



Insurance Institute of Michigan

Motorcycle Helmets

Michigan requires motorcyclists to wear a helmet. Attempts to repeal this law have failed. Why are motorcycle helmets an important safety issue?.

Overview

In 2008, there were 3,969 motorcycle-related crashes in Michigan, an increase from 3,723 in 2007. These crashes resulted in 127 deaths and another 3,463 injuries. Since 1969, Michigan has required all motorcyclists and their passengers to wear a helmet when riding on the state's roadways. Motorcycle helmets have been shown to save the lives of motorcyclists and prevent serious brain injuries.

According to the Insurance Institute for Highway Safety, 20 states and the District of Columbia had laws on the books requiring all motorcyclists to wear helmets as of December 2008. In another 28 states only people under a specific age (mostly between 17 and 20 years of age) were required to wear helmets. Two states (Illinois, Iowa and New Hampshire) have no helmet law.

Facts To Know

- According to the National Highway Traffic Safety Administration, helmets are about 37 percent effective in preventing motorcycle deaths and 67 percent effective in preventing brain injuries. An unhelmeted rider is 40 percent more likely to suffer a fatal head injury, compared with a rider with a helmet.
- If Michigan's mandatory motorcycle helmet law were to be repealed, the state should expect to see an annual increase of at least 30 fatalities, 127 incapacitating injuries, and \$129 million in economic costs, according to an analysis by the Office of Highway Safety Planning.
- Motorcycle riders who crash without a helmet rack up far larger hospital bills than those whose heads were protected in a crash, according to a University of Michigan study. On average, helmet use led to average hospital costs that were about 20 percent, or \$6,000 less than costs for those who didn't wear helmets. For patients who were treated on an inpatient rehabilitation floor at UM after leaving the trauma unit, average costs for unhelmeted riders were nearly twice those of helmeted riders.
- A Scripps Howard study found nine of the 10 states with the worst motorcycle death rates don't require adults to wear helmets. It also found that seven of the 10 states with the lowest death rates have mandatory helmet laws.

- Motorcycle crashes also account for a disproportionate share of money paid out of the Michigan Catastrophic Claims Association (MCCA), a fund which is supported by a surcharge on every auto insurance policy in this state. Although motorcyclists represent 1.7 percent of the assessments paid into the MCCA, they account for 6.7 percent of all claims reported.

Helmets Save Lives

The National Highway Traffic Safety Association estimates that from 1984 through 2006, helmets saved the lives of 19,230 motorcyclists. In 2007 motorcycle helmets saved 1,784 lives. National Highway Traffic Safety Association indicates that if all motorcyclists had worn helmets, 800 more lives would have been saved.

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