

# ASHBY ADVISOR

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This month's newsletter will address another controversial subject – injury to a vehicle occupant vs. vehicle damage. Since the 1990's, insurance companies have been using a loss limiting strategy called MIST – minor impact soft tissue segmentation. It basically said that if there was less than \$1,000.00 in vehicle damage that there would be little or no occupant injury. Adjusters were instructed that even if there was medical evidence of injury they were to close the case without payment or minimal payment.

Croft and Freeman did a complete analysis of just about every study done on injury and motor vehicle damage. Their conclusion: Property damage is an unreliable predictor of injury risk especially in low velocity crashes. There is a limited correlation between crash severity and injury. Too many factors are involved to make general statements regarding degree of injury based on vehicle damage. **Vehicle** damage does not determine **people** damage.

Stress fractures in female navy recruits were significantly reduced with calcium and Vitamin D supplementation during basic training. Recruits started this at the beginning of training. I wonder how much better it would be if they started two – six months before training?

And let's not forget that osteoporosis happens in men also. Two million men have it. Twelve million more are high risk for it. What are the risk factors:

- \*sedentary life styles
- \*low Calcium and Vitamin D
- \*steroid use greater than six months of their lifetime
- \*very low body weight < 150 pounds (usually associated with heavy smokers and heavy alcohol consumption)
- \*COPD
- \*treatment of prostate cancer

What to do:

- \*exercise regularly
- \*increase calcium/magnesium/Vitamin D intake
- \*don't smoke
- \*avoid prolonged steroid use if possible

\* Quote of the email: Don't compromise yourself. You are all you've got.

Janis Joplin