicles registered in Maine to have liability insurance or other evidence of financial responsibility.

In 1989, the law was amended by repealing a 24-hour grace period and requiring a law enforcement officer to ask the operator for proof of insurance in case of a moving violation or a traffic accident. It was still decided to complete the survey in order to assist in review of the financial responsibility law, which will be automatically repealed on January 1, 1991 unless the Legislature extends it.

In order to evaluate the financial problems of victims injured in accidents caused by uninsured motorists, the 1987 law, in 29 MRSA §790, directed the Legislative Council to survey victims who were injured during 1988 in accidents caused by uninsured motorists. The Council authorized a subcommittee of the Joint Standing Committee on Banking & Insurance to oversee the survey and to formulate policy recommendations. Sen. Raynold Theriault, Rep. Charlene B. Rydell, and Rep. Philip E. Curran were appointed to the subcommittee. The oversight subcommittee decided to defer a detailed review of the policy implications until 1990, when the Legislature will be reviewing the financial responsibility law as a whole.

The survey itself was conducted by the Office of Policy & Legal Analysis. It made no attempt at policy evaluation, since its sole purpose was to find out some of the relevant facts.

### **Survey of Persons Injured in Uninsured Motorist Accidents**

The survey was conducted as follows. The Secretary of State, Division of Motor Vehicles, provided a list of all persons, other than the uninsured operator, injured in accidents caused by an uninsured operator from January 1988 through April 1989. That list was based on the "Driver's Report of Traffic Accident" records, and listed 897 victims.

A 31-question mail survey was sent by the Office of Policy & Legal Analysis to the 816 victims for whom complete addresses were available. The survey was developed with the advice of: Suzanne Hart, Acting Director, Research Support Unit, Human Services Development Institute, University of Southern Maine; Lock Kiermaier, Program Analyst, Office of Fiscal & Program Review, Maine State Legislature; and the Oversight Subcommittee. All responses were kept confidential.

There were 338 responses received, of which 301 met the survey criteria. That was sufficient for a sample which would be statistically valid within 5% on typical answers at the 95% confidence level. Annual rates were estimated by scaling from the survey responses. The results are summarized below.

### **Findings: Medical & Hospital Costs**

In response to the specific questions identified in the statute, the survey found that from January 1988 through April 1989:

- 599 persons per year were injured in uninsured motorist accidents;
- 484 of those persons incurred medical and hospital costs, totalling \$2.2 million per year;
- At least 259 of those persons per year were not fully compensated for those costs by the uninsured operator or by any insurance policy;
- The uncompensated part of the total medical and hospital costs of those persons was at least \$223 thousand per year; and
- The 5% of the cases with the highest medical and hospital costs accounted for over half the total medical and hospital costs.

**Findings: Non-medical Costs**

The survey also obtained information on other kinds of costs. The adjusted annual rates are shown in the following table. In summary:

- Property damage affected 350 persons per year, with a total cost of \$1.3 million, of which \$316 thousand was uncompensated;
- Lost time at work affected 247 persons per year, with a total cost of \$400 to \$600 thousand, of which \$288 thousand was uncompensated;
- Replacement homemaker services were purchased by 32 persons per year at a total cost of \$31 thousand, of which \$21 thousand was uncompensated;
- Other uncompensated direct costs affected 167 persons per year with a total cost of \$129 thousand; and
- As previously mentioned, medical and hospital costs affected 484 persons per year at a total cost of \$2.2 million, of which \$223 thousand was uncompensated.

**UNINSURED MOTORIST ACCIDENT COSTS**  
adjusted annual rates

Cost Item	Total		Uncompensated	
	persons	\$thousand	persons	\$thousand
Medical & Hospital	484	\$2192	259	\$ 223
Property Damage	350	1317	239	316
Lost Work	247	397*	173	288
Homemaker Services	32	31	24	21
Other Direct	167	129	167	129
<b>TOTAL, All Sources</b>		<b>\$3966</b>		<b>\$ 977</b>

\* The survey figure for lost work appears to be an underestimate, as discussed at the end of Chapter III of the survey report. Its total cost was probably about \$600,000.

**Findings: General**

About half the victims added written comments. In general, they were irate over the unfairness of the situation, the fact that the uninsured driver got off with a fine of less than \$50, and, in many cases, the fact that the uninsured driver had been drinking.

### Discussion

When the at-fault driver was uninsured, the victims' insurance policies picked up most of the burden for medical and hospital expenses (\$2 million, or about 90% of the cost). In principle those costs should have been covered by liability insurance, but the at-fault drivers had no insurance. The uninsured at-fault driver directly paid something in only 3% of the cases.

Thus motorists who purchase uninsured motorist coverage are, through their premiums, bearing a significant portion of the cost of health damage caused by uninsured motorists who fail to purchase liability insurance. Likewise, health insurance is bearing a significant portion of the cost of the health damage caused by uninsured motorists.

Although medical and hospital expenses are over half the total expense from all sources, they are less than one-fourth of the expense borne by the victims, and are third behind property damage and lost pay in cost to the victims. This is consistent with the fact that 90% of the medical costs were covered by some kind of insurance and with the comments by the victims, who generally focussed on the damage to their cars more than the medical problems they suffered.

Only about one-fourth of the overall expense was borne by the victims, with the rest borne by insurance, state aid, or some other source. This does not remove the financial problems of the victims, but it does mitigate them.

### Additional Notes

It was not feasible to obtain information from doctors or hospitals to cross-check the survey results, but the auto insurance companies did provide some figures on Uninsured Motorist coverage. These led to an estimate of 352 claims, totalling \$3.2 million per year under that coverage. That represents only part of the study population, because, as the survey results indicate, that only about 57% of the victims carried uninsured motorist or similar insurance.

The insurance company figures do suggest that the true medical and hospital costs are larger than the survey estimates, and may possibly be considerably larger. The reasons for the difference in figures are not known, but one likely factor is that the survey dealt only with expenditures to date, while the insurance company figures dealt with long term anticipated costs. That could be especially important in view of the survey finding that over 20% of the respondents suffered permanent impairment of some kind.

## I. INTRODUCTION

### Background of the Survey

This report is submitted by the Office of Policy & Legal Analysis to the Joint Standing Committee on Banking & Insurance in accordance with 29 MRSA §790, as enacted in 1987. (See Appendix) During consideration of the 1987 amendments to the financial responsibility law, members of the Joint Standing Committee on Banking & Insurance were quite concerned over the question of establishing a fund to compensate victims of uninsured motorists. There was not enough information to evaluate that option, so this survey was conceived to fill that gap.

That Act directed the Legislative Council to survey a random sample of those persons, other than the uninsured operator, who received bodily injuries in accidents involving an uninsured operator of a motor vehicle during calendar year 1988.

The purpose of the survey was to determine:

- A. The number of persons injured who were not compensated fully by the uninsured operator or by any insurance policy and who themselves were not in violation of the financial responsibility law.
- B. The amount of money necessary to establish a fund to compensate those persons.

In order to carry out its responsibility under the Act, the Legislative Council authorized a 3-member Subcommittee of the Joint Standing Committee on Banking & Insurance to oversee the survey and to formulate any policy recommendations. The members of the Legislative Oversight Subcommittee were: Sen. Raynold Theriault, Rep. Charlene B. Rydell, and Rep. Philip E. Curran. The Office of Policy & Legal Analysis actually conducted the survey.

The Legislative Oversight Subcommittee discussed whether this survey was still needed, in view of the new legislation enacted in 1989, and decided that the survey could still be useful to evaluate actual losses under the 1988 law and provide a baseline for future reference. And, it was reported by the Division of Motor Vehicles that although only 9% of Maine motorists are uninsured, down from 15%, they do not expect that figure to ever reach zero: even in states with compulsory insurance 4-6% of the motorists are uninsured.

## **Maine's Financial Responsibility Law**

Prior to 1988 Maine's financial responsibility law required the Secretary of State to suspend the license, registration certificate and plates of any driver involved in an accident which resulted in death, bodily injury, or property damage to an extent of \$500 or more, who failed to comply within 30 days with the requirements for proof of financial responsibility. In addition, that law included discretionary authority for the Secretary of State to require proof of financial responsibility before reinstating the license of a person whose license had been suspended (29 MRSA §§781 et seq).

In 1987, legislation was enacted requiring operators or owners of motor vehicles registered in Maine to have liability insurance or financial responsibility, beginning January 1, 1988 (PL 1987, c 341). Enforcement was accomplished by requiring any operator stopped for a moving violation or involved in an accident to present evidence of insurance on request by the officer. If not, the operator could be cited for violation of the financial responsibility law, but the charges were dismissed if the operator obtained insurance within 24 hours. That law will be automatically repealed on January 1, 1991, after a 3-year trial period, unless the Legislature extends it.

In 1989, legislation was enacted amending the law by repealing the 24 hour grace period, effective September 30, 1989 (PL 1989, c 290). In addition, PL 1989, c 249 was enacted, which requires law enforcement officers to ask for proof of insurance from any operator who is stopped for a moving violation or who is involved in an accident.

## **II. DESIGN & CONDUCT OF THE SURVEY**

### **Identification of the Survey Population<sup>1</sup>**

The Secretary of State, Division of Motor Vehicles (DMV) provided a monthly list of all accidents involving an uninsured operator which resulted in bodily injury to a person other than the uninsured operator. Although the law only required 12 months of data, DMV kindly provided data for the period from January 1, 1988, through May 23, 1989. Examination of the list suggested that the returns covered all of April, but only part of May, so the study period was chosen as the 16 month period from January through April 1989.

The DMV based the list on the "Driver's Report of Traffic Accident." A copy is reproduced in the Appendix. Those reports are numerous: there were 75,637 in 1988. However, DMV selected only those where an uninsured motorist was at fault

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<sup>1</sup>This description is based on conversations with Theresa Gilbert of the Financial Responsibility Section of the Division of Motor Vehicles (x.2256)

and where another person was injured. DMV sends a follow-up letter to any driver who does not indicate coverage by liability insurance. If there is no reply within 15 days, it is assumed by DMV that the operator was not covered by insurance. There were 909 such cases listed in the 16-month period, distributed as shown in Figure 1.

**FIGURE 1  
UNINSURED MOTORIST VICTIMS BY MONTH**

DATE OF ACCIDENT	# OF PERSONS
January 1988	82
February 1988	41
March 1988	60
April 1988	43
May 1988	58
June 1988	66
July 1988	79
August 1988	82
September 1988	49
October 1988	70
November 1988	58
December 1988	50
January 1989	59
February 1989	36
March 1989	40
April 1989	<u>36</u>
SUBTOTAL	909
less duplicate entries	<u>(12)</u>
TOTAL STUDY POPULATION	897

After review of the Drivers Reports of Traffic Accident, DMV invokes the Financial Responsibility Law if they feel the uninsured driver was at fault. DMV does not routinely review the police reports, but if the situation is unclear, DMV requests a copy of the police report which does identify the fault. Likewise, when DMV receives a court judgment against an individual they invoke the Financial Responsibility Law.

The list from the DMV of Uncompensated Injured Persons included only: name of injured person; date of birth; address; accident date, location; and police report reel and frame number. The accident report itself also includes a detailed description of the accident; information on all parties involved in the accident such as name, birthdate, address, license number, insurance policy, if any, and nature of injury; vehicle identification number; total combined damages of the vehicles; and the name of the law enforcement officer involved. That information is a public record.

Of the 897 victims on the list from DMV, 81 did not have complete address information, so they could not be included in the survey mailing. The survey was sent to the 816 victims for whom complete addresses were available.

The Driver's Report of Traffic Accident is based on information obtained at the scene of the accident. If an immediate fatality occurs it would be reported, but if a person dies later from injuries received in the accident the report does not contain that information.

The survey population does include accidents where the at-fault vehicle was registered in another state. The fraction of out of state vehicles was not determined, but DMV reports that in 1988, about 10% of the persons to whom they sent notifications requiring proof of insurance were from out of state.

This was a self-reporting survey, which raises the question of whether the responses would be objective. However, there was no particular incentive for victims to give inaccurate answers, so that did not seem to be a serious problem. The accuracy of data from individuals' memories could also be questioned, but they did have a chance to consult their records and the survey did not require precise values. In any event, there was no viable alternative for getting individual data. However, some aggregate information was obtained from auto insurance companies, as discussed in Chapter IV.

### Development of the Survey Protocol<sup>2</sup>

It was decided to use a mail survey rather than a telephone survey because: that would allow recipients time to refresh their memories on the accident; the telephone numbers of the victims were not readily available; and the added expense of a telephone survey would not be justified.

A sample of the population of 897 victims would require at least 270 returns to be statistically valid at the 95% confidence level within 5% on typical answers.<sup>3</sup> Even with a

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<sup>2</sup>The survey protocol was developed by the Office of Policy & Legal Analysis staff in consultation with Suzanne Hart, Lock Kiermaier and the Legislative Oversight Subcommittee. Suzanne Hart is Acting Director of the Research Support Unit of the Human Services Development Institute at University of Southern Maine. Lock Kiermaier is a Program Analyst who conducts survey research for the Office of Fiscal and Program Review of the Maine Legislature. Comments were also received from interested parties, as listed in the Appendix.

<sup>3</sup>Quantitative Methods for Public Administration, Susan Welch and John C. Comer, The Dorsey Press, Homewood, Illinois (1983) page 158.

response rate of 50% that would have required mailing nearly 550 questionnaires. As a result, it was decided to mail the questionnaire to all the victims for whom addresses were available. The added effort to survey the entire population was modest, and the advantage in removing the uncertainty due to selection of a sample of the population was significant. Of course, it was still necessary to consider whether the actual returns constitute a representative sample or a biased sample of the population, as discussed below.

The possibility of excluding dead persons from the mailing was explored, but ruled out because it would have required a cumbersome, expensive, confidential cross-check with the Bureau of Vital Statistics and because the study team felt that the costs incurred by persons who died could be a significant part of the costs to be determined. Instead, the questionnaire and cover letter were carefully worded to avoid offending the survivors while at the same time soliciting information about the accident involving the deceased.

The study team decided to expand the scope of the survey from hospital and medical expenses (which were required by the law) to include property damage, lost pay, cost of homemaker services and other direct costs. Although this resulted in a longer survey instrument (2 pages, 2 sides rather than 1 page, 2 sides) it seemed reasonable to take this opportunity to gather that other information.

The questionnaire itself went through 5 drafts in preparation, with input from Ms. Hart, Mr. Kiermaier, the Legislative Oversight Subcommittee, and other interested parties (see footnote 2). The final version used closed-end questions for ease in coding, but allowed ample opportunity for open-ended comments. The draft questionnaire was also pre-tested over the phone with several of the injured persons. Unfortunately, time did not allow more extensive pre-testing.

The survey form was mailed out with a personalized cover letter, signed by the chairs of the Legislative Oversight Subcommittee. A postage paid reply envelope was included for convenience. A follow-up letter, with a duplicate questionnaire and return envelope was mailed to all non-respondents 2 weeks after the first letter. The timing of receipt of the returns is shown in Figure 2.

Confidentiality was carefully respected. The mailing list was kept separate from the database, and persons were identified only by sequence number in the database. Names of victims were paired with sequence numbers on the mailing list, in order to allow for follow-up mailings, but no other information was included with them.

**FIGURE 2**  
**QUESTIONNAIRES RECEIVED, BY DATE**

DATE RECEIVED	# RECEIVED USABLE	# RECEIVED UNUSABLE	# RECEIVED TOTAL
1st Round: (Initial letter mailed October 10, 1989)			
10/16	66	9	
10/17	21	1	
10/18	26		
10/19	25	3	
10/20	10		
10/23	10		
10/24	5	2	
10/25	13		
10/26	11		
10/27	-		
10/30	6	2	
10/31	2	4	
11/1	1		
less May '89 events	<u>(3)</u>		
SUBTOTAL	195	<u>21</u>	<u>213</u>
2nd Round: (follow-up letter mailed October 27, 1989)			
11/1	21	1	
11/2	8	1	
11/3	12	5	
11/6	15	1	
11/7	5		
11/8	11		
11/9	5		
11/13	6	1	
11/14	4		
11/15	4	2	
11/16	1		
11/17-27	8	2	
less May '89 events	<u>(2)</u>		
SUBTOTAL	100	14	<u>112</u>
3rd Round: (late returns, after draft report)			
11/28-12/5	<u>11</u>	<u>2</u>	
SUBTOTAL	11	2	13
GRAND TOTALS	<u>301</u>	<u>37</u>	<u>338</u>

### III. RESULTS OF THE SURVEY

#### The Population

The Secretary of State reported 897 persons injured in uninsured motorist accidents during the 16-month period, January 1988 through April 1989. The uninsured motorists themselves were not included in the reports.

#### Survey Returns

A questionnaire was mailed to all 816 victims for whom complete addresses were available. The Postal Service returned 35 (4%) of the original questionnaires as undeliverable. Two weeks later, a follow-up with the same questionnaire was mailed to each person who had not answered.

The total number of responses was 338, which is 37% of the population. It is estimated that 213 (63%) of the responses came from the first mailing and 125 (37%) from the follow-up mailing.

#### Responses Which Do Not Meet the Criteria

As previously noted, the survey population includes only persons injured in an accident caused by an uninsured motorist, but not including the at-fault driver. Among the responses, 301 met the criteria, but 35 did not, as detailed below:

Met the criteria	301	( 89%)
Did not meet the criteria		
"no accident"		
"no injury"		
"had insurance"		
"at fault driver"		
SUBTOTAL	<u>37</u>	<u>( 11%)</u>
TOTAL	338	(100%)

Thus, the original list obtained from the Secretary of State included some persons inappropriately. There may also have been some names missing from the list, but there is no way of estimating that number.

### Scaling From the Sample to the Whole Population

To estimate the population totals from the sample who responded a scaling factor S is used. This is obtained from the ratio of the number in the population to the number of responses received. It was not necessary to distinguish the reason a response was not received - whether because the Secretary of State did not have the address, the Postal Service returned the survey as undeliverable, or the person chose not to reply.

$$S = \frac{\text{number in population}}{\text{number of responses}} = \frac{897}{338} = 2.653$$

Thus we estimate, for the entire population:

number meeting the criteria	301 * 2.653 =	799
number not meeting criteria	37 * 2.653 =	<u>98</u>
TOTAL		897

The corrected estimate of the number of persons injured in uninsured motorist accidents, as defined by the above criteria, during the 16 month period studied is 799.

