



South Carolina House of Representatives

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House Week in Review

Faced with a week of budget debate, the House took up a number of significant bills last week, including two important environmental bills.

Rivers and Waste

With little discussion, the House gave final approval to two important environmental bills: H.3353, the Scenic Rivers Act, and H.3015, a bill that would regulate hazardous infectious wastes.

The Scenic Rivers bill, now before the Senate for consideration, would provide for the protection of selected rivers and river segments unique for their scenic, recreational, geologic, botanical, fish, wildlife, historic or cultural value. The state Water Resources Commission would be authorized to oversee the program, beginning with an inventory of all the state's rivers. The bill would establish the process the commission must follow when designating a river or river segment as part of the Scenic Rivers program. The bill also creates the Scenic Rivers Trust Fund.

While amended by the committee this year, the Hazardous Infectious Waste bill (H.3015), as originally introduced, was identical to the House Agriculture and Natural Resources Committee bill reported out last session. That committee bill died on the contested calendar at the end of the '88 session. This session, little discussion was generated by the bill in the House as the members routinely gave the bill second and third readings. However, the need for a technical amendment to the bill resulted in the H.3015 being reconsidered for third reading. It is now on the third reading statewide uncontested calendar with final passage anticipated once the appropriations bill is completed.

First Budget Bill

The House also routinely passed H.3573, the Deficiency Appropriations bill, which is now up before the Senate. This \$12.1 million bill includes \$168,000 to SLED for required overtime payments; \$1 million to the State Budget and Control Board for adjustments to the vacancy factors at the state's technical colleges; \$1.1 million to the Department of Mental Health for prisoner medical care; \$6.85 million to the Budget and Control Board for the shortfall in the state employee health insurance reserve, and \$3 million to the MUSC hospital to cover its budget shortfall.

This money is lapsed funds from the 1987-88 state budget, which became available in July 1988.

Also Sent to the Senate

The Rural Airport Emergency/Economic Development Fund (H.3604) also received third reading by the House. This bill, which was placed on the House calendar without reference, would be used for emergency construction of a public airport or landing strip to either maintain an existing facility or promote economic development. The fund would be administered solely by the State Aeronautics Commission upon the recommendation of the Joint Bond Review Committee.

Ratified and Enrolled

In addition to the House bills given final approval by the House, a couple of important bills were either ratified or enrolled for ratification last week. H.3261, the bill which extends the terms of Family Court judges, was ratified last week. Also, S.354, which would repeal the segregated school statutes from the South Carolina Code, was enrolled for ratification.

Considerable Debate

Three bills prompted considerable debate in the House last week, although none of them were given final approval. H.3053, the Obscene bumper sticker bill, was left in interrupted debate status after generating lengthy debate on the House floor. This bill is on the third reading contested calendar.

State-run primaries, H.3088, also resulted in House debate but ended up on the second reading contested calendar. And a bill to shorten the legislative session, while also adding an organizational session to the Senate's post-election calendar, (H.3383) also was left in interrupted debate status on the second reading contested calendar.

The House did not finish with H.3383 because it met in joint assembly with the Senate for the annual recognition of the "Buck-A-Cup/Brace-A-Child" fund drive for crippled children.

Bills Introduced

Here is a sampling of the bills introduced in the House last week. Not all the bills introduced are featured here. The bills are organized by the standing committees to which they were referred.

Education and Public Works Committee

"Target 2000" School Reform Act (H.3629, Rep. Beasley). This legislation would expand the state's school improvement movement through the 1990's, building on the reforms already underway under the EIA. This lengthy bill, based on the recommendations of a 44-member statewide task force, makes a number of refinements in the EIA legislation and launches new programs to address a number of critical education issues.

