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## **Alternative Treatment Accounts for One-Third of All Treatment for Automobile Accident Injuries—Utilization Varies Widely**

**MALVERN, Pa.**—According to a new report from the Insurance Research Council (IRC), approximately one out of every three auto injury insurance claimants nationwide receives some form of alternative medical treatment\*, and charges from alternative-treatment providers account for approximately one-third of the total charges from all types of medical providers. Much of the recent growth in the utilization of alternative treatment in auto injury claims has involved non-chiropractic treatment, primarily acupuncture and massage therapy, although chiropractic treatment remains the most common form of alternative treatment.

The report, *Alternative Medical Treatment in Auto Injury Insurance Claims*, analyzes treatment utilization and cost data for more than 72,000 auto injury insurance claims closed with payment in 2002. Thirty-two insurance companies, representing 58 percent of the private passenger auto insurance market in the United States, participated in the study.

Utilization of chiropractic and other types of alternative treatment varied widely across states even though the injuries involved were similar. In Minnesota, for example, 64 percent of all bodily injury liability claimants and 42 percent of all no-fault claimants received alternative treatment. In Michigan, another no-fault state, 14 percent of bodily injury liability and no-fault claimants received alternative treatment. In traditional tort liability states, alternative treatment utilization also varied widely, from 17 percent in Indiana, to 52 percent in California, for bodily injury liability claims.

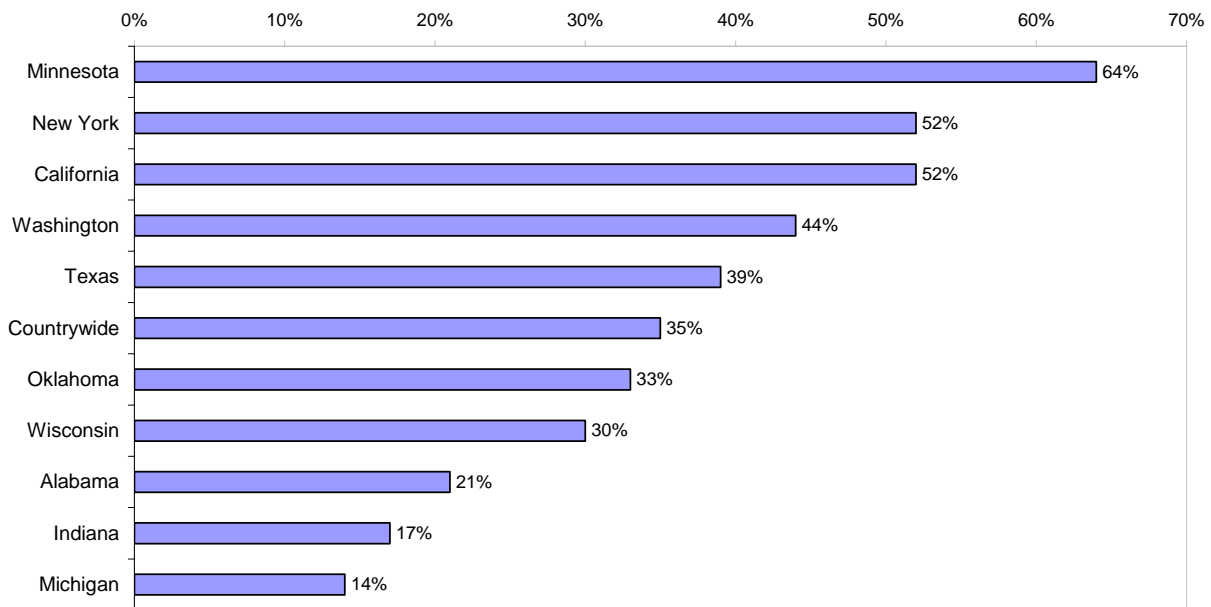
“The wide variation in the utilization of alternative treatment raises important questions about the appropriateness and efficacy of treatment for auto injuries in some states,” notes Elizabeth A. Sprinkel, senior vice president of the IRC. “These findings suggest either widespread disagreement about how to treat auto injuries or a failure in some states to adhere to existing treatment standards. Whether you are a believer in alternative treatment or a skeptic, these findings are troubling.”

For more detailed information on the study’s methodology and findings, contact Elizabeth Sprinkel by phone at (610) 644-2212, ext. 7568; or by e-mail at [irc@cpcuiia.org](mailto:irc@cpcuiia.org). Or visit IRC’s Web site at [www.ircweb.org](http://www.ircweb.org). Copies of the study are available at \$100 each in the U.S. (\$115 elsewhere) postpaid from the Insurance Research Council, 720 Providence Rd., Suite 100, Malvern, Pa. 19355-3433. Phone (610) 644-2212, ext 7574. Fax: (610) 640-5388.

**NOTE TO EDITORS:** The Insurance Research Council is a division of the American Institute for CPCU and the Insurance Institute of America. The Institutes are independent, nonprofit organizations dedicated to providing educational programs, professional certification, and research for the property and casualty insurance business. The IRC provides timely and reliable research to all parties involved in public policy issues affecting insurance companies and their customers. The IRC does not lobby or advocate legislative positions. It is supported by leading property-casualty organizations.

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Percentage of Claimants Receiving Chiropractic or Other Alternative Treatment, by State  
Bodily Injury Liability Claims Closed in 2002



\*Complementary and alternative medicine (shortened to “alternative treatment” for this report) is defined by the National Institutes of Health, National Center for Complementary and Alternative Medicine, as “a group of diverse medical and health care systems that are not presently considered to be part of conventional medicine—that is, medicine as practiced by holders of M.D. (medical doctor) or D.O. (doctor of osteopathy) degrees and their allied health professionals, such as physical therapists, psychologists, and registered nurses.”