### Scaling From the Survey Period to Annual Rates

To scale down to an annual rate a second scaling factor R is used.

$$R = \frac{\text{months in a year}}{\text{months in survey period}} = \frac{12}{16} = .750$$

Thus we estimate from the total number meeting the criteria:

annual number meeting the criteria	799 * .750 =	599
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### Scaling Directly From the Sample to Annual Rates

To estimate the annual population totals directly from the sample who responded a combined scaling factor is used:

$$RS = .750 * 2.653 = 1.990$$

Thus 301 \* 1.990 = 599 persons injured annually in  
uninsured motorist accidents

## Processing the Data

The responses were coded on coding sheets by a research assistant. Generally, blanks were coded as blanks, but if the other responses clearly indicated the correct choice, then that choice was coded. If the response was unclear or clearly erroneous but the correct response was not evident the result was coded "9". In questions which ask "who paid?", and which did not include "no one else" as a choice, the result was interpreted as "no one else paid" if the out-of-pocket expense was in the same bracket as the total expense, and there was no indication of payment by anyone else. These were coded "0".

The data was entered by a secretary into a LOTUS 1-2-3 spreadsheet on a WANG Personal Computer. For each questionnaire meeting the criteria a record was entered. Each record included the sequence number in the key field and the coded responses in 76 other fields. In addition, any comments were entered by the secretary into a word processing document on WANG WP PLUS. This document was formatted with 3 fields: sequence number, question number, and text. This allowed sorting by sequence number or by question number.

For questions which presented choices of ranges of dollars or of times, some persons indicated that their answer was greater than the upper limit of the highest range, but failed to fill in the actual amount. These were coded as "unclear", but calculated using the upper limit values.

For other persons who clearly indicated that there was a cost, but who did not indicate the amount, the result was coded as "\$ unclear", but adjusted final totals were calculated in each cost category by adding an estimate of the "\$ unclear" amounts found by multiplying the number of unclear cases times the average cost for those which were clear.

To facilitate confidentiality, neither the database document nor the comments document contain the names of persons. The only record where the sequence number appears with the name is on the mailing list. This was necessary to allow follow-up mailings to those who did not respond to the first mailing. That list could also be useful for cross checking information between the questionnaire responses and the report received from the Secretary of State.

Summary reports were prepared using LOTUS 1-2-3. These summarize the actual responses received to the questionnaire: how many people had a certain kind of experience; the total cost of each kind of damage (i.e. medical expense, property damage, lost pay, replacement homemaker costs, and other direct expenses); and people's overall feeling about the financial burden. No statistical analysis as such has been performed. Finally, the written comments are presented in the Appendix.

## Survey Results

The following results are based on the 301 completed questionnaires meeting the criteria. They are adjusted for unclear answers, but not scaled to annual rates. The numerical totals for each question are tabulated on the questionnaire form, attached in the Appendix. Highlights are as follows. The results are discussed further in the following sections and chapters.

### Highlights of Survey Results

#### Medical Impacts

OF THE 301:

The most severe injury of each victim included:

- 122 no visible signs of injury
- 99 bruises, scrapes, swelling or limping
- 68 bleeding, broken bone or dislocation
- 11 paralysis or long unconsciousness
- 1 death

- 162 recovered in less than 1 month
- 71 recovered in a longer time
- 67 are not yet recovered
- 1 unclear

- 67 suffered permanent impairment (+8 unclear)

- 243 required treatment after the accident(+1 unclear)

OF THOSE 243 WHO REQUIRED MEDICAL TREATMENT:

- 53 are still having treatment (+0 unclear)

- 34 stayed at least overnight in a hospital(+0 unclr)

- 226 were cases with medical costs  
(+16 unclear+ 1 no cost)

The adjusted total medical cost was \$1,101,313

The uncompensated amount paid by the victims was \$111,927 (130 cases)

- In 8 cases the uninsured driver helped pay (3%)
- In 138 cases auto insurance paid something (57%)
- In 69 cases, health insurance paid something (28%)
- In 15 cases the State (incl. Medicaid) paid some
- In 26 cases another source paid something
- In 12 cases the answer was unclear
- In 16 cases no one else paid

Survey Results (continued)

Property Damage

OF THE 301:

176 suffered property damage (+1 unclear)

The adjusted total cost of property damage was \$661,739

The uncompensated amount paid by victims was \$168,667 (120 cases)

OF THE 176 CASES WITH PROPERTY DAMAGE:

In 14 cases the uninsured driver helped pay  
In 117 cases auto insurance helped pay  
In 6 cases another source helped pay  
In 10 cases it was unclear  
In 33 cases no one else paid

Time Missed from Work

OF THE 301:

171 were gainfully employed at the time(+1 unclear)

OF THE 171:

124 missed time from work

OF THE 124 WHO MISSED TIME FROM WORK:

94 missed less than a month  
21 returned after a longer time  
9 have not yet returned

The adjusted total pay for that time was \$199,730

The uncompensated pay lost by victims was \$144,871 (87 cases)

The source of reimbursement was:

In 4 cases the uninsured motorist helped pay  
In 32 cases sick leave etc helped pay  
In 7 cases disability insurance etc helped pay  
In 7 cases another source helped pay:  
(other insurance in 5 cases, and unstated in 2)  
In 4 cases it was unclear  
In 83 cases no one else paid

Survey Results (continued)

Replacement Homemaker Services

OF THE 301:

98 were homemakers at the time (+1 unclear)

OF THE 98:

16 hired replacement help (+1 unclear)

OF THE 16 WHO HIRED REPLACEMENT HELP:

4 were for less than a month

12 were for longer

The total cost of homemaker services was \$15,500

The amount paid by victims was \$10,750 (12 cases)

The sources of reimbursement were:

In 0 cases the uninsured motorist helped pay

In 2 cases auto insurance helped pay

In 2 cases other insurance helped pay

In 1 cases another source helped pay

In 0 cases it was unclear

In 11 cases no one else paid

Other Direct Expenses

OF THE 301:

84 had other unreimbursed direct expenses(+5 unclr)

OF THE 84 WITH OTHER DIRECT EXPENSES:

The adjusted uncompensated other expense was \$64,736, including:

16 with medical expenses: \$4570 plus 7 unspecified

38 with replacement transport: \$29,930 plus 2 unspec

8 with property damage: \$4,225 plus 2 unspecified

3 with business losses: \$40 plus 2 unspecified

5 with homemaker expenses: \$2,600 plus 3 unspec.

14 with other kinds: \$4,875 plus 8 unspecified

Survey Results (continued)

General Questions

OF THE 301:

The respondents rated the problem of handling the accident costs as follows:

68	No problem	23%
48	Not much of a problem	16%
100	Somewhat of a problem	33%
76	Serious problem	25%
9	Unclear	3%

Comments

OF THE 301, written comments were added by 149. These are reprinted verbatim in the Appendix. In general, the victims were irate over the unfairness of the situation; the fact that the uninsured motorist generally got off with a fine of less than \$50; and that in many cases the other driver had been drinking. They also seemed to have more problems with transportation than with their medical bills. This may be due to the more immediate nature of transportation costs and the more extensive personal insurance coverage for medical bills.

*(End of Survey Results)*

Total Costs

The total number of cases and the total costs for all categories of damage, and the calculated annual rates are shown in Figure 3A.

Sensitivity Analysis

Before all the returns were in, the first round results were analyzed separately. The totals are shown in Figure 3B. Comparison of the projected annual rates from the 1st round with those from the entire sample provides a kind of sensitivity analysis. For total medical and hospital costs the estimate based on the full sample is 8% higher in dollars, and involves 16% more people than that based on the first round. For the unreimbursed costs the estimate based on the full sample is 36% higher in dollars, and involves 17% more people. The full sample was adjusted for damages reported with amounts unspecified, while the first round results were not adjusted, which accounts for 5 to 8% of the difference. No attempt was made to explain the residual difference. The fact that it is modest supports the general validity of the overall analysis.

**FIGURE 3A**  
**UNINSURED MOTORIST ACCIDENT COSTS**  
(number of cases in parentheses)

Cost Item	Sample of 301 reported values		Annual Rates*	
	Total	Uncomp- ensated Subtotal **	Total	Uncomp- ensated Subtotal
Medical & Hospital	\$1101313 (243)	\$111927 (130)	\$2191613 (484)	\$222735 (259)
Property Damage	\$661739 (176)	\$158667 (120)	\$1316861 (350)	\$315747 (239)
Lost Work	\$199730 (124)	\$144871 ( 87)	\$ 397463 (247)	\$288293 (173)
Homemaker Services	\$ 15500 ( 16)	\$ 10750 ( 12)	\$ 30895 ( 32)	\$ 21393 ( 24)
Other Direct***	\$ 64736+	\$ 64736 ( 84)	\$ 128825+	\$128825 (167)
<b>TOTAL, All Costs</b>	<b>\$2,043,018</b>	<b>\$490,951</b>	<b>\$3,965,607</b>	<b>\$976,993</b>

\*Annual Rates are calculated by multiplying the adjusted values by the scale factor of 1.99

\*\*Adjusted for costs reported with amounts unspecified.

\*\*\*Other Direct costs may be reallocated to other categories as follows. There were 84 items, distributed as shown by the numbers in parenthesis.

Reallocated to:	Sample of 301 (not adjusted)
Medical & Hospital	\$ 4570 (16)
Property Damage	\$ 4275 ( 8)
Lost Work	\$ 40 ( 3)
Homemaker	\$ 2600 ( 5)
Repl. Transport	\$29930 (38)
Miscellaneous	\$ 4875 (14)
<b>SUBTOTAL</b>	<b>\$46,240 (84)</b>
<b>ADJUSTED SUBTOTAL</b>	<b>\$64,736 (84)</b>

**FIGURE 3B**  
**UNINSURED MOTORIST ACCIDENT COSTS**  
(number of cases in parenthesis)  
(based on 1st round data only)

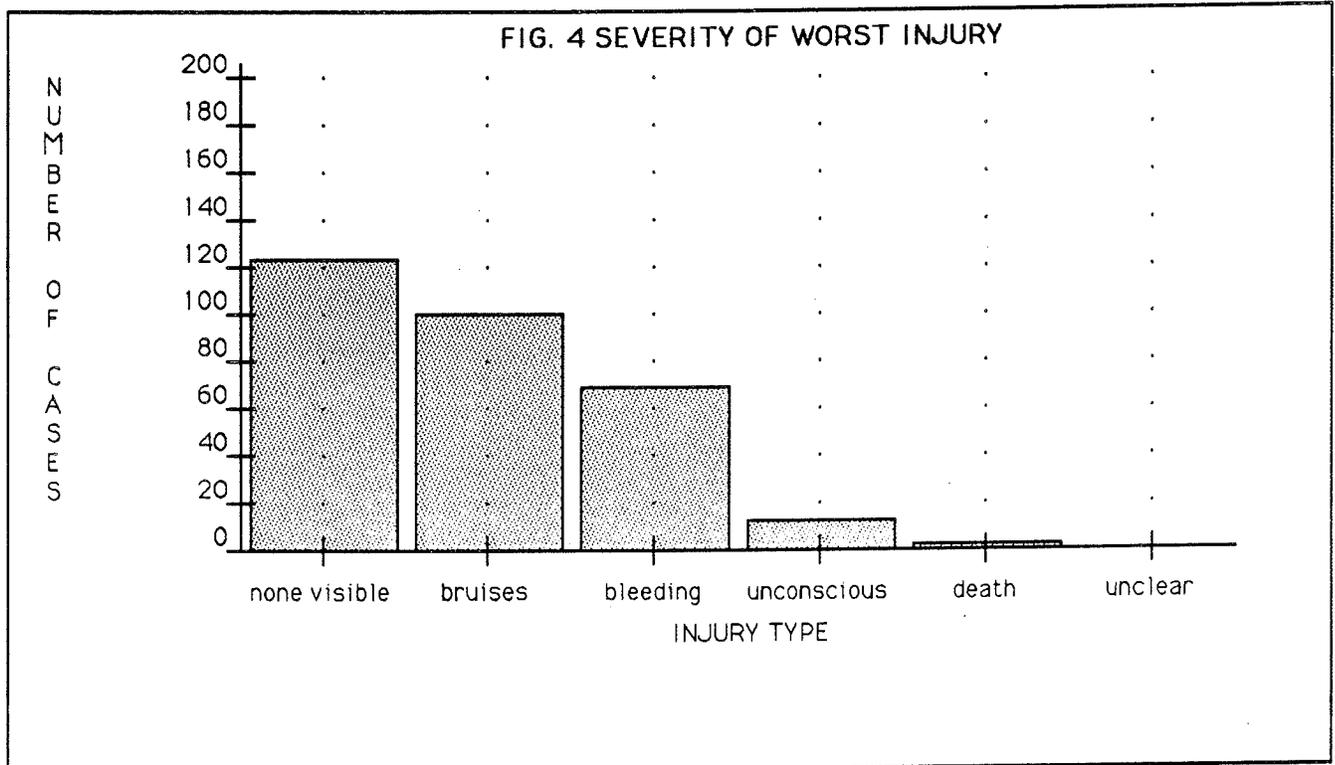
Cost Item	Sample of 195 reported values		Annual Rates*	
	Total	Uncomp.	Total	Uncomp.
Medical & Hospital	\$730007 (151)	\$ 58800 ( 80)	\$2022119 (418)	\$162876 (222)
Property Damage	\$434350 (1170)	\$ 99850 ( 82)	\$1203150 (324)	\$276585 (227)
Lost Work	\$ 99305 ( 77)	\$ 84375 ( 56)	\$ 275075 (213)	\$233719 (155)
Homemaker Services	\$ 10500 ( 11)	\$ 10125 ( 10)	\$ 29085 ( 30)	\$ 28046 ( 28)
Other Direct**	\$ 33646+ ( 55)	\$ 33646 ( 55)	\$ 93199+ (152)	\$ 93199 (152)
<b>TOTAL, All Items</b>	<b>\$1,274,162</b>	<b>\$286,796</b>	<b>\$3,622,628</b>	<b>\$794,425</b>

\*Annual Rates are calculated by multiplying the sample values by the scale factor of 2.77 for the first round data. These are not adjusted for answers with costs reported but amounts unspecified.

\*\*Other Direct costs are explained in Figure 3A.

### Discussion: Injuries

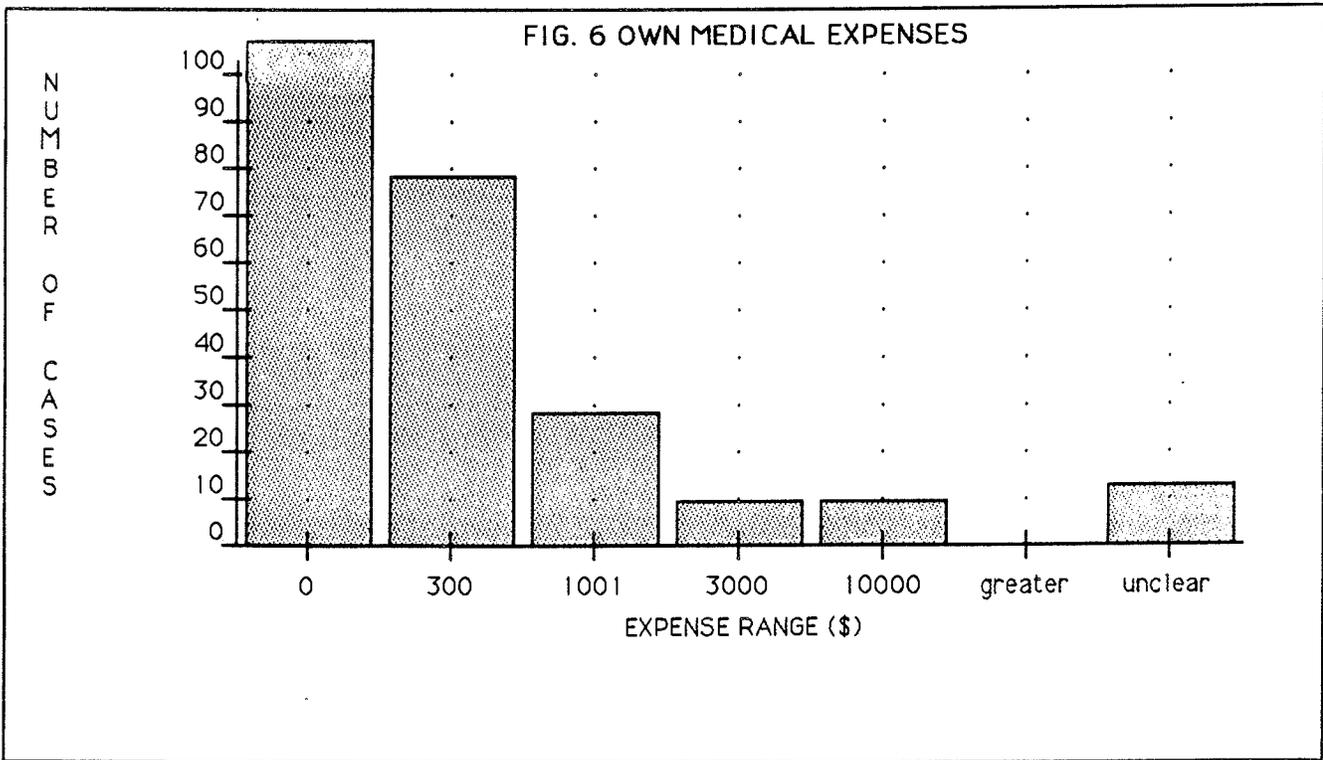
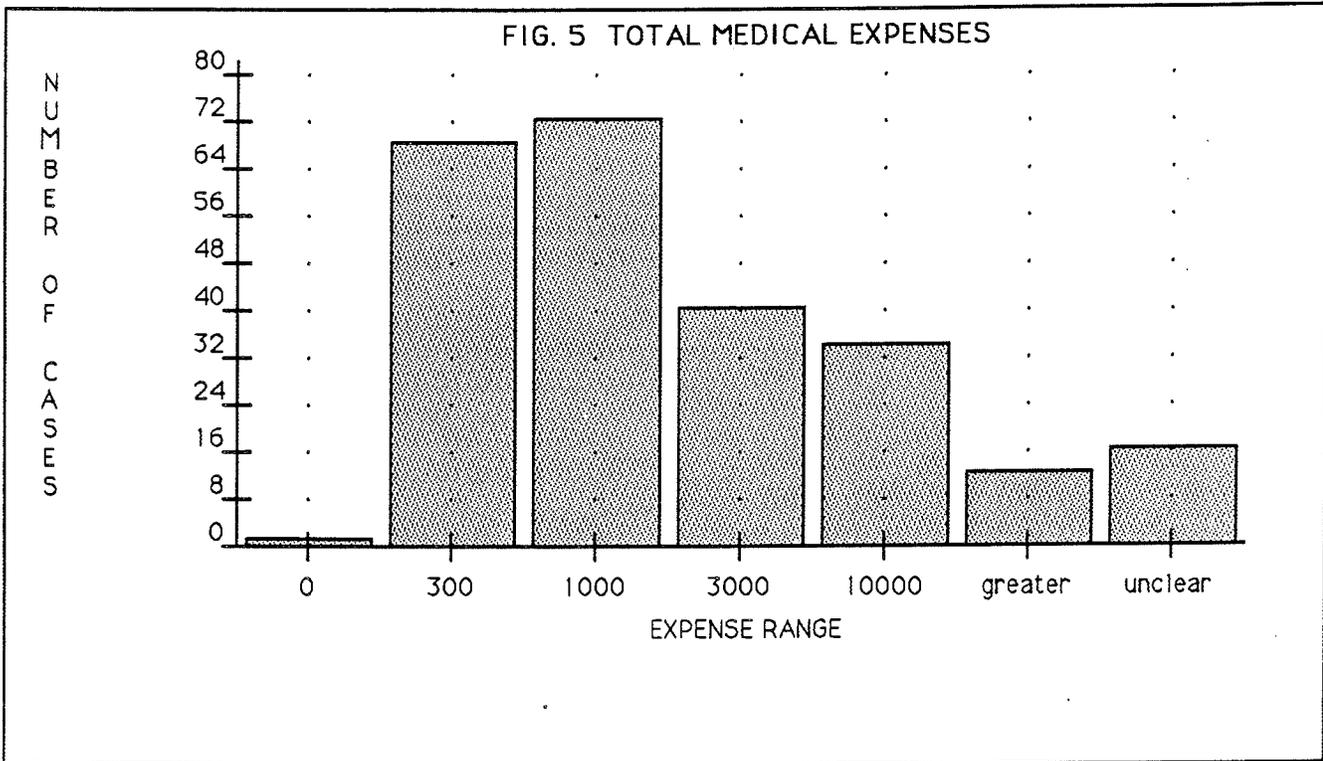
Most of the injuries were not very severe: of 301 victims, 122 (40%) had no visible symptoms at all. But, many of the injuries were severe: 67 (22%) did result in some permanent impairment and there was 1 death. Details are in Figure 4.



