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3 Ways the Insurance Industry Can Kick Distracted Driving to the Curb by Will Jones

APRIL 03RD 2018 BY DEE LOFLIN

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Driver distraction is a leading cause of vehicle accidents. Nearly 80% of vehicle crashes involve driver inattention, according to research conducted by the Virginia Tech Transportation Institute.

Eating and drinking, talking to a fellow passenger, applying makeup, programming a GPS or navigation system, or simply adjusting the radio all qualify as distracted driving. But using a cellphone while behind the wheel is undoubtedly the biggest cause.

According to a study conducted by Cambridge Metrics Telematics (CMT) last year, phone distraction occurred in 52% of trips that resulted in a crash—an unsurprising statistic considering that same study found that 75% of drivers see other drivers on their phones every day.

Joan Woodward, president of the Travelers Institute and executive vice president of public policy for Travelers, has observed a dramatic spike in fatalities on the road as a result of distracted driving in the last couple of years. “That got our attention,” she says.

According to the latest annual Travelers Risk Index, 40% of drivers polled admitted they have been involved in an accident or almost caused an accident because of their own distracted driving. “Those numbers are self-reported, of course,” Woodward says. “But people are saying that they’re doing this more and more.”

And the increase is making everyone nervous: 63% of drivers are more afraid of distracted drivers than drunk drivers, according to the CMT study.

Because of national education campaigns and law enforcement, drunk driving is both socially stigmatized and punishable with hefty fines, disqualification and imprisonment. In 2018, however, the same cannot be said about distracted driving.

According to Sam Madden, chief scientist, CMT, there is no doubt about the source of the first rise in road fatalities the insurance industry has noticed in a long time. “We see alcohol-related deaths are down, the educational campaigns around alcohol are working, and yet the number of fatalities is going up for the first time,” he says. “We certainly believe that’s a result of distracted driving.”

Penalties for distracted driving vary by state. Most levy fines under \$400, while five states do not have any laws against it at all. And if law enforcement isn’t going to put the brakes on distracted driving, “the insurance industry really should be at the forefront of raising this as an issue,” Woodward says.

April is Distracted Driving Awareness Month, which makes now an ideal time to bring up the issue in conversation with your clients. Here are three ways that the insurance industry can kick distracted driving to the curb:

Education. Few drivers are aware that texting while driving at 55 mph is the equivalent of driving the length of a football field with your eyes closed. In an effort to change people’s attitudes about the dangers of distracted driving, the Travelers Institute® Every Second Matters initiative provides statistics, conversations starters and quizzes that insurance professionals can share with their clients.

“Our campaign is focused on the social norm—to change people’s awareness and to say that this really is not OK,” says Woodward. “It’s just not OK to text your way all the way to work or always be on the phone while you’re in the car.”

“This is not a problem that is just going to go away on its own,” Madden agrees. “As a society, we just have to accept that it is not OK for thousands of young people to die every year because of smartphones. We have to make people aware of it.”

Technology. Paradoxically, on the same device that facilitates most distracted driving, apps are becoming available that help drivers educate themselves about the amount of

time they spend distracted when they're behind the wheel—data which insurers can also incorporate into rating tools.

CMT's **DriveWell** app does exactly that. "When you put this app in peoples' hands, it makes them realize that they actually are engaging in distracted driving," Madden says. "Results show that within a couple weeks, people reduce distracted driving behavior by 30% or more on average."

"We have many small independent agencies that are offering a smartphone telematics program through us that is branded through their agency," Madden adds. "It's not always about moralizing with your customer—it's about saying, 'Did you know that if you're a good driver, you can actually save money on your insurance?'"

Employers. One of the most common reasons drivers use their cellphones while driving is due to work. According to Travelers, 43% of employed American adults who drive admit to making work-related communications such as emails and calls while driving. And 27% say their boss has called or texted them even though they knew they were driving.

In a survey of Travelers' customers, only 27% of commercial clients reported having a formal policy on distracted driving that was strictly enforced.