Highlights of the bill include:

- Establishment of a drop-out prevention and recovery program to cut the high school drop-out rate.
- Denying a driver's license to teens under the age of 18 if they drop out of school and suspending the licenses of teens who have one if they drop-out.
- By the 1990-91 school year, expanding compensatory and remedial programs to all students who fail to meet the statewide minimum standards in reading, writing and math.
- Requiring all school districts to provide half-day child development programs for 4-year-olds who have predicted significant readiness deficiencies.
- Establishing programs to assist parents in their role as the first teachers of their preschool-aged children.
- By the 1991-92 school year, requiring that all gifted and talented students at the elementary and secondary levels, not included in state-funded advanced placement programs, be provided programs for talented students.
- Placing greater emphasis on teaching critical thinking and creativity. This would be accomplished through text book selection, curriculum expansion, improved teacher training and arts education.
- Renewing emphasis to encourage more gifted students to enter teaching as a profession.

- Strengthening school councils composed of parents, teachers and community representatives and expanding the partnerships between businesses and the schools..
- Provisions to give schools the flexibility to try more innovative approaches to education if they have demonstrated incentive.

School Bus Drivers (H. 3669, Rep. Huff). This bill makes a number of changes in connection with school bus drivers. In addition to setting specifications for school buses, the legislation would require all school buses to be equipped with seat belts for the drivers. Drivers would be required to wear the seat belts, with violation resulting in termination. All school bus drivers would have to undergo blood and urine tests to detect alcohol or drug use as part of an annual driver training refresher course. This test could also be given periodically throughout the school year. An annual refresher course would be required of all school bus drivers, who would have to be certified every two years, instead of every three. The bill would also change the age of drivers from 16 to no one under 18.

Business-Education Partnership for Excellence in Education (S.322, Sen. Setzler). This bill would create a 64-member Business-Education Partnership, made up of prominent civic and business leaders, educators, legislators, the governor and state superintendent of education, who would oversee implementation of the EIA and recommend other education initiatives. The bill spells out the terms and duties of the partnership. The legislation also would create a 20-member Joint Business-Education Subcommittee, made up of members from the full Partnership Committee.

These committees would replace the old Committee on Financing Excellence in Public Education, established to promote passage of the EIA, and the old Education-Business Partnership steering committee. The bill spells out when accountability reports would be due to these monitoring committees.

Judiciary Committee

Resident Vendors (H.3625, Rep. J. Rogers). The definition of resident vendors would be expanded, under this legislation, to include a vendor who has a payroll subject to South Carolina income tax withholding requirements of not less than \$5 million. This definition comes into play in connection with competitive procurements made by government agencies when there is a tied bid.

DUI and Teen Driver's License (H.3631, Rep. Fair). For teenaged drivers ages 13 to under 21, a DUI conviction would result in the suspension of their driver's license for one year. In the case of a youngster who does not yet have his license, the Department of Transportation would be notified to delay issuing his license for a year after he is legally eligible, if he is convicted of a DUI violation. Under this bill, drivers, aged 13-21, would be in violation of DUI statutes if any alcohol level is detected in the blood by a breathalyzer or other tests under this bill.

Highway Safety Plan (H.3652, Rep. Beasley). This lengthy bill is a follow-up to last year's Highway Safety Act. This bill would:

- Increase punishment for first offense DUI.
- Require mandatory blood/alcohol testing in fatal or serious accidents.
- Suspend the driver's license of teens 13 to 21 for one year for conviction of certain alcohol and drug-related offenses.
- Suspend the driver's license of adults over 21 convicted of buying beer or wine for persons under 21.
- Raise the minimum age for driver's license.
- Increase speeding fines.
- Increase magistrate's court jurisdiction to accommodate higher penalties.
- Increase the jurisdiction of municipal courts and recorders to allow increased fines and imprisonment for driving offenses.
- Increase penalties for uninsured vehicles and for those who knowingly present false evidence that a vehicle is insured.
- Increase penalties for people driving with suspended, cancelled or revoked licenses.
- Increase penalties for passing a stopped school bus.
- Make it a 6 point violation to drive through a lowered railroad crossing gate.
- Increase punishment for reckless driving and for reckless homicide.

