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LOUISIANA PROPERTY & CASUALTY INSURANCE COMMISSION



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MONTHLY REPORT

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Winter and Holiday Safety

We have already experienced the coming winter's first chill in Louisiana, which also signals the coming Thanksgiving and Christmas holidays. A season of home heating, cooking holiday feasts, and travel to be with family is upon us. Here are a few safety tips from a variety of sources that may help insure that you and your family enjoy the best of the season and reduce the risk of heartache.

HOME

- Outside: Check water pipe insulation to prevent freezing; Trim overhanging or dead tree limbs; Check roof for missing shingles and from inside the attic for signs of leaks.
- Inside, in general: Check your smoke alarm(s) monthly; Clean lint from dryer filter and make sure vent is unobstructed; Avoid overloading electrical outlets; Do not run electric cords under rugs; Plug appliances directly into wall outlets; For additional outlets, use circuit-protected, multi-pronged adapters; Keep a working flashlight, fire extinguisher, and battery-powered radio; Have a fire escape plan and practice it with your family; In a fire, crawl below the smoke.
- Cooking (The number 1 cause of fires in the home!): Do not leave cooking food unattended; Smother grease fires by putting a lid or cookie sheet on the pot, turn off the stove/oven, do not move the pot until cool; Turn pot handles toward back of stove; Keep combustibles away from the heat source and children 3 feet away; Keep stove hood clean and vented to the outside.
- Heating: Have heaters and fireplaces inspected before use; Keep combustibles at least 3 feet from heaters.

AUTO

- Have a mechanic check that all systems are running properly, including: the battery; windshield wiper fluid and blades; adequate anti-freeze in the radiator; adequate tire pressure and tread.
- Keep a snack, water, flashlight, first aid kit, warm clothes, and a blanket in the vehicle.
- When traveling: Know the weather ahead; Allow additional travel time for weather or traffic; in freezing temperatures, remember that bridges and overpasses become icy/slick before roads; Bring a cellphone; Do not use your cruise control while driving on a slippery surface.

Drowsy Driving: Report Sounds Alarm!

Our world can be fast-paced, stressful, and demanding of our time. We have a lot to get done and not a lot of time to do it. So, jump in the car and roll. For those of us who are fatigued or on medication that makes us sleepy, there is the danger of falling asleep at the wheel or drowsy driving that may lead to a vehicle crash. The rush of holiday season can lead to more late-night shopping trips and longer highway trips to gather with family, which may make us more likely to be one of those drowsy drivers.

OK, but does drowsy driving really factor into that many vehicle crashes? The National Highway Traffic Safety Administration (NHTSA) compiles statistics from the accident reports completed by police officers investigating crash scenes across the U.S. For the years 2005 - 2009, a drowsy driver was involved in 2.5 percent of the crashes that resulted in a fatality - a total of 5,021 deaths. However, these official government statistics have long been considered by many to be an underestimate.

In 2010, the AAA Foundation for Traffic Safety did a more detailed analysis of crashes that occurred from 1999 to 2008 and estimated that a drowsy driver was involved much more frequently than NHTSA's statistics indicate. Using the same methodology which employs "multiple imputation," AAA has updated its previous study for the

years 2009 - 2013 and released its findings this month. For ease of comparison, the table below provides NHTSA statistics and AAA estimates:

Percentage of Crashes Involving a Drowsy Driver			
	ALL Crashes	Severe Injury / Hospitalization	Fatal Crashes
NHTSA (2005-2009)	1.4%	2.2%	2.5%
AAA (1999-2008)	7%	13%	17%
AAA (2009-2013) *	6%	13%	21%

* AAA cautions that its study did not investigate the cause of the crashes: "... it is possible that other factors besides drowsiness - on the part of the drowsy driver or another driver involved in the crash - may have contributed to some of the crashes." *Prevalence of Motor Vehicle Crashes Involving Drowsy Drivers, United States, 2009 - 2013*, November 2014

AAA's website states: 37 percent of drivers report having fallen asleep while driving at some point in their lives and 11 percent report having fallen asleep while driving in the past year; men have twice as many drowsy driving crashes as women; and more than half of drowsy driving crashes involve drivers drifting out of their lanes or off the road.

The Centers for Disease Control and Prevention (CDC) in its web posting suggests that drivers prevent Drowsy Driving by getting enough sleep (7 or 8 hours for adults; 9 or 10 for adolescents), seeking treatment for sleep disorders, and refraining from drinking alcohol or taking sedating medications before driving. Recognize the warning signs of yawning or blinking frequently, difficulty remembering the past few miles driven, missing your exit, drifting from your lane, and hitting a rumble strip. If you are drowsy, pull over to rest or change drivers. The CDC says that simply turning up the radio or opening the window are not effective ways to keep you alert.

Texting While Driving: Survey Reveals Extent of Bad Habit, But There's an App for That

Most of us recognize the danger in texting while driving, plus it's illegal for all drivers in 44 states, including Louisiana. So, public attitude aligns with law, no big problem here, right? Not according to a recent national survey commissioned by AT&T.

Survey participants were contacted on their cell phones and limited to those between the ages of 16 and 65 who texted at least once a day and, at minimum, drove almost every day. Very nearly every one of them (98%) believed that texting while driving is dangerous, but almost three-quarters of the group (74%) have done so by either reading, sending and/or checking for a new text message while driving or stopped at a traffic signal.

The 74 percent who admitted to texting while driving were questioned more closely to determine their reasons. From among the multiple choice responses, many wanted to "stay connected" with family/friends/work or were attached, by habit, to the phone itself. A little over 25 percent felt they could easily multi-task while driving and/or texting did not impact their driving performance. Also, about 25 percent felt societal pressure to respond to texts right away and anxiety, guilt, or isolation if they did not. For 17 percent, there was a sense of satisfaction when able to read or respond to a text. Six percent said they were "addicted to texting."

So what can be done to further inhibit an acknowledged dangerous (and illegal) behavior that is so widely rationalized? AT&T released the survey this month as part of the anti-texting-and-driving campaign, *It Can Wait*, in conjunction with expanded availability of its free "DriveMode" app. The app silences incoming text message alerts, automatically responds to the sender that the recipient is driving, turns itself on at 15 MPH, and turns off shortly after the vehicle stops. It can text message the parents of a young driver if the app is turned off.

If you are one of us who cannot resist texting while driving, maybe the campaign or app is worth a closer look. After all, your life or the life of those you share the road with may depend upon it.

NOTICE: The Louisiana Property and Casualty Insurance Commission will meet on Thursday, December 4 at 1:30 p.m. in the Plaza Hearing Room at the Department of Insurance in Baton Rouge.

Joel Feldman, co-founder of **End Distracted Driving**, will present information on the topic and offer potential legislation for discussion.

**The members and staff of the
Louisiana Property and Casualty Insurance Commission
wish you and your family a
Safe and Happy Thanksgiving!**

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