



To: The Honorable Scott Hammond, Chair
Senate Transportation Committee

From: Steve Suchil, Vice President, AIA
Christian Rataj, Vice President, NAMIC
Mark Sektnan, Vice President, PCI

Re: **SB 142 (Gustavson): Vehicles: motorcycles: safety helmets: limited repeal.
Position: Oppose**

Date: **March 5, 2015
8:30 a.m., Room 2135**

The American Insurance Association (AIA), the National Association of Mutual Insurers (NAMIC) and the Property Casualty Insurers Association of America (PCI) **oppose SB 142** which repeals the motorcycle helmet law for a driver 21 years of age or older and exempt other motorcycle riders from taking motorcycle safety courses. The three trades mentioned above represent the vast majority of the companies writing insurance in Nevada.

Helmet laws have proven to be a very effective means of reducing motorcycle fatalities. The National Highway Traffic Safety Administration (NHTSA) reports that an unhelmeted motorcyclist is 40% more likely to suffer a fatal head injury and 15% more likely to suffer a non-fatal injury than a helmeted motorcyclist when involved in a crash. NHTSA estimates that helmets saved the lives of 1,617 motorcyclists in 2011.

Helmet laws that apply only to young or inexperienced drivers are not effective in reducing death rates. Research has shown that, in those states where helmet laws apply only to young drivers, death rates from head injuries remain twice as high as in states where laws are universal -- applying to all drivers.

Studies show that when helmet laws are implemented they reduce injuries and fatalities dramatically and when repealed motorcycle rider deaths and injuries rise sharply. For example, in the year after California implemented its helmet law requirement motorcyclist fatalities declined by 37%. By contrast, a NHTSA study shows that when motorcycle helmet legislation was repealed or severely weakened in Arkansas and Texas in 1997, it led to large increases in fatalities - 21% in Arkansas and 31% in Texas. In addition, NHTSA reports that motorcycle fatalities in Louisiana increased 100% and increased by over 50% in Kentucky after those states repealed their mandatory helmet laws. In Florida, fatalities per 10,000 registered motorcycles increased 21%.

Unhelmeted crash victims have higher health care costs compared to helmeted drivers and, studies have shown, are more likely to be uninsured, adding an additional burden for taxpayers.

Studies from various hospitals in Nebraska, Washington, Massachusetts and Texas have illustrated how public funds have paid for trauma care for injured motorcyclists.

A 1992 study, published in the *American Journal of Emergency Medicine*, looked at helmet use in Nebraska and at the effects of reinstating the state's helmet law. The study found that 41% of motorcyclists injured in Nebraska between January 1988 and January 1990 had no health insurance or received Medicaid or Medicare benefits. After the helmet law was reinstated, medical charges for those injured in motorcycle crashes declined by 38%.

Helmet laws have been shown to be an effective means of increasing helmet use and, thereby, preventing head injuries. According to NHTSA, states requiring all riders to use helmets increased their compliance rates to nearly 100% but in states where the helmet laws have been repealed, helmet use has decreased by as much as 51%.

The data in these states leaves little doubt that the repeal of helmet laws results in negative safety consequences. Wearing a proper helmet reduces injury severity. When helmet laws are weakened or repealed, the result is a decrease in helmet use and an increase in motorcycle rider fatalities and injuries, with enormous societal costs.

For the above reasons, the insurance trade associations above **oppose SB 142** and ask for your "NO" vote.