Victim's Compensation Changes (H.3658, Rep. Wilkins). This bill would make several changes in the way victim's compensation is handled. First, the name of the Victim's Compensation Fund would be changed to the State Office of Victim's Assistance under this bill. The name of the advisory board would be changed to reflect the new state office name. Compensation would also be expanded to cover state residents injured by crimes in other states with South Carolina's portion of the compensation reduced by what is paid to the victim by the other state.

Those ineligible to receive compensation would be expanded to include those who committed or aided in the commission of the crime on which the claim is based; the spouse or child of a victim who would have been ineligible to receive compensation; the child of the offender who committed the crime if the compensation would chiefly benefit the offender. The legislation also makes changes in the claim filing times.

Government Space (S.103, Sen. McConnell). Like the first bill introduced by Sen. McConnell (S.93), this legislation seeks to put limits on state agencies seeking additional office space. This bill sets specific square footage allowable for agency heads (300 square feet), assistant directors (225 square feet), supervisory or professional positions (150 square feet), and clerical workers (75 square feet). The General Services Division would set limits on other space needs, such as reception areas and conference rooms. General Services can refuse to approve a lease that exceeds these limits or is not cost effective.

Additional provisions ensure competition when seeking bids for leased space. It also allows the General Services Division to thoroughly investigate an agency's request for space for cost effectiveness. The division may require the agency to modify its request.

General Service also must verify the agency has sufficient funds in its budget to cover the cost of the move and related costs.

Only the General Assembly could approve lease-purchase agreements.

Medical, Military, Public and Municipal Affairs Committee

Weekend Confinement (H.3626, Rep. Wilkins). This bill would limit weekend sentencing to those persons who convicted of driving with a cancelled, suspended or revoked driver's license or DUI.

Appeals Process for Denial or Suspension of Day Care Centers (H.3638, Rep. Wilkins). This bill would transfer from the circuit courts to the family courts appeals resulting from license denials or suspensions for various child care facilities, including church or religious facilities.

Child Protection (H.3639, Rep. Wilkins). All societies and organizations, both public and private whose aim is the protection or aid of delinquent or neglected children, are to be assisted by all state, county, town and municipal departments and officials, under this legislation.

Homeless Study (H.3659, Rep. Waites). This joint resolution would create a task force to study homelessness in South Carolina. The legislation outlines the members of the task force. The task force would report back to the General Assembly two years after the joint resolution goes into effect.

Corn Grits (H.3672, Rep. T. Rogers). The specifications for corn meal also would apply to corn grits if this bill is enacted.

Ways and Means Committee

Adoptive Parents (H.3656, Rep. Hearn). State employees who adopt children would be eligible for the same leave policies -- use of both accrued sick and annual leave -- to care for the adopted child as a birth mother taking maternity leave. Currently, adoptive parents may take annual leave only. These provisions would apply only to the spouse who will act as the primary care giver.

Complaint Line (H.3668, Rep. McLeod). Legislative Information Systems would establish a 24-hour toll free telephone line to receive and record complaints from citizens, under this bill. The complaints, which would be public record, would be forwarded to the appropriate agency head and to the caller's legislators.

Mandatory Seat Belts

For years, advocates of mandatory seat belt legislation have tried to shepard bills through the General Assembly to no avail. This year with the seat belt issue tied to automobile insurance reform, advocates of seat belt usage have their best shot at success. The following is a report on the seat belt issue, researched and written by USC graduate assistant Shirley Gossett, who is working as a legislative intern in the House Research Office.

Introduction

The South Carolina General Assembly is taking its annual look at seat belt laws. On both sides of the chamber, legislation has been introduced linking mandatory seat belt use with auto insurance reductions.

