

NEWS OF OLDER AMERICANS

Senior Driving Challenges And Solutions

(NAPSA)—There are more ways than many people realize to reduce the aging population's frequency and severity of automobile accidents. A few can be found in a recent issue of the CPCU Society's *CPCU eJournal*, "Senior Driver Issues: Upcoming Challenges and Solutions," by Robin Olson, CPCU, of the International Risk Management Institute.



"Senior drivers tend to experience more functional impairments, as compared to other age groups," writes Olson.

"Functional impairments include visual, visual/cognitive, cognitive and physical.

"As the Baby Boomer generation enters the senior years, it is essential to find ways to lessen elderly drivers' frequency and severity of automobile accidents," he adds.

On a more optimistic level, Olson's research shows that "seniors are less likely to speed; their chances of seriously injuring other parties is less, as compared to young operators."

Olson suggests insurers be accountable and responsible for helping seniors maintain insurance

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coverage. "Personal automobile insurers need to regularly review the latest research on elderly drivers and automobile accidents. Insurers should look at rating plans that would decrease premiums for seniors who drive a very small number of miles (say 2,000) per year."

Overall, Olson believes reducing senior driving accidents can be addressed from a variety of angles, including:

- Treatment of functional impairments
- Elderly driver licensing laws
- Highway design
- Vehicle types, design, and adaptations
- Intervention issues
- Public education

The CPCU Society is a community of credentialed insurance professionals who hold the Chartered Property Casualty Underwriter (CPCU) designation.

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