

## Industry report presents a false picture of 'tort costs'

A tort is an injury or harm wrongfully done to someone by another person. The law says that those who harm someone or damage someone else's property are obligated to pay for the damage they cause.

The most common example is a car wreck. If you or a member of your family is harmed in a wreck caused by the fault of a careless driver, that driver and the driver's insurance company may be responsible for some or all of your damages.

The U.S. Chamber of Commerce Institute for Legal Reform published a report, *Tort Costs in America*, that claims the U.S. tort system "costs" \$443 billion and that excessive lawsuits drain our economy and increase costs for businesses and consumers.

The Center for Justice & Democracy, after evaluating the report, called it "false, inflated drivel." For starters, the ILR report analyzed lawsuit costs in 2020, a year when courts were shut down and few tort cases were tried.

With fewer cars on the road, there were fewer wrecks and fewer claims to be paid, yet the ILR report argues that tort costs are out of control. How could those costs have increased? Quite simply, they couldn't. But, what did go up during 2020 were insurance industry profits. As a result of fewer claims being paid, the industry accumulated significant profit and

record-breaking surplus (increasing to \$914 billion) in 2020. Some insurance companies saw their profits more than double.

Instead of giving drivers a cost reduction or rebate on premiums, insurance companies paid some of those excess earnings to their shareholders in the form of dividends.

Then they tried to draw attention away from the huge profits with a report that combines insurance company business expenses and profits that were falsely reduced with inflated estimates of possible future payments and argued that "tort costs" are the problem.

What did the ILR say are "tort costs"?

When the ILR calculated that number for its report, it included money insurance companies spend on advertising, salaries, overhead, office rent, insurance agents' commissions, executive compensation (including things like golf memberships) and bonuses, and even shareholder dividends.



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It counted those expenses as "tort costs" even though not a penny of that money went to policyholders or the people harmed. In short, it included the cost of doing business and industry profits as part of what the driving public is "costing" the economy. That is just one of the ways the report presents a false picture of tort claims.

If you are at fault in a car accident, your insurance company is obligated to pay for the damages you owe to the person you harmed in the wreck. It pays those claims using the money it collected from you and other drivers for premiums and from the money it earned from investing the premiums.

Paying an injured person for his or her damages isn't a cost of the tort

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# Use basic precautions to help avoid food poisoning

Every year, an estimated 1 in 6 Americans get sick from food poisoning. That's about 48 million people. The elderly, young children and those with chronic illnesses are more susceptible, but it can happen to anyone.

The good news is that following a few simple steps can reduce the risk of food poisoning when preparing food at home. The U.S. Centers for Disease Control and Prevention offers an easy four-step way to remember these important food safety tips: Clean. Separate. Cook. Chill.

## Clean

Wash your hands for at least 20 seconds with soap and water before, during and after preparing food and before eating. This is particularly important after handling uncooked meats, seafood, flour or eggs.

Use hot, soapy water to wash cooking utensils, cutting boards and countertops after preparing each food item.

Rinse fresh fruits and vegetables under running water.

## Separate

Keep raw meats and seafood away from other foods when shopping and storing. Store these foods in sealed containers or packages to keep juices from leaking onto other foods.

Use one cutting board or plate for raw meats and seafood and a separate one for produce, bread or other foods that won't be cooked.

Do not wash raw meats or eggs. Washing can spread germs when juices splash onto nearby surfaces.

## Cook

Food should be cooked to an internal temperature high enough to kill germs. (See the chart below.)

The way to know for sure is to check with a food thermometer.

## Chill

Refrigerate food promptly to avoid the rapid growth of bacteria. Keep your refrigerator set at 40 degrees or below and your freezer at 0 degrees or below.

Keep an appliance thermometer in your refrigerator if it doesn't have a built-in thermometer.

Refrigerate perishable food such as meat, seafood, dairy, cut fruit, some vegetables and cooked leftovers within two hours or within one hour

if it was exposed to higher temperatures in a hot car or at a picnic. Thaw frozen food in a pan of cold water in the refrigerator or in the microwave. Never thaw food on the counter. Bacteria will multiply quickly in parts of the food that reach room temperature.



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## INTERNAL COOKING TEMPERATURES FOR KEEPING FOOD SAFE

### Whole cuts of beef, veal, lamb and pork

145 degrees

### Fish with fins

145 degrees or until the flesh is opaque and separates easily with a fork

### Ground meats, such as beef and pork

160 degrees

### All poultry, including ground chicken and turkey

165 degrees

### Leftovers and casseroles

165 degrees