### Discussion: Medical Costs

For the 226 persons with medical costs (not including 16 "unclear" or 1 "no cost"), the average (mean) cost was \$4532, while the median cost was about \$1000, consistent with the reported nature and extent of medical treatment. Figure 5 gives the distribution of persons versus total medical expenses, and Figure 6 shows the portion paid by the victims. The 10 cases with the largest medical bills (5% of the cases) account for about \$565,000, which is 51% of the adjusted total medical cost.

There were 107 victims who were fully covered by insurance or another outside source. The 124 who were not fully covered (not including 12 "unclear") paid an average of \$858, while the median was in the \$1-\$300 range, consistent with typical insurance deductibles.



### Discussion: Medical Costs (continued)

The survey results showed that, of the 243 persons who required medical treatment, 138 received some compensation from the insurance on their own autos. Thus, 57% of the victims with medical costs were covered, at least partially, by uninsured motorist or similar insurance.

The profile of the 12 most expensive medical cases may be of interest: typically they required 11-30 days of hospital care, and the victims are permanently impaired. They were covered by health insurance (and in over half the cases by uninsured motorist insurance), but still had to pay between \$1000 and \$10,000 themselves. Of the 7 who were gainfully employed, 3 were out for more than 6 months, and 1 more is not yet returned. The 3 who were homemakers had to hire help for up to 6 months. These 12 victims rated handling the costs of the accident as a serious problem or as somewhat of a problem.

### Discussion: Wages, Salaries & Commissions

The survey responses concerning wages, salary or commissions suggested that the respondents were not clear in their replies to questions 20 and 21 dealing with money. On the other hand, questions 18 and 19 referring to time did appear to be clear. As a cross-check, the 124 persons who missed time from work were considered as follows. The average time missed was about 8 weeks. The median time missed was about 1 week. Using an average wage of \$350 per week<sup>4</sup> gives about \$330,000 estimated pay for that time, which is about 65% higher than the adjusted total of \$199,730 from the survey. Therefore, a rather large degree of uncertainty in the estimates of the total pay during the time lost from work is noted.

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<sup>4</sup>Labor Market Digest, Maine Department of Labor, August 1987 cited the average annual wage in Maine as \$16326 in 1986. That is \$314 per week. When adjusted for 2 years' inflation that gives about \$350 per week.

#### IV. OTHER INFORMATION

It was not feasible to obtain information from doctors or hospitals to cross check the survey results. However, the auto insurance companies did provide some interesting figures.

##### Auto Insurance Companies

The Bureau of Insurance has provided a listing of the uninsured motorist experience in Maine for 1985, '86 and '87 from the rate filing by the Insurance Services Organization (ISO). ISO insurers write about half the auto insurance policies in Maine. This does not include those large insurers such as Allstate Insurance Co. and State Farm Insurance Co. who file separately. This coverage includes only medical and hospital expense, not property damage. On average, they reported 176 claims per year, with liabilities of \$1,830,000 under the basic 20/40 coverage. Correcting for 15 % administrative expenses leaves anticipated insurance payments of \$1,591,000 per year. If the large insurers were included, and assuming similar claims rates, it is estimated that the annual figures would be 352 claims, totalling \$3.2 million per year under basic uninsured motorist coverage. This averages \$9,090 per claim, which is rather large, and raises the question whether the insurance figures are dominated by a few large claims. Unfortunately, more detailed information to answer that question was not available.

Allstate, which wrote about 11% of the private auto insurance in Maine in 1988, reports incurred losses averaging \$1,010,388 per year for 1987-1988, including both uninsured and underinsured motorist accidents. That is an average of 107 claims per year at \$9,438 each. This number of claims is about 3 times that expected from the ISO data, but the average claim size is nearly the same. Presumably this difference is due to the inclusion of a fairly large number of underinsured cases by Allstate along with the uninsured cases.

State Farm Insurance Co., which wrote about 6% of the private auto insurance in Maine in 1988, reports that there were 17 cases, averaging \$12,630 each, for a total of \$210,120. This includes only uninsured motorist cases, and is consistent with the numbers expected from the ISO data.

### Health Insurance & Medicaid

No outside information was found on the cases where auto insurance was not involved. For example, Blue Cross was unable to supply information on medical and hospital payments for uninsured motorist accidents because their data is not compiled to identify that category separately. That would have been useful because the survey shows that in 28% of the cases with medical costs, health insurance helped pay for them. In other words, there was a shifting of the burden from the uninsured motorist to the health insurance system, but the data are insufficient to determine the amount.

Similarly, Medicaid data would have been interesting, but there was not time to pursue it. However, it seems unlikely that their data would be kept in a way that would allow uninsured motorist cases to be extracted either.

### Frequency of Uninsured Motorist Accidents

Another bit of information comes from a recent report by the All-Industry Research Advisory Council (AIRAC), a research organization serving the property-liability insurance industry. That report states that in 1985, 13% of all auto injury accidents in the country were caused by uninsured motorists or hit-and-run motorists. In Maine the figure was 7%.

### Uninsured Motorist Fines

Another question which was raised by the oversight subcommittee was the amount of fines for financial responsibility violations. A letter from the Maine State Police to Sen. Collins reports 639 summonses and 279 persons found guilty in 1988. Assuming an average fine of \$50, this would total about \$14,000. It should be noted that this occurred before the repeal of the 24 hour grace period.

## V. ISSUES AND PROBLEMS

### Comparison between Insurance Company Reports and Survey Results

The reports from the auto insurance companies and the survey results may be compared as follows. The insurance reports addressed only those cases covered by uninsured motorist insurance. Since the survey found that 57% of the victims with medical costs were covered, at least partially, by uninsured motorist or similar insurance, it can be assumed that those insurance reports cover about 57% of the cases. There is no reason to expect these to be biased towards the more or the less expensive cases, so it may also be assumed that those cases represent 57% of the total medical and hospital costs. With those assumptions, the auto insurance industry data would lead to estimated annual totals, including cases not covered by uninsured motorist insurance, of  $352/.57 = 616$  cases costing  $\$3,200,000/.57 = \$5.6$  million. These estimates may be compared with the survey estimates of 484 cases costing \$2.2 million. The reasons for these differences are not known, but are discussed below. However, they suggest that the true medical and hospital costs are at least as large as the survey estimates, and may possibly be considerably larger.

Some possible reasons why the estimates based on the auto industry data are higher than the survey results are:

The insurance filings are based on incurred losses, not actual expenditures, so they include their estimates of future costs, while the survey only estimated actual expenditures to date.

The more serious cases may not be settled yet, so the final cost figures may be higher than those reported in the survey. In addition, the victim has not yet recovered in over 60 cases, so there may be future treatment costs which are not reflected in the survey data.

The ISO data reflects the 1985-87 time period, while the survey period was 1988-89. With the change in the law in 1988, one would expect the 1988 ISO data, when it becomes available, to show fewer uninsured motorists and lower uninsured motorist payments.

The ISO filing includes accidents involving underinsured as well as uninsured motorists, while the survey addressed only uninsured motorists.

The figure from the auto insurance companies probably represents an upper limit, because the companies would want to make sure that their rates would cover their future liabilities.

It is not known whether the uninsured motorist in the survey accidents was totally at fault. That could alter the proper allocation of costs between them and the victim.

If an injured person is covered by Uninsured Motorist coverage and by Health Insurance, the Uninsured Motorist coverage is primary. The survey did not provide information on the sharing of costs by insurance companies in such cases (coordination of benefits and subrogation).

### **Consumer Information: Auto Insurance**

In discussions of the survey with the Oversight Subcommittee it became clear that the details of Uninsured Motorist coverage are very important but not widely known. For example, the limits relate to the total medical damage which will be covered. It is not "excess coverage" for damages up to the face amount, which may not be covered by other sources.

For example, if a victim who has uninsured motorist coverage with a \$20,000 limit is hit by a person with \$20,000 of liability insurance, one might assume that medical costs would be covered up to \$40,000, but that is not the case. If the liability insurance pays \$20,000, the uninsured motorist coverage pays nothing, because it is not excess coverage.

The Bureau of Insurance has a booklet on auto insurance which is intended to fulfill the function of consumer education. It can be obtained from:

Bureau of Insurance  
State House Station #34  
Augusta, ME 04333

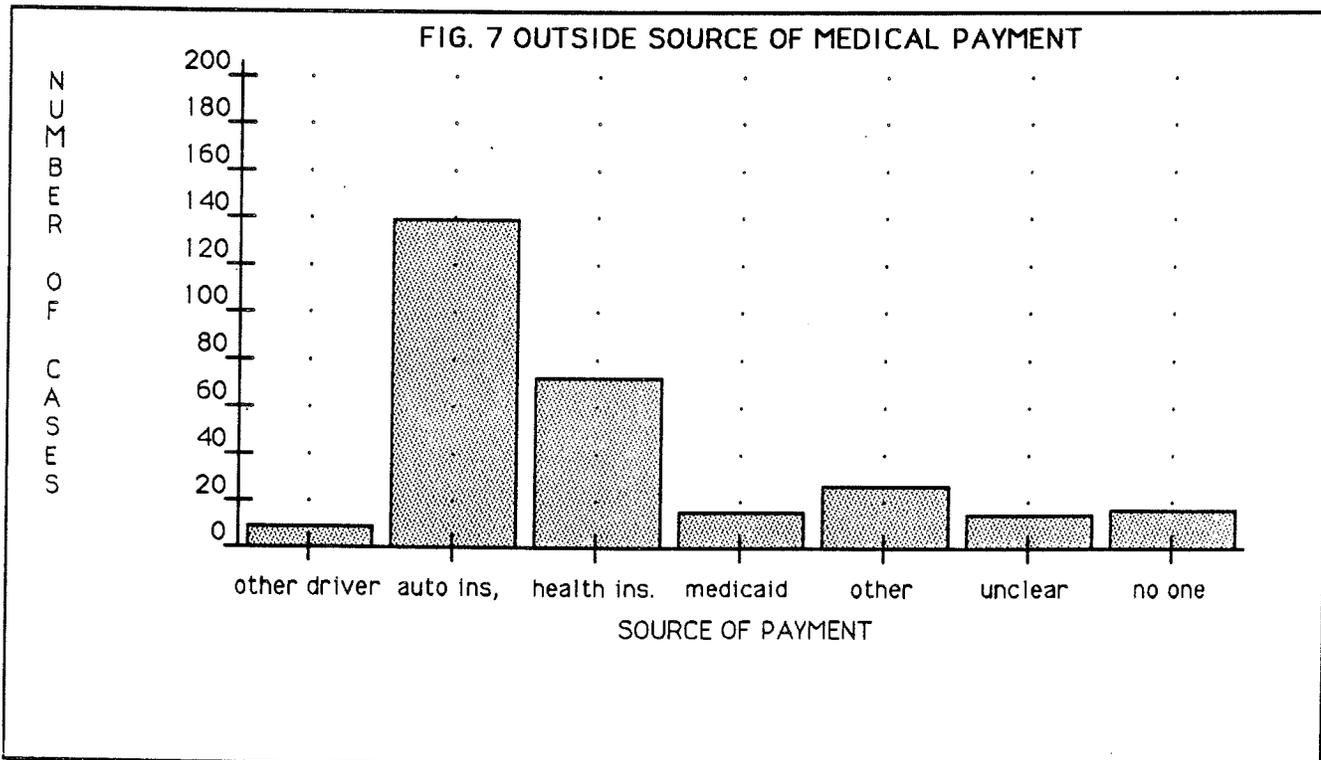
## VI. CONCLUSIONS

### Medical & Hospital Costs

It is estimated that: 484 persons per year were injured in accidents caused by uninsured motorists, and at least 259 of those persons were not fully compensated for medical and hospital costs. The uncompensated cost to those persons was at least \$222,735 per year.

When the at-fault driver was uninsured, the victims' insurance policies picked up most of the burden for medical and hospital expenses (\$2 million per year, or about 90% of the cost). The outside source of medical payments, where present, is shown in Figure 7 below.

In principle, the medical and hospital costs should have been paid by liability insurance, but the at-fault driver had no insurance. The uninsured at-fault driver personally paid some of the cost in only 3% of the cases. Thus, motorists who purchase uninsured motorist coverage are, through their premiums, bearing a significant portion of the cost of health damage caused by those who fail to purchase liability insurance. Likewise, health insurance is bearing a significant portion of the cost of health damage caused by uninsured motorists.



Property Damage, Lost Pay, Homemaker & Other Costs

The survey also obtained information on costs in addition to health costs. The total annual costs, adjusted for incomplete answers, are shown in Figures 8 and 9.

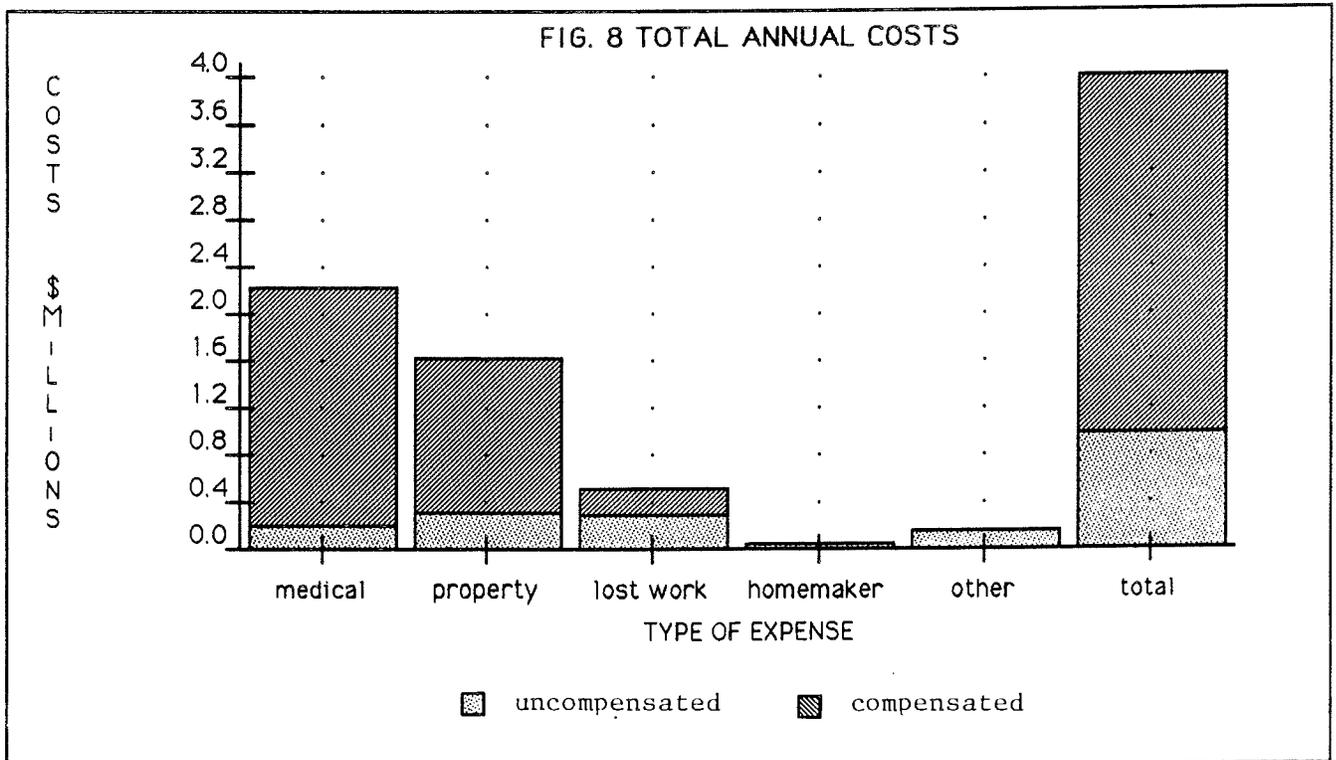
-Property damage affected 350 persons per year, with a total cost of \$1.3 million, of which \$316 thousand was uncompensated.

-Lost time at work affected 247 persons per year, with a total cost of \$400 to \$600 thousand, of which \$288 thousand was uncompensated.

-Replacement homemaker services were purchased by 32 persons per year at a total cost of \$31 thousand, of which \$21 thousand was uncompensated.

-Other uncompensated direct costs affected 167 persons per year with a total cost of \$129 thousand.

-As previously mentioned, medical and hospital costs affected 484 persons per year with a total cost of \$2.2 million, of which \$223 was uncompensated.