"We're urging all our commercial lines clients to have a very strict policy in place for their employees about distracted driving—not only to have it, but to put it into practice," Woodward says. "That's really the key to curbing some of these commercial auto losses."

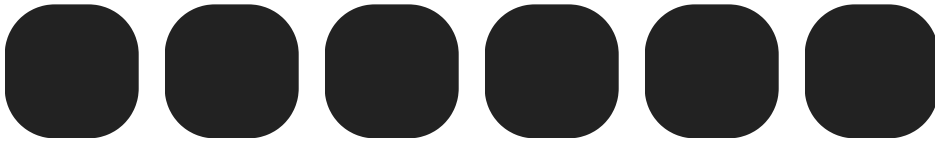
Will Jones is IA assistant editor.

County Wide Insurance Agency is located in Dexter Missouri . We provide personal insurance packages for car insurance , homeowners insurance and more. Businesses throughout Arkansas and Missouri also rely on us for complete commercial insurance needs, whether you need a Business Owners Policy , agricultural insurance , commercial auto insurance or a customized package incorporating many difference coverage options.

As an independent insurance agency, we will shop around with several carriers to get you the most affordable rates. Not sure what you need? That is what we are here for. We will assess your risks and offer you a variety of products to choose from. Service, whether it is in response to an insurance claim or general question, is the most important value we offer you.

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Breaking NEWS! \$1,000 Reward Offered

MARCH 30TH 2018 BY DEE LOFLIN

[Breaking NEWS! \\$1,000 Reward Offered](#)

The Dexter Police Department has been investigating numerous business burglaries between January 08, 2018 to present. The suspect is forcible entering the businesses and stealing money from the businesses.

A \$1,000.00 reward is being offered for information leading to the arrest and conviction of the perpetrator or perpetrators.

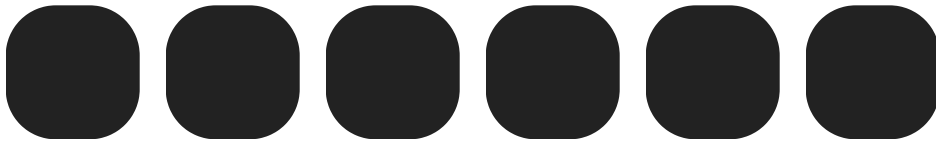
If you have any information on the identify or information on the burglaries, please contact us via Face book Messenger, email or call us at 573-624-5512 and ask for Detective Mills or Detective Pulley (Email Trevor.pulley@dexterpd.com or Cory.Mills@dexterpd.com).

Please feel free to share!

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2-Family Moving Garage Sale in Dexter

MARCH 29TH 2018 BY DEE LOFLIN

2-Family Moving Garage Sale in Dexter

Dexter, Missouri - Moving 2-family Garage Sale Rain or Shine on Friday and Saturday in Dexter.

Location is **16432 County Road 511** - Go on Highway 25 north about 1/2 way to Bloomfield from Dexter. Make a right turn on County Road 511, turn immediately to the left and it's the 4th house on the right.

What do they have? Lots and lots of household items, knick knacks, clothing (women's large and men's XL-2X and children's girls and boys), kitchenware, pots and pans, glasses, sports equipment, end table, coat rack, plus too many items to mention. It all must go s they are moving out of town.

You won't want to miss this Garage Sale - **Friday, March 30th 7 a.m. - 4 p.m., Saturday, March 31st 7 a.m. - 2 p.m.**

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Sherri Uren Named Cape Radiology Group Practice Manager

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[Sherri Uren Named Cape Radiology Group Practice Manager](#)

Cape Girardeau, Missouri - Saint Francis is happy to welcome Sherri Uren as Practice Manager for Cape Cardiology Group. In her new role, Uren will oversee all physician practice activities including scheduling, patient throughput and billing activities for Cape Cardiology Group.

Uren has previously served as Billing Department Supervisor for Gastroenterology Associates and Medical Office Administrator for Neurological Associates of Cape Girardeau. She most recently served as Practice Administrator at Heartland Spine Institute.