Sections 26-28 of the "Automobile Insurance Reform Act of 1989," H.3377 recently reported out of the House Labor, Commerce and Industry Committee, requires mandatory use of belts coupled with a 6.9 percent rate reduction. On the Senate side, S.6, a seat belt bill introduced by Senator Land, also calls for a 6.9 percent rate reduction. It also mandates a study to be conducted by the School Bus Transportation Study Committee on the cost and feasibility of seat belts in school buses.(For a summary of S.6 see Legislative Update, Feb. 28) S.6 is now before the House Education and Public Works Committee.

A number of other House bills have been proposed making the same link between seat belt use and auto insurance premium reduction. While coupling seat belt use with auto insurance is unique to this session, seat belt advocates have included incentives in the past to encourage legislative acceptance of a seat belt bill. For instance, during the 1987 session, Rep. Rudnick introduced a bill (H.2040) which would have reduced traffic violation points and fines if the driver was wearing a seat belt when stopped.

31 State with Seat Belt Laws

Thirty-one states presently have some type of seat belt law on the books. Most, but not all, cover passenger vehicles, vans and pick-up trucks. There are variations from state to state, although the majority of these laws are aimed at drivers and front seat passengers.

As of September 1988, Georgia's seat belt law became effective, making South Carolina the lone southern Atlantic coast state with no such legislation. Other southeastern states with seat belt regulations include North Carolina, Florida, Virginia, and Tennessee.

The following chart shows states that have passed seat belt laws and the year the laws were enacted:

States Requiring Seat Belts and Date of Enactment

California	1985
Colorado	1987
Connecticut	1985
Dist. of Columbia	1985
Florida	1986
Georgia	1988
Hawaii	1985
Idaho	1986
Illinois	1985
Indiana	1985
Iowa	1986
Kansas	1986
Louisiana	1985
Maryland	1986
Michigan	1985
Minnesota	1986
Missouri	1985
Nevada	1987
New Jersey	1984
New Mexico	1985
New York	1984
North Carolina	1985
Ohio	1985
Oklahoma	1985
Pennsylvania	1987
Tennessee	1986
Texas	1985
Utah	1986
Virginia	1987
Washington	1986
Wisconsin	1987

Colorado's seat belt law will be automatically repealed on July 1, 1989 unless the state's 1988 highway statistics show a reduction in highway deaths over the 1987 figures.

No Seat Belt Laws

South Carolina is one of 19 states that do not require mandatory seat belt use. Massachusetts, Nebraska, and Oregon had enacted seat belt laws and have since repealed them. Here is a chart showing states without seat belt laws:

States Without Seat Belt Laws

Alabama
Alaska
Arizona
Arkansas
Delaware
Kentucky
Maine
Massachusetts (repealed 1986)
Mississippi
Nebraska (repealed 1986)
New Hampshire
North Dakota
Oregon (repealed 1988)
Rhode Island
South Carolina
South Dakota
Vermont
West Virginia
Wyoming

Insurance Rollbacks and Seat Belt Laws

Like South Carolina, there are several states that have made the link between their seat belt laws and automobile insurance. Hawaii's seat belt law, passed in 1985, provided for a 10 percent reduction on insurance premiums. Iowa's Insurance Department ordered a 5 percent premium reduction, following enactment of its law in 1986.

Connecticut's 1986 law required a study to be made by the state insurance commissioner of the effect of the seat belt law on insurance premiums, to be reported to the Legislature by January 1, 1989. The Florida law, also enacted in 1986, requires insurance rates to reflect savings associated with mandatory seat belt use.

Colorado's law allows insurance companies to offer reductions in premiums if their claims experience warrant it following enactment of the seat belt law.

Montana and Pennsylvania's laws specifically prohibit an increase in a driver's insurance due to violation of the seat belt law.