**FIGURE 9**  
**UNINSURED MOTORIST ACCIDENT COSTS**  
 adjusted annual rates

Cost Item	Total		Uncompensated	
	persons	\$thousand	persons	\$thousand
Medical & Hospital	484	\$2192	259	\$ 223
Property Damage	350	1317	239	316
Lost Work	247	397*	173	288
Homemaker Services	32	31	24	21
Other Direct	167	129	167	129
<b>TOTAL, All Sources</b>		<b>\$3966</b>		<b>\$ 977</b>

\* The survey figure for lost work appears to be an underestimate, as discussed at the end of Chapter III, above. Its total cost was probably about \$600,000.

### Discussion

There were 599 persons per year injured in accidents caused by uninsured motorists, not including those uninsured motorists. Of these, 484 persons per year incurred medical costs. The total expense from all sources, including medical, property, lost pay, homemaker services and substitute transportation was about \$4.0 million, with about \$1 million uncompensated.

Although medical and hospital expenses are over half the total expense from all sources, they are less than one-fourth of the expense borne by the victims, and are third behind property damage and lost pay in cost to the victims. This is consistent with the fact that 90% of the medical costs were covered by some kind of insurance and with the comments by the victims, who generally focussed on the damage to their cars more than the medical problems they suffered.

Only about one-fourth of the overall expense was borne by the victims, with the rest borne by insurance, state aid, or some other source. This does not remove the financial problems of the victims, but it does mitigate them.

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**APPENDICES**  
**SURVEY OF VICTIMS OF**  
**UNINSURED MOTORIST ACCIDENTS**

Statute Requiring the Survey (29 MRSA §790) .....	32
Driver's Report of Traffic Accident (sample) .....	33
List of Interested parties .....	35
Survey cover letters .....	36
Survey questionnaire, with response totals .....	38
Written comments from victims (verbatim) .....	45



**PUBLIC LAWS, CHAPTER 341  
FIRST REGULAR SESSION-1987**

**Title 29**

**§790. Uncompensated injured persons data collection**

**§1. Secretary of State to prepare list.** The Secretary of State shall prepare a monthly list of all accidents involving any uninsured operator of a motor vehicle which results in bodily injury to any person, other than the uninsured operator, for a period of one year beginning January 1, 1988. This list shall include, at a minimum, the names and addresses of persons injured in these accidents and shall be sent to the Legislative Council.

**§2. Survey of injured persons.** The Legislative Council shall survey a random sample of those persons with bodily injuries on the list in order to determine the following:

A. The number of those persons injured by uninsured operators of motor vehicles who were not compensated fully by the uninsured operator or by any health or accident insurance policy and were not in violation of section 780; and

B. The amount of money which will be necessary to establish a fund to compensate those persons.

**§3. Report.** The Office of Policy and Legal Analysis shall report the results of the survey described in subsection 2 and any recommendations to the joint standing committee of the Legislature having jurisdiction over insurance by January 15, 1990.

<b>STATE OF MAINE</b> <b>DRIVER'S REPORT OF TRAFFIC ACCIDENT</b> <small>Every driver of a motor vehicle involved in an accident resulting in injury to or death of any person, or property damage to any one person (including himself) in the combined amount of \$500 or more must, within 48 hours, file a report of the accident with the Secretary of State, Motor Vehicle Division.</small>		<b>ANSWER FULLY EVERY QUESTION IN INK OR TYPEWRITER</b>
<b>MAIL TO:</b> Secretary of State Motor Vehicle Division Financial Responsibility Section State House Station #29 Augusta, Maine 04333		<b>WITHIN 48 HOURS FOLLOWING ACCIDENT</b>
<b>TIME</b>	DATE OF ACCIDENT _____, 19____ Day of _____ Week _____ Hour _____ A.M. <input type="checkbox"/> P.M. <input type="checkbox"/>	DO NOT WRITE IN THIS SPACE
<b>PLACE</b>	PLACE WHERE ACCIDENT OCCURRED County _____ City or Town _____ If accident was outside city limits, indicate distance from city limits of nearest town _____ miles <input type="checkbox"/> North <input type="checkbox"/> S <input type="checkbox"/> E <input type="checkbox"/> W <input type="checkbox"/> of _____ City or Town _____ ROAD ON WHICH ACCIDENT OCCURRED _____ Give name of street or highway number _____ AT ITS INTERSECTION WITH _____ Name of intersecting street or highway number _____	
<b>ACCIDENT INVOLVED:</b>	<input type="checkbox"/> Pedestrian <input type="checkbox"/> Other Motor Vehicle <input type="checkbox"/> R.R. Train <input type="checkbox"/> Fixed Object <input type="checkbox"/> Bicycle <input type="checkbox"/> Animal Drawn Vehicle <input type="checkbox"/> Animal <input type="checkbox"/> Other _____	
	<b>YOUR VEHICLE (No. 1)</b> <input type="checkbox"/> MOVING <input type="checkbox"/> STOPPED IN TRAFFIC <input type="checkbox"/> PARKED <small>(indicate last known driver)</small> <b>OTHER VEHICLE (No. 2)</b> <input type="checkbox"/> MOVING <input type="checkbox"/> STOPPED IN TRAFFIC <input type="checkbox"/> PARKED <small>(indicate last known driver)</small>	
<b>YOUR CAR</b>	YOUR VEHICLE (No. 1) _____ License Plate _____ Year _____ Make _____ Type (Sedan, Truck, Bus, Etc.) _____ State _____ Number _____ Vin. No. _____ DRIVER _____ Print or Type FULL Name (indicate maiden name in parenthesis) _____ Mailing Address _____ Street or R.F.D. _____ City and State _____ Driver's License _____ State _____ Number _____ Date of Birth _____ Month _____ Day _____ Year _____ <input type="checkbox"/> Male <input type="checkbox"/> Female TELEPHONE NO. _____ OWNER _____ Print or Type FULL Name _____ Mailing Address _____ Street or R.F.D. _____ City and State _____ Date of Birth _____ Month _____ Day _____ Year _____ DAMAGE _____ List all parts of vehicle damaged _____ Garage Estimate of Cost to Repair \$ _____ Name and Address of the garage which gave the estimate _____ In the event a garage estimate has not yet been obtained, give your own estimate of the cost to repair \$ _____	
<b>OTHER CAR</b>	OTHER VEHICLE (No. 2) _____ License Plate _____ Year _____ Make _____ Type (Sedan, Truck, Bus, Etc.) _____ State _____ Number _____ Vin. No. _____ DRIVER _____ Print or Type FULL Name _____ Mailing Address _____ Street or R.F.D. _____ City and State _____ Driver's License _____ State _____ Number _____ Date of Birth _____ Month _____ Day _____ Year _____ <input type="checkbox"/> Male <input type="checkbox"/> Female TELEPHONE NO. _____ OWNER _____ Print or Type FULL Name _____ Mailing Address _____ Street or R.F.D. _____ City and State _____ DAMAGE _____ List all parts of vehicle damaged _____ Approximate Cost to Repair \$ _____	
TOTAL NUMBER OF VEHICLES INVOLVED _____ If more than two vehicles were involved, describe the additional vehicles on separate report forms and attach to this report.		
As a result of this accident, was anyone summoned to court? _____ Arrested? _____ Or was anyone convicted? _____ If so, who? _____ Name of court _____ Charge _____		
Did a Law Enforcement Officer investigate at the scene of the accident? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Name of investigating officer _____ Please Print _____ Department _____ (State Police, Sheriff, Local Police, etc.)		
<b>INSURANCE INFORMATION</b>		
WAS A POLICY OF LIABILITY INSURANCE, COVERING THE VEHICLE YOU WERE DRIVING, IN EFFECT AT TIME OF ACCIDENT? <input type="checkbox"/> YES <input type="checkbox"/> NO PLACE YOUR LIABILITY INSURANCE POLICY IN FRONT OF YOU BEFORE COMPLETING THE BLANKS BELOW. IF ANY OF THE BLANKS ARE NOT COMPLETED, IT WILL BE ASSUMED THAT YOU WERE NOT INSURED, AND THE FINANCIAL RESPONSIBILITY LAW MAY BE INVOKED AGAINST YOU. <div style="text-align: center;">→ SIGN HERE _____</div>		

<b>FR-1 MAINE</b>	<b>COMPLETE - DO NOT DETACH</b> <b>INSURANCE INFORMATION</b>
<b>INSURANCE</b>	Name of Company (Not Agency) Which Issued Insurance Policy to Cover Liability for Damages or Injury to Others _____ Company Mailing Address _____ Agent or Broker Who Sold Policy _____ Mailing Address _____ Policy Number _____ Policy Period from _____ to _____ Date of Accident _____ Month _____ Day _____ Year _____ In or Near _____ City or Town _____ Make of Your Vehicle _____ Type _____ Year _____ Vin. No. _____ Driver _____ Date of Birth _____ Mailing Address _____ Registered Owner _____ Date of Birth _____ Mailing Address _____ Full Name of Policy Holder(s) _____ Mailing Address _____
<small>MAVFR-138 Rev. (8-67)      TURN PAGE - COMPLETE BOTH SIDES</small>	

DAMAGE TO PROPERTY OTHER THAN VEHICLES \_\_\_\_\_ Approximate cost to repair \$ \_\_\_\_\_  
 Name object and state nature of damage \_\_\_\_\_  
 Name and address of owner of object struck \_\_\_\_\_

<b>I N J U R E D</b>	Name _____ Age _____ <input type="checkbox"/> Driver <input type="checkbox"/> in vehicle <input type="checkbox"/> Male <input type="checkbox"/> Passenger <input type="checkbox"/> No <input type="checkbox"/> Female <input type="checkbox"/> Pedestrian	<table border="1"> <tr><th colspan="4">MARK FIRST ONE THAT APPLIES</th></tr> <tr> <td>1 Killed <input type="checkbox"/></td> <td>2 Visible signs of injury, as bleeding wound or distorted member, or had to be carried from scene. <input type="checkbox"/></td> <td>3 Other visible injury, as bruises, abrasions, swelling, limping, etc. <input type="checkbox"/></td> <td>4 No visible injury but complaint of pain or momentary unconsciousness. <input type="checkbox"/></td> </tr> </table>	MARK FIRST ONE THAT APPLIES				1 Killed <input type="checkbox"/>	2 Visible signs of injury, as bleeding wound or distorted member, or had to be carried from scene. <input type="checkbox"/>	3 Other visible injury, as bruises, abrasions, swelling, limping, etc. <input type="checkbox"/>	4 No visible injury but complaint of pain or momentary unconsciousness. <input type="checkbox"/>
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Name _____ Age _____ <input type="checkbox"/> Driver <input type="checkbox"/> in vehicle <input type="checkbox"/> Male <input type="checkbox"/> Passenger <input type="checkbox"/> No <input type="checkbox"/> Female <input type="checkbox"/> Pedestrian	<table border="1"> <tr><th colspan="4">MARK FIRST ONE THAT APPLIES</th></tr> <tr> <td>1 Killed <input type="checkbox"/></td> <td>2 Visible signs of injury, as bleeding wound or distorted member, or had to be carried from scene. <input type="checkbox"/></td> <td>3 Other visible injury, as bruises, abrasions, swelling, limping, etc. <input type="checkbox"/></td> <td>4 No visible injury but complaint of pain or momentary unconsciousness. <input type="checkbox"/></td> </tr> </table>	MARK FIRST ONE THAT APPLIES				1 Killed <input type="checkbox"/>	2 Visible signs of injury, as bleeding wound or distorted member, or had to be carried from scene. <input type="checkbox"/>	3 Other visible injury, as bruises, abrasions, swelling, limping, etc. <input type="checkbox"/>	4 No visible injury but complaint of pain or momentary unconsciousness. <input type="checkbox"/>	
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**KIND OF LOCALITY**  
 Check one to show area within 100 feet was primarily:  
 Built up  Not built up

**WHAT DRIVERS WERE GOING TO DO BEFORE ACCIDENT**  
 YOUR VEHICLE IS NO. 1—OTHER VEHICLE IS NO. 2

Driver No. 1 was headed  North  S  E  W on \_\_\_\_\_ (Street or Highway)

Driver 2 was headed  North  S  E  W on \_\_\_\_\_ (Street or Highway)

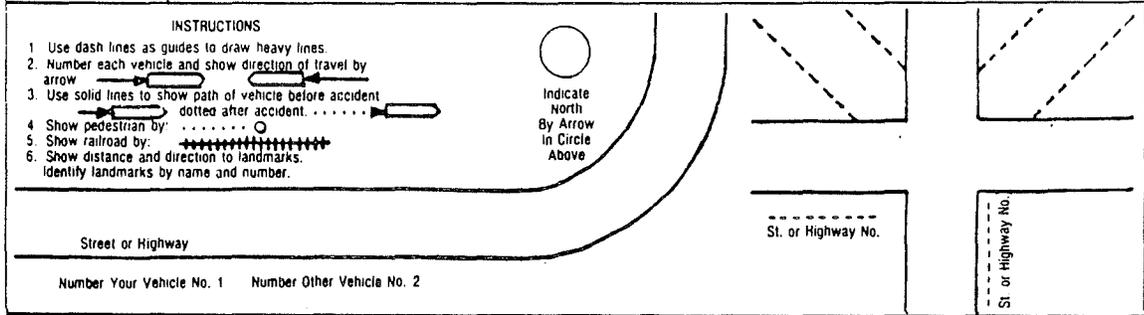
ROAD CONDITION	Driver 1 2 (Check one for each driver)	Driver 1 2	Driver 1 2	Driver 1 2
<input type="checkbox"/> Dry <input type="checkbox"/> Snowy <input type="checkbox"/> Wet <input type="checkbox"/> Icy <input type="checkbox"/> Specify Other _____	<input type="checkbox"/> Going straight ahead <input type="checkbox"/> Overtaking <input type="checkbox"/> Making right turn	<input type="checkbox"/> Making left turn <input type="checkbox"/> Making U turn <input type="checkbox"/> Slowing or stopping	<input type="checkbox"/> Starting in traffic lane <input type="checkbox"/> Starting from parked position <input type="checkbox"/> Backing	<input type="checkbox"/> Remained stopped in traffic lane <input type="checkbox"/> Remained parked <input type="checkbox"/> Parked, opened door into traffic

**WEATHER CONDITION**  
 Clear  Snow  
 Rain  Fog  
 Dust  High wind  
 Specify Other \_\_\_\_\_

**WHAT PEDESTRIAN WAS DOING**

Pedestrian was going (Check one)  North  S  E  W  Along  Across or into \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_  
 (Street name, highway number) (N.E. corner to S.E. corner, or west side to east, etc.)

Crossing or entering at intersection  Walking in roadway with traffic  Pushing or working on vehicle  Other in roadway  
 Crossing or entering not at intersection  Walking in roadway against traffic  Other working in roadway  Not in roadway  
 Getting on, off, or out of vehicle  Standing in roadway  Playing in roadway



**DESCRIBE WHAT HAPPENED**  
 (Refer to vehicles by number)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**SIGN HERE** \_\_\_\_\_ Mailing Address \_\_\_\_\_ Date of Report \_\_\_\_\_ 19\_\_\_\_

Signature of person submitting report \_\_\_\_\_ Street or R.F.D. \_\_\_\_\_ City and State \_\_\_\_\_

**FOR USE OF INSURANCE COMPANY ONLY**

*Do Not Detach*  
 To: Secretary of State  
 Financial Responsibility Section  
 Augusta, Maine 04333

*Do Not Detach*  
 Return this form within 15 days if no policy was in effect as alleged by motorist.

With regard to an automobile liability insurance policy for the policyholder named on the reverse side hereof, the undersigned insurance company advises you in accordance with the items checked below:

1. No policy was in effect at the time of the accident.

2. Our policy for the named policyholder applies to him as operator but it does not apply to the owner of the vehicle involved in the accident.

3. Our policy for the named policyholder applies to him as the owner but it does not apply to the operator of the vehicle involved in the accident.

4. Our policy affords bodily injury coverage only.

5. Our policy affords property damage coverage only.

6. Our policy affords limits of liability less than required by statute. Actual policy limits are:

Remarks: \_\_\_\_\_

Date \_\_\_\_\_ By \_\_\_\_\_ Name of Insurance Company \_\_\_\_\_  
 Authorized Representative \_\_\_\_\_

**Interested Parties Page 15**  
**UNINSURED MOTORISTS**  
**(B&I) (BGEA) HW**

Jadine O'Brien  
Corporate Relations Officer  
Blue Cross/Blue Shield of ME  
110 Free Street  
Portland, ME 04101

Gordon H. Smith  
Legal Counsel  
Maine Medical Association  
P. O. Box 190  
Manchester, ME 04351

Bruce Gerrity  
Preti, Flaherty, et al  
One Memorial Circle  
Augusta, ME 04330

William S. Harwood  
Verrill & Dana  
P. O. Box 586  
Portland, ME 04112

Charles C. Soltan  
Verrill & Dana  
P. O. Box 957  
Augusta, ME 04330

Jeri Gautschi #  
Deputy Superintendent  
Bureau of Insurance  
State House Station 34

Judith Plummer  
Indep Ins Agts Assn of ME  
7 Labbe Office Park  
99 Western Avenue  
Augusta, ME 04330

Timothy W. Smith #  
Dir., Risk Management Div  
Dept. of Administration  
State House Station 85

Donald Marden  
Marden, Dubord, et al  
P. O. Box 708  
Waterville, ME 04901

Janice Hird, Manager  
Maine State Relations, UNUM  
2211 Congress Street, B278  
Portland, ME 04122

Sheila Comerford  
Acting Director  
Maine Committee on Aging  
State House Station 127

Christopher St. John  
Pine Tree Legal Assist., Inc.  
P. O. Box 2429  
Augusta, ME 04330

Tim O'Donovan  
Maine People's Alliance  
74 Winthrop Street  
Augusta, ME 04330

George Storer, Chief #  
Driver Licensing & Control  
Div. of Motor Vehicles  
State House Station 29

Sabra Burdick, Director #  
Bureau of Income Maintenance  
State House Station 11

Lt.Col Alfred R. Skolfield, Jr. #  
Dep Chief, Maine State Police  
Dept. of Public Safety  
State House Station 42

Dana L. Childs  
257 Deering Avenue  
Portland, ME 04103

Haven Whiteside  
Simpson Point Road  
Brunswick, ME 04011

Barbara McGinn #  
OPLA  
State House Station 13

COPY



MAINE STATE LEGISLATURE  
Augusta, Maine 04333

Joint Standing Committee on Banking & Insurance

October 1989

Dear

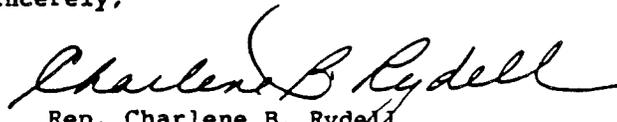
Since January 1988, Maine law has required all automobile owners to carry liability insurance. However, in Maine as in other states with required insurance, there are still people who drive uninsured motor vehicles. The Maine Legislature is studying accidents involving an uninsured motor vehicle which result in bodily injury. We are concerned about the financial impact on persons who are injured in those accidents.