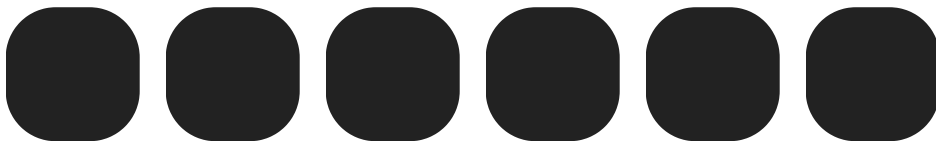
Saint Francis Medical Center is a 308-bed facility serving more than 713,000 people throughout Missouri, Illinois, Kentucky, Tennessee and Arkansas. Guided by its mission to provide a ministry of healing and wellness inspired by its Christian philosophy and values, the Medical Center has become a progressive, innovative regional tertiary care referral center. Saint Francis' major service lines, which have received national recognition, include the Neurosciences Institute; Orthopedic Institute; Family BirthPlace,

featuring the region's first Level III Neonatal Intensive Care Unit; Heart Hospital; Emergency and Level III Trauma Center; Cancer Institute; and Fitness Plus.

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Bloomfield Prop A on the Ballot for April 3rd Election

MARCH 29TH 2018 BY DEE LOFLIN

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Bloomfield, Missouri - Bloomfield Prop A is on the ballot for the April 3rd election. This is NOT A TAX INCREASE! It is a vote to continue the existing 26-cent tax already in place.

The tax rate for Bloomfield is lower than many other school districts in the area. Dexter is at 62 cents, Advance is at 55 cents, Bernie is at 30 cents and Puxico is at 79 cents.

How does this bond work? A bond is similar to a home mortgage. Investors buy bonds in order to finance construction and the principal amount is paid back with interest.

Bloomfield hopes to 1. Expand the agriculture shop on campus; 2. Update the School gym and make handicap accessibility a reality; 3. A new bus garage will provide space for maintenance and keep transportation running smoothly.

How much money is needed to make these improvements? The bond is for \$1.35 million. The current 26 cent debt service levy tax will continue if passes meaning this will not be a new tax increase. Let's stress that point, this is not a NEW tax.

Once passed, the District will immediately begin the formal planning process, which includes selecting a construction company. The goal is to begin construction during summer 2019.

"Bloomfield residents always step up when it is needed," commented Brasley Conner, PTO President. "This is one of those times. We need you to VOTE YES on this no-tax increase ballot measure."

You are already paying this tax so let's continue the measure and update the schools.

Let's vote to continue the existing 26 cent tax already in place!

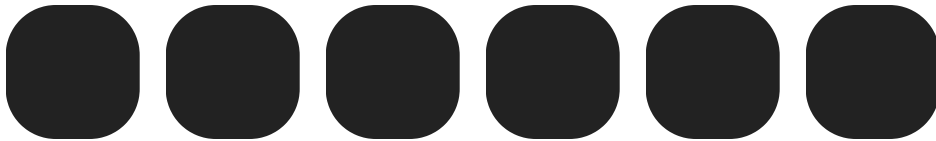
The bond issue is called Proposition A on the April 3rd Ballot. It reads: "Shall the Board of Education of the Bloomfield R-XIV School District, Missouri, without an estimated increase in the current debt service property tax levy, borrow money in the amount of One Million Three Hundred Fifty Thousand Dollars (\$1,350,000) for the purpose of providing funds to construct a new Americans with Disabilities Act (ADA) accessible entrance/lobby area to the high school gymnasium; to the extent funds are available, build a bus garage, construct additional agriculture classrooms and agriculture shop space, and complete other repairs and improvements to the existing facilities of the District: and issue bonds for the payment thereof? If this proposition is approved, the adjusted debt service levy of the School District Is estimated to remain unchanged at \$0.26 per one

hundred dollars of assessed valuation of real and personal property.

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