Insurance companies themselves are active in the seat belt debate. A number of the larger companies offer incentives for their covered drivers to use seat belts. USAA, one of the largest writers of auto insurance in the country, has added a free \$25,000 death benefit for its life insurance policy holders who are killed in an accident while belted in an air-bag-protected position in a car. Other companies also offer discounts to drivers using automatic belts and/or air bags. These companies include Allstate, State Farm, Aetna, GEICO, Nationwide, and Travelers.

Impact of Federal Regulations

Some South Carolina residents already are required to use seat belts due to federal regulations. The trucking industry is covered under the Federal Motor Carriers Safety Regulation, which states that all drivers must wear seat belts, if their vehicles are so equipped. This regulation covers both interstate and intra-state driving. Also, a Department of Defense regulation, AR190-5 covering traffic enforcement, states that all vehicle passengers must be buckled up while on a military installation.

Businesses Require Employee Seat Belt Use

Economics prompted many businesses to require employees to use seat belts in an effort to curtail increases in claims. The same decision was made by county agencies that are self insured.

A number of South Carolina companies have mandatory seat belt policies. These include:

Bi-Lo	Borden
Carolina Power and Light	Dupont
FMC Corp.	Phillips Fibers
Wilber Smith and Associates	SCE&G
Southern Bell	Southern Weaving Co.
Springs Industries	J.P. Stevens
Union Carbide Corp.	Westvaco Corp.
Worthington Steel	

Highway Safety and Seat Belt Use

Last year, South Carolina's vehicle death rate is third highest in the nation, behind New Mexico and Arizona. South Carolina had 3.6 deaths per 100 million vehicle miles traveled, whereas the national average is 2.5 deaths, according to the South Carolina Department of Highways and Public Transportation.

A 1989 study conducted by the state Highway Department's Highway Safety Office found that had there been a mandatory seat belt law in South Carolina during 1987, resulting in an average usage rate of 49.5 percent, the state would have had:

- 95 fewer fatalities;
- 771 fewer moderate to critical injuries;
- 794 fewer minor injuries.

The study estimated that the economic impact for this one year period would have been a \$49.9 million savings for South Carolina citizens.

South Carolina's voluntary seat belt use in 1987 was 21.7 percent. North Carolina, which enacted a seat belt law in 1985, had a 65 percentage usage rate, one of the highest in the nation.

A September 1988 Congressional Report on Safety Belt Use and Automobile Insurance, conducted by the National Highway Safety Administration of the U.S. Department of Transportation, found that between 1984 and 1987, there was a 25 percent rise in seat belt use, resulting in the saving of 1,300 lives, prevention of 16,000 moderate to serious injuries, and a savings of between \$1 billion to \$2.5 billion dollars in auto insurance claims.

Opposition to Seat Belts

The chief opposition to seat belt legislation comes from those who oppose any restraints on individual liberty. Many have also suggested that this law would be unenforceable. However, seat belt advocates argue that the question of enforceability has diminished as more states require seat belt use.

For instance, in the 1,300 mile trip from Miami to New York City, South Carolina and Delaware are the only states where being unbuckled is legal. According to an April 1988 report from the Insurance Institute for Highway Safety, seat belt laws now covered 82 percent of the population.

However, opponents of the measure raise other questions, dealing with injury reduction and insurance claims.

Citing a November 1988 article in *Trial* magazine, opponents caution that not all seat belt usage decreases injuries. The magazine article explained the dangers of lap belts to rear seat passengers, excessive abdominal restriction by belts on pregnant women, and severe injuries when seats are reclined to a horizontal position.

Further, seat belt critics point to data from a 1988 report from the Highway Safety Loss Data Institute. The study found no clear cut evidence that there were appreciable reductions in personal injury protection coverage claims under mandatory seat belt laws. The study did acknowledge a 5 percent to 10 percent reduction in both serious and fatal injuries, but no real reduction in minor injuries.