We are conducting a survey of persons injured between January 1988 and June 1989. According to the accident reports, you are one of those persons. We need information about your personal experience and would very much appreciate your completing the enclosed questionnaire and returning it to us within a week. All replies will be kept confidential. No names will be used in the report, and your answers will be combined with all others in a manner that does not identify any individual. The number on the questionnaire is randomly assigned, for survey administration only.

The results of this study will be used to determine whether the Legislature needs to take any further action to assist persons who are injured by uninsured drivers. Please contact either of us or committee staff person Haven Whiteside at 289-1670 with any questions. We hope you will help us.

Sincerely,

  
Sen. Raymond Theriault  
Senate Chair

  
Rep. Charlene B. Rydell  
House Chair

SENATE

RAYNOLD THERIAULT, DISTRICT 1, CHAIR  
BEVERLY MINER BUSTIN, DISTRICT 19  
DONALD F. COLLINS, DISTRICT 2

DEBORAH FRIEDMAN, LEGISLATIVE ANALYST  
HAVEN WHITESIDE, LEGISLATIVE ANALYST  
TORREY GRAY, COMMITTEE CLERK



HOUSE

CHARLENE B. RYDELL, BRUNSWICK, CHAIR  
PHYLLIS R. ERWIN, RUMFORD  
RICHARD H. C. TRACY, ROME  
CAROL M. ALLEN, WASHINGTON  
HARRIET A. KETOVER, PORTLAND  
RUTH JOSEPH, WATERVILLE  
ANNE M. RAND, PORTLAND  
PHILIP E. CURRAN, WESTBROOK  
JOSEPH A. GARLAND, BANGOR  
HARVEY C. DONALD, BLUNTON

STATE OF MAINE  
ONE HUNDRED AND FOURTEENTH LEGISLATURE  
COMMITTEE ON BANKING AND INSURANCE

October 26, 1989

Dear

This is a follow up to our letter of October 6th requesting your assistance in a survey of accidents involving an uninsured motor vehicle. We hope that this survey will help the Legislature determine whether there is an appropriate way to provide for financial assistance to the injured persons.

In case the first mailing was lost or did not reach you, we are sending you a duplicate copy. For the results of the survey to be useful, we must hear from as many people as possible. Your response is very important to the success of this study. It would be appreciated if you could fill out the questionnaire and return it before November 6th.

If you have any questions, please contact our staff person Haven Whiteside at 289-1670.

Thank you in advance.

Sincerely,

  
Sen. Raynold Theriault  
Senate Chair

  
Rep. Charlene B. Rydell  
House Chair

177GEA



7. Did you suffer permanent impairment?  
1.[226] No  
2.[ 67] Yes. IF YES, please describe  
9.[ 8] Unclear

8. Did you require treatment after the accident?  
(check all that apply)

- 1.[ 58] No \*\*\*\*\*IF NO, SKIP TO QUESTION 14\*\*\*\*\*  
2.[102] Yes, in doctor's office  
3.[172] Yes, in emergency room  
4.[ 66] Yes, in hospital  
5.[ 30] Yes, in other facility (explain)  
9.[ 1] Unclear  
SUBTOTAL: Treatment Required 243  
Unclear 1

9. Are you still having treatment?

- 1.[190] No  
2.[ 53] Yes  
9.[ 0] Unclear

10. Did you stay at least overnight as a patient in a hospital?

- 1.[209] No  
2.[ 9] Yes, under 2 days  
3.[ 14] Yes, 2-10 days  
4.[ 9] Yes, 11 days to 1 month  
5.[ 2] Yes, over 1 month:  
9.[ 0] Unclear  
10a.[4 months] Total of times over limit  
SUBTOTAL: Hospital at least overnight 34  
Unclear 0

**MEDICAL AND HOSPITAL EXPENSES**

11. What was the approximate total cost of all the medical treatment you have had so far as a result of the accident...that is, the total of all the bills for doctors, hospitals, laboratories, drugs, equipment or supplies? Include all costs, whether you had to pay them yourself or not.

- 1.[ 1] None  
2.[ 68] \$1 - 300  
3.[ 72] \$301 -1000  
4.[ 40] \$1001 - 3,000  
5.[ 34] \$3,001 - 10,000  
6.[ 12] greater  
9.[ 16] Unclear  
11a.[\$666,266] Total of amounts over limit  
[ 0] Unclear  
TOTAL Medical & Hospital Expenses \$1,024,266 (226 cases plus 16 unclear, plus 1 no cost))

**12. How much of that total medical and hospital bill was paid by you or your family out of your own pockets?**

- 1.[107] None
  - 2.[ 78] \$1 - 300
  - 3.[ 28] \$301 -1,000
  - 4.[ 9] \$1,001 - 3,000
  - 5.[ 9] \$3,001 -10,000
  - 6.[ 0] greater
  - 9.[ 12] Unclear
  - 12a.[ 0] Total of amounts over limit
  - [ 0] Unclear
- SUBTOTAL: Own Med. & Hospital Expense \$106,400 (118 cases plus 12 unclear)

**13. Who paid that part of the bill that you or your family didn't have to pay? (check all that apply)**

- 1.[ 8] Personal payment by uninsured driver
  - 2.[ 94] Your own auto insurance: uninsured motorist
  - 3.[ 66] Your own auto insurance: medical payments
  - 4.[ 6] Your employer's auto insurance
  - 5.[ 71] Your own health insurance, including Medicare
  - 6.[ 14] Medicaid or other state assistance
  - 7.[ 26] Other (explain) \_\_\_\_\_
  - 9.[ 13] Unclear
  - 0.[ 16] No one
- SUBTOTAL: Auto Insurance (2, 3, or 4) 138 persons

**PROPERTY DAMAGE**

**14. Did you suffer property damage as a result of the accident?**

- 1.[124] No \*\*\*\*\*IF NO, SKIP TO QUESTION 18\*\*\*\*\*
- 2.[176] Yes
- 9.[ 1] Unclear

**15. What was the approximate total cost of that property damage that you suffered as a result of the accident?**

- 1.[ 0] None
  - 2.[ 8] \$1 - 300
  - 3.[ 28] \$301 - 1000
  - 4.[ 77] \$1001 - 3,000
  - 5.[ 45] \$3,001 - 10,000
  - 6.[ 13] greater
  - 9.[ 5] Unclear
  - 15a.[\$177,039] Total of amounts over limit
  - [ 0] Unclear
- TOTAL Property Damage \$642,939 (171 cases plus 5 unclear)

16. How much of the cost of that property damage was paid by you or your family out of your own pockets?

- 1. [ 55] None
- 2. [ 58] \$1 - 300
- 3. [ 24] \$301 - 1000
- 4. [ 28] \$1001 - 3,000
- 5. [ 7] \$3,001 - 10,000
- 6. [ 1] greater
- 9. [ 3] Unclear
- 16a. [\$30,000] Total of amounts over limits
- [ 0] Unclear

SUBTOTAL: Own Property Damage \$155,800 (118 cases)

17. Who paid for that part of the property damage that you suffered and you or your family didn't have to pay?

(check all that apply)

- 1. [ 14] Personal payment by uninsured driver
- 2. [112] Your own auto insurance: collision benefit
- 3. [ 5] Your employer's auto insurance
- 4. [ 6] Other (explain) \_\_\_\_\_
- 9. [ 10] Unclear
- 0. [ 33] No one

SUBTOTAL: Auto insurance (2 or 3) 117 cases

#### TIME MISSED FROM WORK

18. Were you working for wages, salary or commissions at the time of the accident?

- 1. [129] No \*\*\*\*\*IF NO, SKIP TO QUESTION 23\*\*\*\*\*
- 2. [171] Yes
- 9. [ 1] Unclear

19. Did you miss any time from work because of the accident?

- 1. [ 47] No: SKIP TO QUESTION 23
- 2. [ 61] Yes, under 1 week
- 3. [ 33] Yes, 1 week to 1 month
- 4. [ 16] 1 to 6 months
- 5. [ 5] Over 6 months
- 6. [ 9] Not yet returned
- 9. [ 0] Unclear

SUBTOTAL: Missed Work 124  
Up to 1 month 94  
Returned later 21  
Not returned 9

20. What was the total amount of wages, salary or commissions you normally would have received during the time you missed from work?

- 1. [ 0] None
  - 2. [ 45] \$1 - 250
  - 3. [ 25] \$251 - 500
  - 4. [ 17] \$501 - 1,000
  - 5. [ 13] \$1,001 - 2,500
  - 6. [ 17] greater
  - 9. [ 7] Unclear
- 20a. [\$137,955] Total of amounts over limits  
[ 5] Unclear
- TOTAL Pay During Lost Time \$188,455 (117 cases plus 7 unclear)

21. What was the amount of wages, salary or commissions you lost and DID NOT recover through sick leave, insurance or another source?

- 1. [ 36] None
  - 2. [ 38] \$1 - 250
  - 3. [ 14] \$251 - 500
  - 4. [ 12] \$501 - 1,000
  - 5. [ 9] \$1,001 - 2,500
  - 6. [ 12] greater
  - 9. [ 3] Unclear
- 21a. [\$103,901] Total of amounts over limits  
[ 2] Unclear
- SUBTOTAL: Own Lost Pay \$138,651 (85 cases)

22. Did you receive any compensation for lost wages, salary or commissions while you were out of work, and if so, from where?  
(check all that apply)

- 1. [ 83] None received
- 2. [ 32] Yes, from sick leave or other coverage by employer
- 3. [ 8] Yes, from your own disability or similar insurance
- 4. [ 4] Yes, from personal payment by uninsured driver
- 5. [ 7] Yes, other: 5 were insurance companies, 2 unstated
- 9. [ 4] Unclear

#### REPLACEMENT HOMEMAKER SERVICES

23. Were you a homemaker at the time of the accident?

- 1. [202] No \*\*\*\*\*IF NO, SKIP TO QUESTION 29\*\*\*\*\*
- 2. [ 98] Yes
- 9. [ 1] Unclear

**24. Did you hire someone to provide homemaker services, such as housecleaning, cooking, shopping, childcare or eldercare as a result of the accident?**

- 1. [ 81] No \*\*\*\*\*IF NO, SKIP TO QUESTION 29\*\*\*\*\*
- 2. [ 16] Yes (describe) \_\_\_\_\_
- 9. [ 1] Unclear

**25. How long did you have those homemaker services?**

- 1. [ 0] Under 1 week
- 2. [ 4] 1 week to 1 month
- 3. [ 8] 1 to 6 months
- 4. [ 4] Over 6 months
- 9. [ 0] Unclear
- 25a. [33 months] Total of times over limit
- [ 2] Unclear

SUBTOTAL:

1 Month or Less	4
Longer Time	12
Still Continuing	0

**26. What was the total bill for those homemaker services?**

- 1. [ 1] None
- 2. [ 6] \$1 - 250
- 3. [ 2] \$251 - 500
- 4. [ 4] \$501 - 1,000
- 5. [ 1] \$1,001 - 2,500
- 6. [ 2] greater
- 9. [ 0] Unclear
- 26a. [\$9,500] Total of amounts over limits
- [ 0] Unclear

TOTAL Homemaker Cost \$15,500 (16 cases)

**27. How much of the total bill for homemaker services was paid by you or your family out of your own pockets?**

- 1. [ 4] None
- 2. [ 5] \$1 - 250
- 3. [ 1] \$251 - 500
- 4. [ 4] \$501 - 1,000
- 5. [ 1] \$1,001 - 2,500
- 6. [ 1] greater
- 9. [ 0] Unclear
- 27a. [\$5,000] Total of amounts over limits
- [ 0] Unclear

SUBTOTAL: Own Homemaker Cost \$10,750 (12 cases)

**28. Who paid for that part of the total bill for homemaker services that you or your family didn't have to pay?**

(check all that apply)

- 1. [ 0] Personal payment by uninsured driver
- 2. [ 2] Your own auto insurance
- 3. [ 2] Other insurance of your own
- 4. [ 1] Other (explain) \_\_\_\_\_
- 9. [ 0] Unclear
- 0. [ 11] No one

**OTHER EXPENSES**

**29. Did you have other direct expenses which you or your family had to pay out of pocket, but which are not covered in the above questions?**

- 1. [212] No
- 2. [ 84] Yes; Amount; Explain: \_\_\_\_\_
- 9. [ 5] Unclear
- 29a. [\$46,240] Total of amounts (other expenses)
- SUBTOTAL: Own Other Expenses \$46,240 (60 cases. 24 more had unspecified amounts)

**30. How serious a problem was it for you and your family to handle the costs of the accident?**

- 1. [ 68] No problem at all
- 2. [ 48] Not much of a problem
- 3. [100] Somewhat of a problem
- 4. [ 76] Serious problem
- 9. [ 9] Unclear
- BL[ ] Not Rated

**31. If you have other comments please add them below: [ 149]**

**UNINSURED MOTORIST SURVEY  
WRITTEN COMMENTS**

**FIRST ROUND  
November 13, 1989**

**SECOND ROUND  
November 28, 1989**

The comments are listed by sequence number of the respondent, with all comments from a single person grouped together, and arranged by question number. Question 31 was a free-form comment at the end of the questionnaire; the others are comments that amplify or explain the answers to particular questions.

SEQUENCE	QUESTION	COMMENTS
22	5-f	Heart attack
22	7-a	lost 40% of intestines and 40% due of bowel due to blood clot.
22	24-a	cleaning, shopping
22	29-b	medication, many
24	13-f	But hasn't been filed yet
24	31	I was also uninsured at the time of the accident.
28	5-f	Impactt on the knee & hip.
28	7-a	I had to have a new hip & joint.
28	29-b	Had to have tranportation fo 3 months or so.
28	31	As a result of that accident I had to have a new hip & joint which developed on account of it I used to walk from 4 to 6 miles a day since the accident I have not walk a half a mile. Your truly.
29	5-f	Black eye pain cause but seat belt.
29	31	Were without a car for over 3 month it made it hard on me.
30	18	Retired on fixed income
30	29-b	Cab fare, car rental deductable not paid by insurance
30	31	We are on a fixed income. The \$122 we had to pay out of pocket was a hardship. The car was new less than a year old. The damages were \$6,000 we had been driving a 10 year old car prior to buying this one new. We have had alignment problems since the car was repaired. Should have been totaled I guess.
33	16	<u>But</u> - <u>my</u> insurance rates will go up as a result!!
33	31	We were afraid our infant son would suffer at a later date as a result of being rearended. I'm <u>angry</u> that I will pay a higher premium because some fool doesn't have coverage! I feel very strongly that the laws should require everyone to have insurance to drive.
42	5-f	Headaches and neck pains.
42	13	Our insurance is going after the (uninsured) people that caused the accident.
42	31	All people in the State of Maine should be <u>required</u> to carry full coverage car insurance. If they can't afford it, then they should not drive!
47	13-h	Paid by owner of vehicle's insurance. I was passenger in car.
50	13-h	Drivers ins. payed bill
69	7-a	Scar
74	5-f	Whip Lash
78	31	She is an infaint how do you tell if any thing happen
79	7-a	Neck & back
79	31	Have lots of headaches neck & back pain & have no more money to have help any help will be thanks.
80	31	Neck an back still painful at time's an elbow.
92	8-f	ambulance cleaned abrasions.
100	7-a	Neck/back muscle injury Intermittant problems with headache, muscle spasm numbness in hands.
100	8-f	Home treatment out patient physical therapy.
100	9	Not formal - Regular home treatment - Exercises and traction
100	17	My auto insurance uninsured motorist coverage is supposed to pay me. Has not yet. However <u>my rates</u> have gone up.
100	29-b	Expenses of trips to Doctor - Physical Therapy 3 x per week etc.

SEQUENCE	QUESTION	COMMENTS
100	31	My auto insurance is to cover these expenses. This carrier sent me to an independent Doctor for evaluation, who proceeded to manipulate my back & neck without my permission or medical records. This was nine months after accident & reinjured me. I was set back approx. 8 months in my recovery. (Get these people off the Road) Please!
101	7-a	numbness in one side of nose and top lip Dr. said this would be permanent.
101	31	I think Maine should have a stiffer penalty for drunk drivers, especially when they take someone life. Something as got to be done about this.
107	17	No one the other driver destroy the car and made no attempt to mitigate damages.
107	29-b	Towing expense
107	31	The person that caused my accident is a volunter fire fightger for the town of Windham. What would happen if I were killed or someone else, while this person responded to an emergency without insurance. I think the law as written is worthless.
109	29-b	Rental car for 1 week
109	31	I was w/out my car for 1 month, as it was not safe to drive & parts & labor took a full month. Luckily, my husband was not working for the summer & was able to drive me to work, etc. Being w/out my car, was the biggest inconvenience, & would have been an out-of-pocket expense as we did not have "rental car" on our insurance. (as it was, I needed to have a rental car for about one week, which was another inconvenience.)
111	5-f	Back problems
111	7-a	Back problems
111	31	I have never heard whether or not the money was recovered from the uninsured motorist, but I do not believe much of an effort was made. The police officer said they only had to show proof of insurance at the time of court & nothing would be done. The persons had no registration, no license, no insurance.
114	5-f	Infections caused by cuts.
114	31	I pay so much a month to my own insurance company for coverage on uninsured motorists. When I tried to get this money from ALLSTATE, they wouldn't give it to me. They would'nd even give me half. I just wonder why ALLSTATE makes this a mandatory rule to carry this when they are going to deny giving it to us.
121	5-f	seat belt injury
121	12	\$10,000 still paying
121	31	I have gone in for a second opinion after having to discontinue treatment in 1/89. Estimated time of treatment is a year with little or no help from medical insurance.
122	5-f	Neck injuries
128	29-b	Lost leather gloves from car in accident value of auto diminished because of accident.

