



# Louisiana Department of Insurance

## LOUISIANA PROPERTY & CASUALTY INSURANCE COMMISSION



Terrell B. Moss, Director

James J. Donelon  
Commissioner of Insurance

### MONTHLY REPORT

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### LPCIC Looks at Ways to End Distracted Driving

The Louisiana Property and Casualty Insurance Commission met on December 4th for a presentation on distracted driving. Nationally recognized speaker and founder of End Distracted Driving, Joel Feldman, provided a broad and thought-provoking spectrum of information on the topic. Mr. Feldman offered compelling statistics and recounted his own and others' personal loss, but focused his message on raising awareness, inducing self-examination, educating, and ultimately modifying distracted driving behavior through a series of varied questions, videos and approaches. Mr. Feldman promoted banning hand-held cell phone use by all drivers as a worthy legislative goal.



L to R: Jeff Albright, LPCIC Vice Chairman; Joel Feldman, founder of EndDD.org; and Lou Fey, LPCIC Chairman.

### December is National Impaired Driving Prevention Month

December has been designated as National Impaired Driving Prevention Month, being one of the deadliest months on Louisiana roadways. For the month of December in 2013, Louisiana saw 55 fatal crashes and 59 persons killed with alcohol use being a factor in more than half of the fatalities, according to the Louisiana Highway Safety Commission. So remember to Drive Sober or Get Pulled Over, and stay safe this holiday season.

Source: LHSC Press Release 12-9-14

### Workers' Compensation Rate Decrease Approved for 2015; LA Has Good Work-Related Injury Numbers

Insurance Commissioner Jim Donelon announced mid-month that the loss costs filing submitted by the National Council on Compensation Insurance (NCCI), which indicated a 2.4 percent decrease, has been approved for use in workers' compensation insurers' rate filings effective May 1, 2015. For the second year in a row Louisiana's claims experience data -as compiled and analyzed by NCCI- reflects a decrease in costs following three years of modest increases.

Most workers' compensation carriers in the state use the NCCI annual loss cost filing to formulate their insurance rates. This loss cost reduction marks a cumulative drop of 37 percent since 2006 and a 56 percent drop since 1995.

"Companies today are paying half as much for the same coverage as they were 20 years ago and one-third less than they were paying just ten years ago," said Commissioner Donelon. "While many states are seeing their workers' compensation costs going down, we are also seeing some states with increasing rates. We are pleased that Louisiana businesses are seeing a second successive year of declining loss costs that are coming as the result of fewer and less severe workplace injuries."

As further affirmation, only days earlier the Louisiana Workforce Commission (LWC) touted the success achieved by private sector employers in the state in reducing work-related injuries. Louisiana ranked second-best among the 41 states and District of Columbia in 2013 for the rate of non-fatal work-related injuries and illnesses, according to new data from a voluntary Bureau of Labor Statistics survey. Louisiana's rate improved to an estimated 2.2 incidents per 100 full-time workers, down from 2.3 the previous year. The national average was 3.3.

"Private sector employers and their workforce continue to do the right things to make working in Louisiana safer," said Curt Eysink, executive director of the LWC. "Year after year of improvement has made Louisiana one of the safest states in the nation to work and, as a direct result, employers are saving money."

The LWC offers free consultation services to help businesses improve workplace safety. Also, employers can arrange a confidential, comprehensive safety and health survey visit from LWC's trained workplace safety consultants. To make such requests, call the LWC at 1-800-201-2497.

*Sources:* LDI Press Release 12-15-14, LWC Press Release 12-9-14.

## Safety Tips to Avoid Holiday-Shopping, Parking-Lot-Collision Blues

You have embraced the Christmas spirit and, undaunted by the traffic, you are hitting the road to shop for thoughtful gifts for all the good family and friends on your list. With all of the challenges of getting through the traffic to the store, securing your presents, and negotiating the check-out line, don't forget to exercise extra care in the parking lot. Here the congestion of moving, backing, and parked vehicles is compacted and further complicated by drivers and passengers who become hurrying pedestrians. In spite of the improved reaction time associated with lower vehicle speeds and depending upon the source, 13 to 20 percent of all vehicle-involved crashes occur in parking lots.

So to avoid putting a dent, or worse, in your happy holidays, please consider these parking lot safety tips:

- Park near a side rather than the main entrance of the mall or store to avoid heavier traffic and still find a convenient space.
- Likewise, parking in an outlying area of the lot where traffic is lighter and spaces more plentiful can also reduce the risk of collision. However, these distant spaces may present a greater security risk.
- Use your headlights at all times to make your car more visible and reduce crash risk.
- Buckle up every time the vehicle is moving to avoid injuries to you and your passengers, which can result even from low speed collisions.
- If possible, pull forward into the opposing parking space to avoid backing when you depart. Twenty-five percent of all parking lot accidents occur while backing up.
- When backing out of a parking space, and especially if your view is obstructed by other parked vehicles, back slowly and carefully. The danger is not only to you from other moving or backing vehicles, but the danger that you present to pedestrians.
- Be on the lookout for children! Their movements are quick and unpredictable. If you are driving, they can be hard to see amid the parked cars and busy traffic, especially in a rear view mirror. If they are walking with you across the parking lot, hold them by the hand at all

times to keep them safe and, by your presence, more visible.

- As a pedestrian making your way from or to your vehicle, use walkways and crosswalks as much as possible. Be alert for backing vehicles and the telltale signs of exhaust smoke and brake or backup lights. The driver may not be able to see you, so you watch for him.
- As driver or pedestrian, be alert. A busy parking lot is not a place to be distracted by your smart phone.
- To reduce the risk of theft, park in well-lit areas, stow your purchases and other valuables in the trunk or under the cargo cover, and lock your vehicle.

Perhaps -even though we may lack nothing in our attentiveness to securing holiday treasure for those we care most about- the hustling, bustling shopping parking lot is also a place in need of our kind and generous Christmas spirit. Let us show it by driving slowly, defensively, courteously, obeying signage, and looking out for one another's safety.

The members and staff of the Louisiana Property and Casualty Insurance Commission wish you a Merry Christmas and a Happy New Year!

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