Federally Required Air Bags or Automatic Safety Belts

Federal involvement in the seat belt issue has spanned 20 years, beginning in 1967 when seat belts were required in all 1968 model cars. In the early 1970's, the National Highway Traffic Safety Administration proposed both automatic restraint systems in passenger cars or an starter interlock system as an alternative to automatic restraints. Congress subsequently outlawed the starter interlock system in 1974, and in the face of legal challenges, the NHTSA rescinded automatic restraint requirements in 1981.

In July 1984, then-Transportation Secretary Elizabeth Dole issued a final ruling, requiring automatic crash protection -- either air bags or automatic belts -- for all passenger cars manufactured in the U.S. This requirement was to be phased-in starting in 1986.

Under the phase-in schedule, 40 percent of the 1989 cars must have front-seat automatic restraints; 100 percent of 1990 models must provide front-seat automatic restraints. These automatic restraints can be either passive seat belts or air bags and conventional seat belts.

However, if states representing two-thirds of the nation's population enact mandatory usage laws before April 1, 1989, the federal requirement for automatic protection no longer would apply. Currently, 31 states have passed seat belt laws.

A survey of U.S. auto manufacturers reveals a major investment in air bags. Ford estimates 1 million airbags will be installed in their 1990 models. General Motors and Chrysler project nearly the same figure.

Average Automobile Insurance Premium by State

With automobile insurance the number one issue before the House of Representatives this year, here are two lists showing a state-by-state ranking by average automobile insurance premiums.

The first list is compiled by the South Carolina Department of Insurance, listing average premiums based on the number of insured vehicles in each state. The second list is published by the A.M. Best Company, which has published its state-by-state ranking for the past several years.

Although the Best list is distributed nationwide through its publication *Best's Insurance Management Reports*, the state Department of Insurance objects to it because its averages are based on the number of registered vehicles. The Department says it is unfair to compare the rates in South Carolina, which mandates insurance coverage, with states that do not because South Carolina's ranking suffer in the comparison.

The A.M. Best Company acknowledges that its averages can be distorted by the unknown number of vehicles that are registered but uninsured in states which do not mandate coverage. The newsletter also points out that premium averages also can be affected by differing requirements among the states for minimum limits of coverage.

1987 Average Premiums Per Number of Insured Vehicles

S.C. Department of Insurance

<u>Rank</u>	<u>State</u>	<u>Premium</u>
1	New Jersey	\$786.26
2	California	\$716.11
3	Washington, D.C.	\$697.68
4	Massachusetts	\$686.85
5	Connecticut	\$629.34
6	Rhode Island*	\$628.24

1987 Average Premiums based on Number of Insured Vehicles

<u>Rank</u>	<u>State</u>	<u>Premium</u>
7	New York	\$624.30
8	Maryland	\$620.03
9	Florida	\$616.17
10	Hawaii	\$611.79
11	Louisiana	\$574.14
12	Nevada*	\$572.15
13	Pennsylvania	\$567.85
14	New Hampshire*	\$559.33
15	Alaska	\$542.01
16	Arizona	\$527.68
17	Texas	\$526.02
	<u>NATIONAL AVERAGE</u>	<u>\$520.53</u>
18	Delaware	\$518.82
19	Illinois*	\$517.27
20	Georgia	\$517.15
21	SOUTH CAROLINA	\$505.91
22	Michigan	\$465.39
23	Colorado	\$463.64
24	Washington*	\$461.02
25	Missouri	\$454.11
26	Minnesota	\$451.62
27	Tennessee*	\$445.74
28	Virginia*	\$440.36
29	Alabama*	\$426.12
30	Mississippi*	\$420.34
31	Vermont*	\$420.02
32	Arkansas*	\$411.54
33	West Virginia	\$410.29
34	Ohio	\$404.83
35	New Mexico	\$400.03
36	Oregon	\$398.14
37	Maine*	\$395.02
38	Indiana	\$383.04
39	Oklahoma	\$381.13
40	Wisconsin*	\$380.94
41	Utah	\$368.58
42	Kentucky	\$349.57
43	North Carolina	\$347.23
44	Kansas	\$343.35
45	Idaho	\$322.07
46	Wyoming	\$309.10
47	Montana	\$306.68
48	South Dakota	\$302.13
49	North Dakota	\$297.72
50	Nebraska*	\$292.62
51	Iowa*	\$289.21

* Indicates states that did not have compulsory auto insurance laws in 1987, according to the Insurance Information Institute.