SEQUENCE	QUESTION	COMMENTS
128	31	Somewhat of a problem as my wages help pay college tuition. Our insurance company, Allstate, treated me very poorly. Just settled claim 2 weeks ago - was not happy with settlement - tried to just pay wages & medical expenses as total claim - nothing for injuries.
135	29-b	Down payment on another car
135	31	A person is not reimbursed the price they paid for the car, which they have been making payments on for 3 yrs., they are only paid the book value of the car, at the time of the accident, so actually you receive enough to make a down payment on another car, but now you have to make the payments for another 3 yrs., which I feel is very hard on the innocent person.
147	5-f	Neck
147	31	No one should drive with out <u>insurance</u> .
157	31	This State should have a no fault insurance law like the State of Hawaii, no insurance - no driving - with a mandatory jail sentence and fine for those who do not comply. It costs a little more at first but it is well worth the extra expense in the long run.
160	8-f	9 months later - more x-rays
160	9	Physial therapy
160	11	\$301 - 1000 & x-rays (twice) & emergency treatment at hospital plus tests & ambulance
160	29-b	Gas for hospital for x-rays (twice) gas for physial therapy trips, for doctor visit
160	31	I had to buy another car. My car never worked correctly again. I still have pain in my chest and back. My insurance company still hasn't been able to recover their loss either. I'm still waiting for my \$100.00 deductible. I never saw the accident coming. So I am nervous on the road. The boy is still driving around in his car. As far as I know, nothing happened to him, but I still have the pain. But I did learn a lesson, buckle your seat belt. If there is another accident I won't hit the steering wheel & dashboard.
164	5-f	Sore neck
164	31	I feel the other party should have been summonsed to court for lack of insurance.
167	5-f	Headaches - neck & back problems
167	7-a	I believe I'll always have trouble with my neck & back. When I get up tight I get headaches & neck & back problems.
167	29-b	Gas going to and from doctor.
167	31	I could have stayed off work longer but I like my work. I don't take advantage of anyone or anything. I feel the laws should be stricter for those who don't carry insurance and for those who have bad driving records as the man did that hit me. I had spoken to him earlier in the shool year to slow down.
169	5-f	(No visible signs - at time of accident) bump on head from mirror later on
169	6	Feel unsafe driving a car again - shaken up -
169	14	\$2,000.00 to 1984 Ford Bronco which is now permanently and irreparably damaged on the front <u>end!</u>

SEQUENCE	QUESTION	COMMENTS
169	31	I have ongoing expenses to my bronco because of this uninsured motorist. My insurance increased. My 1984 Bronco had 17,000 miles and still has problems with the front tires - also I feel as if (my insurance company & witnesses to accident) the sagadahoc sheriffs department and the uninsured motorist were friends. The uninsured motorist had been drinking - the sheriffs dept. refused to give an alcohol test - didn't run the registration of vehicle (false registration and insurance) - sheriff didn't make out an accident report - didn't turn in a report to his superior until two days later - called the sherriff back after the accident and refused to even listen to my complaints about alcohol on the uninsured motorists breath. Uninsured motorist ahd been in an accident a week before. Somehow this doesn't seem very professional.
171	8-f	At Home
205	31	I think that in order for a person to put a car on the road he or she must show proof of insurance at time of car registration. If person cancels insurance, insurance company should notify Maine motor vehicle dept. and car removed from road.
220	13-a	Personal payment by uninsured driver - for only a small portion of bill.
220	31	The person who hit my car claimed at that time, that he had auto insurance and showed proof of it to the police officer, it wasn't until later that week that I found out he was not insured. I wish that they would check a person out better to make sure that they really do have auto insurance instead of relying on a slip of paper that the auto insurance company issues. As in this case the person didn't pay their auto insurance.
243	24	Family helps
243	29-b	Yard work
249	31	I agree with the mandatory insurance law. But on the subject of automobile insurance my main concern is price. It is good to work for better methods of making the mandatory insurance law as productive to the citizens of Maine as possible. In doing so we must try to consider it in as many different ways as there are different situations of people who drive in Maine. Having done as much considering on the point as possible we must decide which way to go to benefit the most people. The people of Maine decided that they should have a mandatory insurance law. I applaude the acceptance of this law as a way to protect the average citizen any setback due to the negligence of another. I see this survey as a tool for the concentration of the insurance law. If I am wrong, I am sorry. If I am correct I don't expect my letter to be

## SEQUENCE QUESTION

## COMMENTS

taken seriously, but I press on as is my duty as a citizen. If this survey is a method of displaying how greatly we need a harsher law, I respectfully suggest that the surveyors go back to consider what is best for the average Maine citizen. Does it make sense to charge an uninsured driver more money when fining him. When he hasn't, or more importantly, couldn't afford insurance. It is my contention that people will continue to drive until they run out of gas. Then and only then will free citizens discontinue driving, because in today's society it is not a "priveledge", it is a neccessity. I feel that the largest number of people who break the law are those who can't afford it, or won't afford it because doing so would probably prefer to have insurance if they could reasonably afford it. To charge these people, a percentage of whom won't pay, more money for not having insurance instead of helping them get insurance is not working for the common good, and is wrong. If I have gone down the wrong avenue with my view on insurance I am sorry for implying something of your department which is not so. But since I have taken the time to answer your survey and write this comment, I would appreciate a reply regardless of the purpose. If I have accused your department of working for tougher laws against uninsured motorists, then again, because I have answered your survey and written this letter I would like a reply.

266 5-f Shock-Trauma  
266 17-e My Ins. for uninsured motorists.  
266 31 I think that everyone must have auto ins. or not be on the road at all.

267 5-f Possible brocken neck pain in knees hit windshield  
267 31 It was easy to pay, as my husband had worked for 41 yrs, but at todays wages, and being a young person, it would have been rough.

268 12 Not paid  
268 13 No one  
268 16 200.00 deductable  
268 29-b Car rental  
268 31 I think the woman who hit us should at least give us back our \$200.00 deductiable it was her fault and she got away without paying anything. We have not paid the bills yet and we are not going to.

270 5-f Hurt Left Shoulder  
270 7 Unknown  
270 11 Unknown as of this date  
270 8-d 11/9/89 surgery - Rupture Rotator Cuff - Left  
300 5-f Back & neck injury  
300 7-a Still being treated  
300 24 Help from family for the last 9 months  
300 29-b Mileage to and from doctors

SEQUENCE	QUESTION	COMMENTS
302	31	In order for us to get reliable transportation we had to take a loan for \$10,000 & buy a second hand car - our car may have been an '83 but it was well taken care of not urst, dents, velour seats were in excellent shape to replace it we went in debt. The State of Maine does not enforce the Insurance program - it is more or less a farce because the people who do not have insurance know all the loop wholes as the person who hit out car. I wish Maine would enforce the law and maybe the people who have been paying for Ins. will not get the short end of the deal.
303	31	The other driver who hit me in the rear was a summer resident in this state, but lived in Florida. He gave me the name of his insurance company (Florida) but insisted on paying for car damage & emergency room with cash only.
322	29-b	Funeral
329	5-f	Shoulder injury
329	29-b	Pain medication
340	29-b	Car rental
342	31	I was Coming From A Doctors Appointment For A Back Injury At Time of Accident. The Accident only Temporally worsened Existing problem. Although the Accident Could Have ben Serious. Yes we Should Have Liability Ins.
350	7-a	Back injury
350	13-h	Car owner's insurance
351	24-a	Unable to do housework for 3 months.
356	8-f	Physical therapy
356	29-b	Car registration, taxes
356	31	I am glad to see the state is looking into the insurance problems. This is an issue that needs to be addressed. If you can't insure your vehicle, you have no right to drive!
359	5-f	Bruised elbow bone
367	5-f	Neck
369	5-f	Pain in lower back.
369	29-b	Detucable \$100 to repair car.
369	31	Still waiting for \$100. Other operator is paying Ins. Co. \$50.00 a month to cover all payments.
378	5-f	Stiff neck
378	22-f	My auto insurance
378	31	Too many people (Bad driving records) are on the roads. They have no money and nothing to lose. It's worth the risk to them at our expense.
380	5-f	The police office noticed my difficulty in moving my neck - suggested ambulance
380	7-a	Uncertain - still under physical therapy
380	8	Cat Scan, MRI & Physical Therapy
380	31	I think it is a crime that a man who has his own business, owns income property, is married with six children can be allowed to be exempt from paying this claim. My health ins. & uninsured motorist should not be responsible for this kind of neglegence.
387	8-f	Chiropractor

SEQUENCE	QUESTION	COMMENTS
387	29-b	I needed cab money & because of the accident & loosing my car to an uninsured driver I had to pawn some of my things at the pawn shop.
387	31	The girl that hit me was young, the car belong to her mother, and both had no insurance. From looking at what she had for a car they must have been low income. I am disabled I am low income and I still find ways to pay for complete coverage. Every one should have insurance that drives if not get off the road.
388	31	We think it is/was a disgrace to have been <u>totally victimized</u> by an uninsured, restricted driver & have virtually no recourse against her that wouldn't cost us more money & to not gain in the end - & she slips merrily through the system "scott free" - we have to provide & protect ourselves as well as the <u>trash</u> this state supports.
395	5-f	My husbands lip (upper) and nose was real sore for about a week and a half. he had a hard time to eat for a week. Car was totaled
395	15	
395	31	Our car was only 3 years old and all paid for so we had to start all over again. We had planned to keep our car a couple more years so we lost about \$3,000 we feel. We feel if people cann't aford insurance they have no business being out on the road. We thought everyone had to be insured and the first of the year but we sure found out <b>other wise</b> . We are still paying for those people. I think the Law is out to protect those kind of people. We sure hope some <b>day it changes</b> . Thanks for your interest.
396	5-f	Back & Neck injury
396	7-a	Neck & back
396	13	Not paid, sued pending
398	5-f	Was wearing seat belt.
398	29-b	Had to pay a friend for gas to get a ride to bring my children to a sitter, then to work, my car was totalled. When my friend couldn't do it, my husband had to go to work 1 hour later so that he could take us. I also lost wages going to bank & car dealer appointments for a new car.
398	31	In 1983, my husband & I were hit head-on by a drunk uninsured motorist which unfortunately cost us thousands of dollars in loss of car and possessions, medical bills lost wages for each of us and court & lawyer expenses. We were not so lucky to have been wearing seat belts and were hospitalized, but we did have our insurance. I just feel bad that our insurance had to pay. Uninsured motorists should be penalized, and drunk driving laws will never be strict enough for me. Both accidents were caused by alcohol.
411	8-f	Chiropractor
411	29-b	A new car - my car was totaled
411	31	It set us way back
417	31	It totaled our motorcycle which we could not afford to repair. It would cost \$3900 to put it back the way it was. It cost us \$800 to get it back road safe. You should have to show proof of insurance to register a vechicle. Also he missed 2 afternoons a week from work for two months.

SEQUENCE	QUESTION	COMMENTS
428	5-f	pain got much worse 2nd day
428	7-a	When I do Spring housecleaning and fall chores severe pain and numbness return
428	9	Just medication
428	31	The damage to my vehicle was paid with no problem have signed off for the injury because my arms still bother me when I have to do extra like Spring cleaning etc. The x-rays and minor tests I have had so far show nothing, but Dr's adv. could be pinched nerve or something that only shows in more extensive tests and so far they don't recommend it unless the pain becomes more frequent. This is my 3rd week of severe paid from having it aggravated by something I had to do, so I'm back on medication. I'm not sure if I should sign off or not and if I do what I should settle for. It appears its something I'm going to have to contend with for sometime to come. I cannot afford to hire someone to do the things that irritate the injury so have to do it myself. At this time just filling out this form and writing this sml amount has my hand, arm and wrist aching clear to middle of shoulder blades. At night I don't get much sleep because my arms go numb from the elbow down causing my hands to ache like a toothache. Any suggestions would be appreciated.
430	5-f	Loss of hearing due to bang on neck & head I was wearing a seat belt!!
430	7-a	Headaches & earaches & loss of hearing.
430	8-b	Still goint to doctors and trying to get insurance to pay for hearing aids which I need.
430	29-b	Lawyers fee's
430	31	Uninsured motorist rear-ended us and I have to pay for everything, besides he didn't get a ticket for being uninsured or any thing else.
431	7-a	Headaches & Kidney problems.
432	31	Not much of a problem only due to my personal auto insurance.
434	5-f	Heart skip.
437	5-f	Broke 2 arms & 2 legs & 2 ribs plus interal injuries wiplash on neck
437	7-a	Left elbow & right knee. Neck & head aches
437	8-d	Intensive care unit for 2 weeks
437	15	Greater \$30,000.00
437	18	I was disabled to begin with from a back injurie
437	24-a	Girl freind
437	29-b	Hospital bed & wheel chair, etc.
443	31	I work for the State. The driver of the other vehicle was intoxicated. I had to appear in court a couple of times (during working hours) to get restitution for the state.
444	31	My accident was caused by an unlicensed, uninsured 17-year old driving an unregistered dirt-bike. He pulled out of a driveway, onto a public road even registered dirt bikes are only allowed to cross. Payment was received from the uninsured driver's family in the form of weekly installments.

SEQUENCE	QUESTION	COMMENTS
445	13-h	Hanover Insurance Company
445	17-e	Hanover Insurance Co.
455	29-b	Had to buy a new car
455	31	I do think that the State should help defray the expences of lawyers who the innosent people have to get to help make sure they get compensation for there injurys. Or someone in or under the District Attorneys administration should be assigned to go after the people who still insist on driving there vehicles w/out insurance.
456	5-f	Minor concussion.
462	24-a	Occasionally house cleaning
462	31	Because in my case the uninsured motorist was a minor I felt there was no legal action I could have won to recover my expenses, or get any kind of help. Therefore I brought none. I also felt if he was old enough to drive dangerously and act as an adult he should have been made to pay for his actions. The jduges would never order such a thing to a high school student so as a result I am left out, both financly and health wise.
469	31	The police never talked to me about the accident!!
472	29-b	Had to buy new car
475	5-f	Back problems
475	7-a	Memory loss, back pains
475	12	Lawsuit pending
475	13	Lawsuit pending
475	17	Lawsuit pending
475	29-b	Car for work transportation
475	31	It is a sad state of affairs when an innocent victim has to wait over 16 months for money loss and paid out due to an accident caused by a drunken driver. And also, the way Insurance companies spend months putting off a settlement in a case like this is a <u>crime!</u>
480	7-a	Back injury
480	23	but not a full-time homemaker
481	5-f	Stiff for several days only
481	31	I was driving a state car at the time, so risk mgmt. handled all the paperwork. I found out the person at fault (other driver) filed for bankruptcy because he had no money or insurance.
482	7-a	Lump in mouth Lost Teeth
482	24	Family Helped
482	29-b	\$600.00 Rented car plus running Back and forth to Places and I'm Still Paying
482	31	My Ins. Company payed But it was the other guy Fault and my Ins. went up \$450.00 every 6 months.
488	5-f	Bleeding about face & head also pain in knee.
488	13-h	My daughter her own auto insurance Co.
490	5-f	Whip lash - plus rotary cuff tear.
490	7-a	Loss shoulder abitivity.
490	8-d	Surgery
490	31	Had to have therphy for 8 week - we lived 20 miles away - I was in a body cast for 6 weeks and was unable to do my own work (House). My husband had to do everything for me including personal care. Still bothers me in writting and lifting things from cupboards. etc.

SEQUENCE	QUESTION	COMMENTS
491	29-b	Trips to garage - insurance co
491	31	I am angry that the person who hit my car while I was stopped at a red light - did not pay one cent of the cost of this accident and yet we payed over \$200 out of our pocket & our insurance company paid \$3000.00.
495	31	The man - (ignorant kid) was OUI, the Augusta "cops" went right by him. He could have easily killed me and my unborn baby - he didn't care at all. Of course he wasn't OUI when they went to see him the next day - I feel Augusta "cops" didn't handle it at all! P.S. He had no insurance & or course the vehicle was borrowed. Maine needs <u>real</u> Laws!!
495	5-f	Pregnant
495	8-c	Couldn't do x-rays because of pregnancy
496	5-f	Bruises/Whiplash
500	5-f	I bumped my head on the window.
506	29-b	Towing and storage of car until I could remove it.
517	31	Concerning the property damage it was my car, and my insurance didn't cover it I had only liability, as far as having someone to help me with my work. Its so nice to have freinds, none of them asked for any pay for what they did for me I'll be forever grateful to them.
518	13-h	Driver's uninsured motorists coverage and Medicare
522	31	I was very lucky in this accident. I was employed by the U.S. Government at time of accident and was on duty when accident occured. I was driving government auto. U.S. Government will pay all claims of personal injury.
524	29-b	Did not carry collision on my car, only liability. Had to buy another car. Paid 2,000.00.
535	31	Thank you for your letter of October, 1989, inviting me to complete the form relating to persons injured in automobiles. I found the questionnaire most interesting; however, there was an aspect of the problems relating to automobile insurance and accidents which your survey failed to address--that was were both drivers carrying the insurance in accordance with the statute and what were the penalties that were assessed to the non-insured driver. In my case, an owner/operator uninsured Maine vehicle smashed into the rear of my car causing both substantial damage to my car and whiplash to my neck. Fortunately the injury was not serious and did not require hospitalization although it was painful and most annoying. The damage to my car had to be entirely borne by my own insurance company. The offender, according to the officer at the scene, would be assessed (if at all) a \$45.00 fine for not complying with the statute. I think this is a major issue and in fact renders at this time compulsory insurance as operated by our state to be a joke. My insurance in effect does have to cover the accident while the offending party walks free with a simple \$45.00 fine. I would certainly hope that in your efforts you would call for the revocation of both the driver and automobile licenses for a set period of time for those individuals found not to have the appropriate insurance. Thank you for your consideration.