1987 Average Auto Insurance Premiums by State

A.M. Best Company

<u>'87 Rank</u>	<u>State</u>	<u>Premium</u>	<u>'86 Rank</u>
1	Massachusetts	\$655.72	4
2	New Jersey	\$634.84	1
3	California	\$623.44	3
4	Arizona	\$601.96	5
5	Nevada*	\$600.04	6
6	Maryland	\$597.08	10
7	Alaska	\$588.88	2
8	New York	\$583.69	7
9	Washington, D.C.	\$579.82	15
10	Pennsylvania	\$568.97	9
11	Rhode Island*	\$549.00	12
12	Delaware	\$536.96	13
13	Hawaii	\$530.13	17
14	Louisiana	\$529.68	8
15	Connecticut	\$519.93	14
16	SOUTH CAROLINA	\$514.93	20
17	Michigan	\$509.28	11
18	New Hampshire*	\$508.85	18
19	West Virginia	\$506.81	16
20	Georgia	\$501.14	19
21	Arkansas*	\$494.29	22
	<u>NATIONAL AVERAGE</u>	<u>\$486.50</u>	
22	Texas	\$474.33	23
23	Missouri	\$460.88	26
24	Minnesota	\$456.48	25
25	Illinois*	\$439.46	24
26	Virginia*	\$436.20	31
27	Oregon	\$435.09	28
28	Colorado	\$434.97	21
29	Florida	\$433.91	30
30	Utah	\$431.01	27
31	Washington*	\$430.20	29
32	Indiana	\$423.13	39
33	New Mexico	\$415.57	32
34	Kentucky	\$409.43	35
35	Wisconsin*	\$409.29	34
36	North Carolina	\$408.42	38
37	Vermont*	\$405.36	37
38	Montana	\$405.22	33
39	Oklahoma	\$370.28	36
40	Kansas	\$369.14	41
41	Maine*	\$364.59	43

<u>'87 Rank</u>	<u>State</u>	<u>Premium</u>	<u>'86 Rank</u>
42	Ohio	\$350.84	44
43	Nebraska*	\$348.27	45
44	Idaho	\$345.66	42
45	Wyoming	\$345.02	40
46	Mississippi*	\$331.16	47
47	Tennessee*	\$328.38	48
48	North Dakota	\$328.23	46
49	Alabama*	\$306.73	49
50	South Dakota	\$295.08	50
51	Iowa	\$255.61	51

* Indicates states which did not have compulsory auto insurance laws in 1987, according to the Insurance Information Institute.

Five Year Rankings

Along with the 1987 premium rankings, the A.M. Best Company also published the five year rankings of the states. Under the A.M. Best figures, there is good news and bad news for South Carolina. The good news is that South Carolina dropped in the rankings from 15th to 20th from 1983 to 1986. The bad news is that in 1987, the ranking went from 20th to 16th.

Here are the five year rankings for the southeastern states

<u>State</u>	<u>Rank</u>	<u>1987</u>	<u>1986</u>	<u>1985</u>	<u>1984</u>	<u>1983</u>
South Carolina		16	20	17	14	15
Georgia		20	19	22	30	30
Virginia*		26	31	32	38	33
Florida		29	30	29	31	26
North Carolina		36	38	35	35	46
Mississippi*		46	47	47	46	45
Tennessee*		47	48	48	48	49
Alabama*		49	49	49	50	51