SEQUENCE	QUESTION	COMMENTS
540	5-f	Face scares
540	7-a	Scared for life
548	5-f	Chiropractor
548	29-b	Car rental
550	7-a	Knee problems
550	29-b	Towing
556	13-h	Driver's insurance I was a passenger.
557	7-a	Reflex sympathetic dystrophy left arm /("frozen "elbow, left")
557	7-a	have some trouble breathing when I run
557	8-d	Intensive care unit 18 days on respirator
557	24	Parents provided care in their home
557	29-b	Initial expense of medication before reimbursement from insurance company - gas expense in frequent trips to hospitals and doctors.
557	5-f	diagnosis: flailed chest fractured left elbow with reflex sympathetic fractured skull loss of 4 teeth, secondary glaucoma dystrophy syndrome kidney stone due to inactivity during the hospital and home recovery time.
557	31	<p>My accident was caused by a 16 year old boy who was driving in excess of the speed limit and he crossed over to my side of the road causing a "head on" collision. Neither the boy or his parents had insurance. I believe the driver should be 19 or 20 years old before becoming lisenced and the "insurance law" as it stands today is weak and leaves the injured person holding all the <u>expences</u> and <u>pain</u>. The enclosed survey gives a brief "clinical" description of my injuries and medical costs.</p> <p>My accident occurred due to the imprudent driving of a TEENAGE DRIVER (a sixteen year old boy). He traveled at a rate in excess of the speed limit, crossed the center line, hit my vehicle and created a head-on collision. I sustained the following injuries: a severely fractured left elbow, flailed chest, fractured skull, loss of four teeth, and traumatic mydriasis left pupil. I breathed with the aid of a respirator for eighteen days while a patient in an intensive care unit. The elbow required surgery and multiple screw fixation. Physical therapy treatments for my elbow were started in late September, 1988, and continued through March, 1989. Reflex Sympathetic Dystrophy Syndrome, RSDS, (a painful disabling disease) developed in my left elbow and spread to involve the left shoulder, wrist, and fingers. Due to this disease physical therapy was extremely painful and the left elbow eventually became fixed in one position. The pain had won and I was left with an arm that did not function normally. In November, 1988, I learned that I had glaucoma in my left eye due to the injuries received in the accident. To this date I am fighting to keep the sight in my left eye. I am scheduled for a second laser trabeculoplasty treatment to be given on October 19, 1989. Eye surgery may be necessary in the future. A urologist explained to me that kidney stones form rapidly when someone who is normally active suddenly becomes inactive</p>

## SEQUENCE QUESTION

## COMMENTS

for an extended length of time. In March, 1989, I was diagnosed with a kidney stone. Lithotripsy (extracorporeal shock wave) treatment disintegrated the stone. At this time I am suffering with some remaining stone fragments. Both my twelve year old daughter and I were injured, although her injuries were substantially less than mine. I was not able to care for us in any way as I was more or less confined to a bed attempting to recuperate. My parents provided the following essentials: food, their HOME, their CARE and TRANSPORTATION to and from the numerous medical appointments. Neither the other driver nor his parents had insurance to provide MONEY for ANYTHING. I am not certain, but I believe the boy and his mother are enrolled in the State of Maine Welfare System. I extend my deepest sympathy to those people who suffer painful and often crippling injuries resulting from a car accident. These injuries are emotionally and financially draining. The TEENAGER who robbed me of my HEALTH, my JOB, and LIFE as I once knew it, has ONLY to show proof of having car insurance for the next three years. By doing this it enables him to maintain a State of Maine drivers liscence. ARE OUR HIGHWAYS REALLY SAFE?!

558 5-f Almost collapsed lung  
568 24-a Childcare for 3 wks.  
568 31 It was a struggle to be able to buy a new car and pay the extra to be able to afford it. Also, I did not have a car payment - and now I do - so it greatly affects the monthly budget.

575 5-f Whiplash/Neck & Back  
575 7-a I still have severe neck & back pains and the Doctor says I probably always will.  
578 7-a unstable, (can't kneel) leg weary. Loss of strength in leg.  
578 9 Evaluation of pins and rods and condition of surgary performed.  
578 10 Surgery EMMC  
578 13-h Husband's Insurance  
578 23 Husband (retired) provided all services  
578 29-b Wheel chair, Bathroom devices - medication - crutches  
578 31 I suffered unbearable pain and stress for a week before surgery was performed. Much stress, pain and therapy following surgery. I feel my leg is permanently impaired. I am limited in many of my activities. My husband still helps me perform some house hold work. I was fortunate in having "medicare" and my husband's medical insurance (Aetna) to help cover expenses.

582 5-f Tigautme throat  
582 7-a Neck & shoulder  
582 8-f Phycial thearpy  
582 29-b Traveling to doctor's, medication wife taking time off from work.  
582 31 The man who's truck wasn't insured is still not insured and still driving the truck around and still leaves on the hill parked. It was a very costly accident and still paying bills which can't afford.

SEQUENCE	QUESTION	COMMENTS
583	29-b	Use of other vehicle
583	31	The damage to me was more emotional than physical, because at the time I was 8 1/2 months pregnant. I was very concerned for the babies well being. I was also concerned by the distance from the hospital to our house, since we did not have a vehicle. Our's was totaled in the accident.
587	7-a	I had a broken uerterae which still gives me trouble. Also a broken arm broken uerterae, weakness from broken arm, weakness in chest and nose
587	9	But need to get help with sinus.
587	12	Bills still under considertion by our own Ins. Co.
587	24-a	We had help around the clock for 3 mo. We had student ehlp for nights in exchange for room rent.
587	31	Disrupted our routine and after a year we are still not back to normal. The accident has added additional responsibilities for our family.
588	7-a	Had spleen removed. Must take medication.
588	12	Bills under considron by our own company.
588	25	We had student help for nights in exchange for room rent.
588	31	Disrupted our routine and after a year we are still not back to normal. The accident has added additional responsibilities for our family.
598	5-f	Also injured lt. shoulder but did not notice for 3 mos.
598	31	Recently I recieved a questionnaire concerning an accident that I was involved in during the summer of 1988. At the end it asks for comments. I would like to take this time to indeed express a few comments concerning "uninsured motorists". I have worked for the State for 25 years+ and I have always paid for insurance, at least Liability, and it just don't seem fair that a person in this day and age of everybody suing everybody else at the drop of a hat! If one does not actuall own property, or a big boat, or camp, or anything else of value, one does not have to buy Liability or any other kind of insurance! After my head-on collision with this "citizen" I was in the state of shock for about a week when I found out that he did not have any insurance! Not one penny's worth! My company had to pay for my truck (which was a total loss \$7000-8500, of which I was paid \$7000 from my company after final compensation!), and I had to go take out another loan and buy another truck to drive! (My totaled truck was 1986 Ford P.U. which I bought new in 1986, and the replacement is a 1985 Chevy P.U.) So I figure that I lost from \$1000-1500 An what happen to the "other guy"? He was fined \$50 for failure to produce insurance, and \$50 for making a illegal left turn!!! And I was the only witness that the state had for this!!! Now is this fair of not??? He couldn't pay either fine, so the Judge, gave him two weeks to come up with it. Now, something is very wrong with this "picture". I have property, a JOB, a family, savings, etc., and because he

## SEQUENCE QUESTION

## COMMENTS

has nothing, he loses nothing. Contrary to what the papers or anybody else tells you, you do **not** need to have Liability insurance to register or inspect a car! (unless of course, you get caught) I could go on forever, but I hope you get the picture. Thank you very much for letting me let off a little steam, but it just doesn't **seem fair!**

600 19 Cut back on hours permanently

600 22-f My insurance co. for uninsured motorist

600 24 Could have used it

600 29-b My family provided - A time of rest for my son Robert & I so we could recoupe. My son is retarded and I had great difficulty caring for him.

600 31 Ever since that accident my auto even tho. repairs were done - gives me problems. Also I have not been able to work full time as before - therefore my income has been cut almost in half.

605 7-a Ive got about 95% movement back in my shoulder.

605 12 Don't know yet.

605 22-f My insurance company.

607 13-h My daughters insurance payed for everything

609 29-b Didn't get another car out of it. Had to take 500.00 out of our pocket to get a motor for my other car.

609 31 The guy that hit me is still driving and I don't think it is right? He should be in jail. This isn't is first offence.

611 29-b replacement employee

611 31 Had I owned a car of a make other than a Volvo or a car of equal workmanship someone else would have been writing this comment. The driver of the offending car was a student whose father owned the car and pays rent. The insurance company is still trying, through litigation, to recover over \$3000. The Volvo was totalled. There were also violations involved which, to my knowledge, were not adjudicated. In my opinion, there are too many loopholes in the existing "Mandatory Insurance" laws. That was the first and, hopefully, last such accident in which I've been involved. it is my feeling that the deductible, at least, should be recovered by me.

613 5-f bumped head on car seat

619 17-e Sued own Insurance Company thru a lawyer for bodily injury.

619 22-f My insurance company

619 31 Personally I think the law as it stands now stinks! It needs to more strict to the uninsured driver! I was not hurt that bad physically in our accident. I could have been and the circumstances would have been the same. We had months of frustrating times trying to get the money we deserved to cover our new car which was totaled. We ended up suing our own insurance company thru a lawyer to break even on our costs. As far as I know the person who ran a red light and hit us only had to pay 35.00 for running a red light. We pay dearly to have good insurance coverage. Driving a car is a privilege and if you can't or won't get proper insurance than you should not be allowed on the road!!

SEQUENCE	QUESTION	COMMENTS
625	31	If I remember correctly the man who hit me had a certain amount of time to go out and buy insurance before he would be fined. I think that if you get in an accident without insurance you should be ticketed immediately. The fines should be alot higher than the price of the insurance, also the amount of the other person's deductable should be added on to the fine so the person who was not at fault would have no expense.
643	17	The damage was estimated to be about \$250 to my rear bumper so I did not have it repaired as it did not impair the use of the car.
643	31	My family and I believe everyone should be required by law to carry insurance.
644	7-a	Lost 3/4" length right leg (broken femur)
644	31	For something I had no control of, being a passenger in an automobile, I've never seen a bigger mess in my life. I hope this information helps. I hope this information will help you folks with your survey. My accident, even being a year and a half later, is still a big problem for me. If there are any programs designed to help me in cleaning up this \$20,000.00 mess I'd love to know about them. All my bills, doctors, hospital, therapy, have gone to collection agencies, so I have no credit. Im not writing this, to cry on your shoulder, but excited that you wrote to me: This is the first time I felt that maybe someone can help.
646	29-b	Time missed from work by my parents. Travel time - food - place to sleep.
652	5-f	Pulled muscles in my neck and arms.
652	13-f	My daughter's auto ins.
652	31	My daughter carried car Ins. which covered us. The driver of the other car did not have Ins. He had his mother's car and she didn't carry Ins. At this time I do not know what her Ins. Co. is going to do to get their money. As for us I know both she and her son are still driving. Neither lost their license. I don't think this is fair to the ones who pay Ins. The Driver of the other car left the accident before the police arrived. He hit us from behind. Struck the left rear fender. then hit again and side swiped the whole side of our car.
667	5-f	Slight whiplash
667	31	At the time of our accident, it was law that everyone was suppose to have at least liability and were suppose to have an insurance ID card with them. The police took the other person's word for it and didn't make him provide proof, then it turns out he was uninsured. To date we haven't seen our \$250 deductible!
678	5-f	Neck injury
678	8-f	Downeast at rehabilitation
678	29-b	New car needed transportation
684	5-f	I was 8 months pregnant!
684	29-b	Extra easy meals
684	31	It was scary because I was extremely pregnant at the time and I had lost children before in pregnancy.
693	5-f	2 Black eyes neck & back injury

SEQUENCE	QUESTION	COMMENTS
693	8-f	Camden Health Center ..... of my back & neck
693	13-h	Son in laws insurance I was riding with him as a passer
694	7-a	Scars
694	8-f	Ambulance
694	31	My Lince had experied at the time of the axadent and Now I cant get insurence for less than 2000 and I cant afford it
697	7-a	Lower back - left leg - right shoulder
697	24-a	Housecleaning - shopping
697	25	Still utilizing services
697	29-b	Still pending attorney's fee
697	31	Why does the individual who hit me broadside still allowed to drive without insurance? He never was fined for not carrying insurance. He was an assigned risk with repeated violations and got away with this scot free. The state law is useless.
706	29-b	Processing of paper work.
707	29-b	Legal papers
718	21	Self Employed. Boss of a crew which couldn't finish work planned.
718	29-b	Owner & operator of small oil business.
718	31	Our spare oil truck was completely disabled right in the middle of the winter when we needed it most. To date we have received only \$350.00 in payments. We would like to know if the uninsured driver has his license, and if so, why. We pay over \$12,000.00 a year for mandatory insurance. This should not be at a loss to us.
722	31	Adam was only 7 years old at the time. But in the long run, the cash flow problem because of the accident affected both him and his brother Lance who was in the accident also. Lance was only 3 at the time and was not physically hurt. But he suffered nightmares for months and <u>all</u> was very nervous about cars for quite awhile after.
723	29-b	Money down for another car.
723	31	We had a car that only had 1 1/2 years left to pay on. Because of the accident we had to borrow money for the down payment on another car that is going to take us 5 years to pay off and the payments are twice the amount as the old one. You figure the difference in the length of time and amount of payments. Thats a lot of money out of our pocket that that creep who hit us is getting off scott free for. And this cost is qbove and beyond what our insurance company is trying to get him to pay for. They only want the money to pay off the old car that was total. Nother for us to help with the new car now.
726	5-f	Whiplash
726	29-b	Another car
726	31	We had just put on new tires on the accident car but couldn't get them back because then they would not give us very much money for another car unless we left hose tires on. That was quite a loss to us.
728	7-a	so far. Soft tissue damage which is slow to heal - plus arthritis was aggrivated and worsened in back & neck.
728	13	some is still waiting to be paid

SEQUENCE	QUESTION	COMMENTS
728	17	it's not paid yet
728	29-b	(1) replaced my car - 500.00 (2) had to car pool for 6 weeks - great inconvenience, some added expense \$60-80
728	31	We bought insurance on ourselves to comply with the law, even at some financial hardship. Our own uninsured motorist coverage was quite inadequate & a disappointment. The case has been in litigation for 15 months and no where near resolution - at our expense & trouble. Also, the legal system is biased against chiropractic medicine even when traditional medicine was tried & didn't help and relief is gaained from chiropractic help.
729	5-f	rputured disc L5-L6 bulging disc L4-L5-L3-L4-C-7
729	7-a	loss of 80% use of legs
729	10	3 months in bed.
729	18	owned Business.
729	29-b	lost business.
729	31	impossible. This Experience is Devastating to all aspects of my life. Thank God the State helped us. No one will hire people with back injuries. I am trying to work for myself.
734	5-f	I had a blood clot from my pelvic to my uterus and a bad whip lash.
734	14	He totaled our car.
734	16	We had to go get another car.
734	18	My husband missed 2 days of work.
734	24	My husband had to do my work for me after he worked 12 hour shift, (for 1 to 6 months)
734	31	I don't think that it was right for the guy who hit us to get away scott free. Nothing ever happened to him. He didn't have to pay a thing to us. He never went to court so he got away scott free. If you have any questions please contact us.
735	5-f	Fractured ribs
735	29-b	Payment on our old truck we had to use for 3 mo while we had no car
735	31	3 months of transportation - discomfort. We were 3 months with no car and it happened on our vacation; so we had to cancel our plans. If he had had Insurance we would of had a car for that three mo. Our 3 week old car depreciated because of the accident. We can't sell it for what we could before the accident or any other time.
736	19	No: on vacation
736	29-b	Our 3 wk old car deprecated because of accident.
736	31	We were without a car for 3 mo while our car was being fixed. Because it was new we had to wait for parts. We did not have a rent a car. We couldn't aford it. We only had our <u>old</u> truck. We couldn't go far with it. We were also on vacation.
752	5-f	Broken Left Foot pull muscle in my neck
752	7-a	Slight limping
752	31	If a person can't afford to have insurance, he or she shourd'nt be driving vehicle. I always manage to have insurance.

SEQUENCE	QUESTION	COMMENTS
753	5-f	Whiplash
758	8-f	home
758	31	While I was out of work, with no pay or insurance etc, my girlfriend cared for me and also had lost time from work.
762	31	Elizabeth was a passanger in the car at age 4 she's not responsible for damage payments.
764	29-b	Travel expenses.
765	13-h	combined insurance paid some of it.
765	31	See we lost our little car in result of the accident. I was totalled. I found out I was pregnant at the time. So it cost me money to pay someone to take me to the Drs not only for my injury but my pregnangy to. We had no transportation. So we actually lost out on allot. We paid \$600.00 for the car and didn't even have it a year and its all gone.
770	5-f	(Broken neck)
770	8-f	2 different Ambulance's
770	13-h	Than my mothers auto insurance paid back the state assistance. She has me covered on her policy
770	18	(But 3 days out of the hospital was called to go to work and had to turn it down. Couldn't work with a broken neck and a halo on
770	31	Worrying how was going to pay the bill I had no money. My mother and I was living on her VA widows pay. We got help on the bills. Now my mothers car insurance has come threw and paying the different ones back for there help.
778	5-f	Eyes had glass in them. Scalp had glass - ear cut severely
778	10	Had to have someone stay with me at home 2 nites.
778	13-h	Champas
778	29-b	Medicine and person to stay with me.
778	30	Only because I am a widow and my husband was a Veteran and left me well cared for.
778	31	Very disappointed in the way this case was handled. I've never seen a State Trooper. Said he'd meet me at hospital -- never did. Had to go to Belfast Police Department to get my own Accident Report to fill out to cover myself. Received his report weeks later. Never anything in local paper. Person who rode in ambulance with me had been drinking. To me I believe it was hushed up. Never compensated for Wayne's lost, etc.
780	31	In my view the State should require proof of insurance <u>before</u> a car is registered and should further require that insurance company to notify the sec. of state if that policy lapses resulting in loss of registration and license.
781	5-f	Bleeding profusely from wounds. Left leg bone, just above knee broken, bone sticking out 4 inches. Right wrist crushed. Right upper leg broken. Skull crushed all around left eye socket, left cheeck crushed, teeth broken. Nerve damage. Shoulder harness seat belt was fastened.
781	7-a	Physically will never be the same. Massive scaring. Definitely will need more surgerys. Bones ache, will only get worse with age. There was bleeding in brain. Numerous future repercussions. May have lost I.Q. points.

SEQUENCE	QUESTION	COMMENTS
781	12	The total is not yet complete. It will take years.
781	31	The person first on the scene reported alcohol in the other vehicle. As reported by all the witnesses at the scene, Lee looked to be very close to, if not already dead. Yet, the officers on the scene did not request a blood test. The other driver was drunk, as a recording of the voice of his passenger is on tape at my insurance company, states. His vehicle had illegally attached plates and he had no insurance. He made a left turn in front of Lee and caused the collision. I went to see the D.A. Janet Mills a few days after and she was very rude to me and refused to speak with me. It was two hours before we were notified by police. Yet the accident was to minutes from our house and Lee had just left two minutes before the time of the collision. Lee was sober. His car was insured fully and the proof of insurance card was in the glove box, and our vehicle was inspected and properly registered. The other operator was only charged with illegal plates. Lee & our entire family were wronged by the other driver, by the legal system, and by local law enforcement. What's going on here? This person is still out there. He's not even remorseful, and he <u>will</u> get somebody else. Possibly an entire family will be maimed or killed next time! I feel like Maine's Insurance and Drunk Driving Laws are a pitiful joke on the victims.
782	31	I would have certainly rather paid the \$150.00 fine which the unlicensed and uninsured motorist received rather than the injuries and therapy which I went through to recover from the accident. I feel that the penalty for this type of total disregard for the laws of the state of Maine should be much more severe than they are.
784	5-f	Needed chiropractic care
784	17	Car was a total wreck - did not get another car to replace that one
784	31	The person at fault was paying us 100.00 per month to pay us 1200.00 for the loss of the car only - We have seen only 300.00 of it since February. I really feel it's unfair to those of us who carry insurance on our own vehicles and we become financially responsible when the other is at fault.
797	7-h	At the time of the accident I was an EMT, caring for a patient in the back of an ambulance - therefore, my bills were paid by Worker's Compensation.
799	8-c	X Rays of neck
799	13-h	driver's insurance company
804	31	Proof of insurance should be required before a vehicle can be registered. If insurance is cancelled motor vehicle department should be notified by insurance company and registration revoked. An uninsured motorist should be liable for all expenses incurred as a result of an accident they are responsible for, License should be revoked or restricted to back and forth to work until all expenses are paid.
806	29-b	It was necessary to rent a car as my car was destroyed. Also I had to hire taxis, etc. for transportation.

## SEQUENCE QUESTION

## COMMENTS

806

31

At the time of the accident, I had a passenger in the car, Ms. Deirdre Robbins P.O. Box 499, Belfast, Maine. She has sustained permanent impairment, continual medical treatment, and substantial wage loss. The accident was not my fault; the uninsured motorist was merely summoned for failure to produce proof of insurance. Subsequently the charge was dismissed. She has, I believe, been able to continue with her life as though no accident has occurred. As for my passenger and I, we have yet to recover financially from this occurrence. I commend the purpose of this study, and hope my answers are of assistance. Should you desire any further help of me, I am more than willing to oblige. For example, I would be willing to testify before the legislative committee to answer any further questions. This is a serious issue which should not be taken lightly. Again, if I can be of assistance in any way whatsoever, please let me know. Thank you very much. Enclosed is my name and address. Feel free to use them.

SEQUENCE QUESTION

COMMENTS

SECOND ROUND  
November 28, 1989

SEQUENCE QUESTION

COMMENTS

15	7	Back problems
15	8	Treatment Center - physical therapy
16	7a	Shoulder & neck pain & discomfort
34	29b	replacement car
58	5f	scarring of left ear
61	31	He was fortunate as he did not sustain any serious injury and no property of his was involved
82	5f	15 stitch's
82	31	I feel as an insured motorist there should be stricter laws in effect for all drivers. This individual's car has not registered and she had no insurance. My insurance paid everything.
86	8f	two children in my car were taken to clinic for nausea & dizziness
86	29b	1. Children were taken in from N.Y.C. from low income family. They had no med. insurance so we picked up the medical bills. 2. Car rental for period my car was being fixed (claimed a total by insurance to my son has M.D. and has doctor & therapy appointment that couldn't be excused.
87	7a	at times her jaw still hurts - can't eat certain things again.
87	9	Because she can't keep losing time from work. Says it doesn't bother all the time doesn't stop to think about future years.
87	29b	needed a car for work
87	31	This has been a real hassle
89	5f	Four fractured ribs. Split lip & badly bruised knee.
89	17	I suffered minimum of 3000.00. Loss of value in Insurance Refund & Salvage Value & the Market Value of repaired truck from The Concord Group Insurance of Concord, N.H.
89	29b	May I bought a used car for interim use (1984 Dodge Aries) Sold Sept. 4-89 at a loss of 263.00 counting reduced price excise tax Insurance, License not counting operating expenses
89	29b	greatest loss was Loss of Value. Did not receive adequate insurance compensation although I carry fully coverage Insurance.
89	31	The Law covering Insurance Coverage carry no weight. Any person obtaining a drivers license should have proof of insurance before he can obtain his license <u>or</u> vehicle registration <u>or</u> maybe both.
90	5f	neck whip and pains up into head
90	11	My Insurance at Work I don't know
90	31	I was covered at work and days I had off I took vacation time. That's not the way a person wants vacation. It happen while I was working so my insurance at work covered time I missed.

SEQUENCE	QUESTION	COMMENTS
106	5f	Back injuries
106	7a	back injury
106	13	I'm still paying
106	29b	Lawyer fees
106	31	I feel if anyone is in the same position I am that the state should pay or make the uninsured motorist pay. Windham police would not prosecute the driver. I had no help and I am injured for life.
132	5f	Whip Lash
132	6	Neck still snaps as a result of accident
132	7a	Neck Snaps
132	8f	Chrioprahatic
132	30	I had to wait for 6 months to get any money before Insurance would pay.
132	31	I think that the officer in Saco who did not site this driver for drivin with out Insurance after the law was passed should be repremented also I would feel comfortable learnin from you people if you took this Drivers Licen away from him untill he pays his bill to the Insurance Com.
145	13h	The person's insurance who's car I was in
145	22f	The person's insurance who's car I was in
174	29b	Rental car
174	31	I can't believe that the man who did a <u>U turn</u> in front of me can get away w/no insurance & a terrible driving record and not get summons to court!!
179	5f	Back
179	7a	Back
179	29b	Legal Fees For trying to collect from the uninsured motorist.
179	31	the guy that ram into me promised to pay me but he never has. I called him & he had his phone number changed. I never signed any papers either. I can't understand how come he didn't have any insurance because it went into effect January 1988 & that was August 1988, he was supposed to have <u>ins</u> card in his care at all times.
192	31	Nail these people with out ins!!!
194	5f	SeatBelt hert stomic (front seat)
194	18	missed under 1 week of school
194	31	I feel all states should have <u>insurance</u> do to <u>N.H. Laws</u> there is no <u>inforcement</u> on <u>insurance</u> . If I didn't have <u>madicaid</u> I would have to have <u>paid</u> this <u>bill</u> to no <u>inforcement</u> in <u>N.H. Insurance's</u>
235	31	I was on vacation at the time of the accident. Our damaged car was in the shop for repairs for nearly two weeks, so if I had been working, it would have meant a serious hardship -- we'd have had to rent a car for me to commute to and from work.
245	30	We have always made sure we have good insurance coverage.
245	30	If people are going to drive a car - insurance should be part of that expense - why must some always carry the irresponsibility of others. Insurance must be mandatory somehow --
253	5f	2nd person in passage seat, Bruises, scrapes swelling
253	19	wore a neck braces for 1 month

SEQUENCE	QUESTION	COMMENTS
253	30	Because I had my own car insurance
255	7a	headaches
255	29b	expenche of loaner car
264	5f	muscle strain
264	31	The uninsured driver should not be given time to acquire insurance. It should be enforced at Motor Vehicle Registration to show proof of insurance when registering a vehicle. Uninsured driver should pay a higher fine, also have license suspended. Anyone dropping their insurance from one company should not be allowed to do so unless they show proof they will have coverage from another company.
285	5f	neck & shoulder - whiplash.
285	31	Young male driver, struck rear of my 85 chev. cav. while I was <u>stopped</u> for Redlight. He was going approx. 20 to 25 m.p.h. Another passenger & I received whiplash to neck & shoulders. Did not require Med. attention. Young male driver had no Ins. Was informed to apply Ins. to his car. Filled out acc. report, made no report to my Ins. Co as there was no extnsive damage.
293	7a	terrible scar over left eye, neck injuries, left knee smashed
293	8f	physical therapy
293	29b	X-large seats, because others were too hard to get into. Gauze, neckbrace, etc. had to keep heat extremely high to chills would not set in back & neck
293	31	We settled out of court. Because of this person's age (22) we settled on \$3,000.00 which my lawyer only took \$500.00 because he felt I was hurt and no real compensation would be issued in this case. This in no way, covered medical, income, and all the suffering involved. It was better than nothing, however.
305	14	Totaled my car
305	17e	my insurance co. for uninsured motorist paid
308	29b	TEMPORARY TRANSPORTATION
308	31	IT WOULD BE APPRECIATED IF LEGISLATION WERE PASSED TO MAKE LICENCE RENEWAL & REGISTRATION CONTINGENT ON PROOF OF <u>CONTINUAL</u> INSURANCE I.E. INSURANCE LAPSES LICENCE & REGISTRATION LAPSE ...
318	29b	Lawer Fee
341	7a	My neck still bothers me
348	31	Within a 1 year period, both my husband & I, in separate accidents, were hit by uninsured motorist. <u>Our</u> insurance covered the expenses for both of these accidents. As far as we know, no action has been taken against either uninsured motorist. What good is this law if no fine or jail terms are enforced? I feel there should be a mandatory jail term for uninsured motorist, just as there is for O.U.I. offenders.
358	31	I was a student at the time and missed a day of school because of the accident.
401	8f	therapist
419	7a	scar on left elbow
420	7a	knees still bother
421	7a	I have scares on my face

SEQUENCE	QUESTION	COMMENTS
421	24	my teenage children took over
453	5f	Lower back aches when I'm riding in a car since the accident, also when I sit down at home also when working. Pain still persist since accident even in not visible.
453	8f	Physical Therapist
453	9	I continue doing special exercises for my jaw & neck. I use a whirlpool whenever possible for my back.
453	19	I had no choice but to work with pain
453	30	cause I had insurance coverage
453	31	Since it is mandatory in Maine to carry Insurance Coverage Insurance Co's should not be allowed to insure on a month to month basis. In this accident that occurred 3/5/88 the uninsured driver insured his truck in Jan mandated by law, his 30 day grace period lapsed and he had no coverage in March so my own Insurance Co had to pay for everything. This should not have to be. Insurance Co's should also be under mandatory law to report their neglectful & irresponsible clients to the Secretary of State & have their license revoked if they cannot meet their responsibilities on insuring their vehicle.
494	5f	Hurt my knee & head
494	31	Still owe for it
505	7a	Probably my left ankle remains very painful & I wear an aircast on it constantly.
505	9	Wear an air case & do strengthening exercises
505	29b	The money I needed to pay down on another car. Also car insurance has increased.
505	31	The driver of the vehicle at fault was drinking alcohol & smoking marijuana at the time he hit me. Yet he was only arrested for operating after suspension. No blood alcohol level was drawn.
509	31	Our Insurance Co. wouldn't help us with any of the payments for 1 only had liability at the time, when I spoke to a lawyer he said that he wouldn't take the case on for "if the man had the money he would of paid you." When I spoke to the man who hit me I understood of money problems myself and I took off \$1000.00 off the estimated cost of my car, to this day I have not received a cent.
510	6h	then a relapse
510	7a	(actually a cracked rib & torn ligorments) not sure - still some back problems.
527	7a	broke wrist and they still bother me
527	13h	parents auto insurance
527	24a	child care and to help me get around due to double vision
527	28e	parents auto insurance
527	31	I could have lost my baby. I was pregnant at the time. I think the Legislature or someone should do something about all those people who drive without auto insurance.
529	7a	possibly
529	13h	covered by GOVT compensation
529	14	But, GOVT car was a total loss

SEQUENCE	QUESTION	COMMENTS
529	31	This accident should never have happened! People who drive, have a responsibility. I deeply resent the fact that I was involved in an accident and the other party was (1) uninsured - (2) unemployed - (3) had a bad driving record, and (4) had his wife & 2 small children, <u>none</u> restrained by a seat belt in the front of a pickup truck. (5) He hit us so hard we were pushed 31 ft into (6) a parked car after he had skidded 70 ft before he hit us. We were in a 25 mi p/hr speed zone. I was on official duty so my employer paid all costs.
536	8f	chiropractor
547	7a	I have no control 2 fingers on right hand
547	9	I cannot pay for it
547	12	\$20 to the doctor, its all I had.
547	13	I still owe it
547	26	Donated by my neighbor
547	27	I owe him
547	29b	Transportation
547	31	This accident ruined me, I lost my credit, which I had at Maine Nat. Bank and I still owe everybody.
555	31	My own insurance paid all bills. I did have to put up quite a fight with them to get the fair market value on my car - but I did get it!
560	29b	Because our son and myself were both involved in other accidents that year, our insurance company counted the total amount of money they paid out to us including this accident to figure our premium according to the underwriter and our premium went from \$300 to \$1100 every 6 mos. Also, we were without a car for a month while ours was being repaired and had to rent a car.
561	31	The State is very remiss to have a law to require insurance <u>after</u> an accident. If pwople can't afford insurance, they can't afford to drive. It is very unfair for the injured party to have to bear the expense.
564	29b	my car was totaled and insurance did not pay it off, said the car value wasn't worth as much as I owed.
571	13h	Driver's auto insurance - medical payments
606	31	I'm still trying to pay off car loan plus new vehicle. Doctor's and hospitals are still waiting - I've worked 1 full time plus a 2nd job, trying to get caught up. I not very happy with the laws that don't help protect the innocent. The system doesn't work for all. Thank you.
608	13h	Owner of car in which I was riding when we were hit. her insurance paid
624	7a	Not sure yet. Loss toe nail
624	29b	I had to buy another car.
624	31	This accident hurt me. I am retired of a government pension, handicap & received \$670.00 a month with a \$300.00 house payment I had to paid for all my medicine go out and buy a new car. believe me, it is & still is hard. I am sorry I have not sent this analysis in sooner, but I have not felt up to it. Thank you for your concern.
630	11	Cost unknown - treated in military medical clinic.
630	29b	Rental car

SEQUENCE	QUESTION	COMMENTS
630	30	- prevented funds being used for planned purchases.
630	31	I believe uninsured and drunk drivers are still a big problem in Maine. I have been involved in two accidents since Sep 88, both times I was struck by careless drivers (one intoxicated). I had one vehicle total destroyed (this vehicle was \$15,000 and one month old) and another vehicle received \$2,000 damage (new \$15,000 car - 3 mo old) (uninsured driver). Both injury (neck) and out of pocket expenses. (\$250.00 deductible on my insurance and rental car. I struggled to pay my monthly bills while incurring these expenses and attempting to obtain transportation to work. I feel my personal pain, suffering and expense where considerable and my compensation hardly adequate.
663	7a	both knees & elbows
663	8f	Physical Therapy
663	29b	additional cost work time for doctors app. - car rental - telephone bills - prescription and medication - 32 trips to hospital
663	31	This person who caused the accident was under the influence 0.7 the test was taken at 11:00 the accident happened at 7:30 the State dropped the OUI charge and then charged him with driving to endanger. Its been over a year and this person is still driving he has not been to court as of 11/7/89
664	7a	Dental
665	7a	left arm & right leg
665	12	not yet settled
665	24a	everything
665	29b	Dental & glasses
665	31	A lot of the bills are going to the lawyers office so we don't really have accurate figures yet.
666	11	don't know - insurance paid
666	13h	workman com.
679	5f	sore neck, lame all over
679	29b	Rental car
679	31	I have a very low income. So this was serious for me. My car was totalled - He had no insurance so my Co. paid. My Ins. went up & I now have car payments to make. I understand It cost the person who hit me \$35 fine. Thank you.
683	7a	back problems
688	31	Make auto insurance a requirement to register on inspect a car. If a insurance policy is dropped notify state immediately and take action.
699	5f	neck & back spasams
699	13h	my brothers insurance company
724	17e	uninsured motorist.
724	31	To understand my concern with personal injury, be advised that on two occasions in 1983, I underwent surgery to repair a torn rotator cuff, right shoulder. As a result, I have sustained impaired use of right arm. In the cited accident I was witting in the front passenger's seat - and as the car was struck in the rear right quadrant, I was driven into the right door and the brunt of the

## SEQUENCE QUESTION

## COMMENTS

contact was borne by right my shoulder. For a few days thereafter, I did suffer tenderness, both when the arm was at rest and when used in a normal fashion. Due to the nature of the discomfort and the permanent imparement, I was content to take a wait see approach to the matter. As the tenderness passed in a few days, I accepted the matter to be of no unusual import. the arm continues to function in its limited fashion. I did not consult my surgeon. I have made no claim for injury.

727 5f scraped knee only

738 31 We were lucky another vehicle was not involved. To this date after several communications he had not insured his other vehicle as late as August 7, 1989 - no longer ride with him. All vehicles should have liability insurance.

744 31 A law was passed to protect people against uninsured motorists. But this law does not and will not be effective if the uninsured motorist is still allowed to drive after an uninsured accident, as happened in this case. So please don't waste my time filling out these foolish forms if you aren't going to enforce the law.

745 5f muscle bruise in neck & back

745 31 Our insurance company was surposed to go after the money from the girl personally but they didn't. The girl had been drinking, and rescue personnel and police officer could smell it, but because the girl could count to ten and could run he (police officer) didn't take her for a blood test, and she had no insurance and he never gave her a citation for that either. She also lied to police and said she lived two house down from accident. Her car was a total lose. I also had two children in the car, that was just about to open the doors and get out when she hit me in the rear, and left 32 feet of brake marks, but she wasn't speeding.

754 8f physical therapy

754 17e Insurance - Uninsured Motorist

763 29b transportation

771 5f mental stress

771 31 I don't feel that restitution for medical bills was enough punishment for the unisured driver but then again nothing will ever erase those horrible memories of the day our son was hit in our yard by a reckless uninsured driver.

772 13h Driver's insurance; uninsured motorist

773 7a Broken left wrist & right thumb will never be right

773 9 one more vist in Dec.

773 29b Travel & medicine

773 31 I believe everyone having a license should be made to have insurance. The girl who hit us probably thought she could get away with not having it. She is also probably still driving around & maybe will kill someone next time.

774 7a Don't know

774 29b Travel expenses to doctor's office and hospital for xrays.

774 31 Because we had insurance Thank God.

776 8f Chiropractor

SEQUENCE	QUESTION	COMMENTS
776	30	Because I paid extra for uninsured driver. My family <u>all</u> of them have uninsured policies. I wish you would make it mandatory before you can get a drivers license. It may lower the rates for everyone.
791	22	Lost job missed to much time.
791	23	My mother took care of me.
791	31	Its kinda real bad ex.
815	13c	no fault
815	13h	uninsured motorist coverage carried by driver of vehicle 1 was in
816	29b	The car we were in was our son-in-laws. His collision insurance covered the book value of the car (which was totaled) but not its replacement cost. We provided the difference.
816	31	I believe that driving a car without insurance coverage is a very irresponsible act. I believe that anyone doing this should be subjec tto having their drivers license revoked and their automobile confiscated.
817	31	Insurance company was difficult to deal with.
818	8f	Physical Therapist
818	23	nursery school teacher
818	31	Insurance company was difficult to deal with
820	29b	This accident occured during a vacation trip, in a rental car. We called off our vacation and returned home.
820	31	We had planned this trip for a year. We were disappointed, disgusted and irked that a drunk driver could in a matter of seconds ruin our trip. We are grateful that it was no worse than it was. We intend to try another trip to your beautiful state in a year or two.

Bm/1k/268GEA