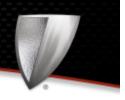
RISK MANAGEMENT CORNER



The distracted driving epidemic continues to wreak havoc on our nation's highways. In 2016, the National Highway Traffic Safety Administration reported more than 2,000,000 injuries. Worse yet, they counted 37,461 deaths related to motor vehicle traffic crashes on U.S. roadways. The death toll is rising 5-8 percent annually and there is no end in sight. †

How would a death or disabling injury affect your life? Your business? Your employees?

What are you doing to keep your employees safe? Such a significant number of these crashes are preventable, as our societal "need" to stay socially connected seems to have no boundaries.

We can all make a difference. Our mission at Federated Insurance is, "As a mutual insurance company, we believe our value is measured by the success of our clients. It's Our Business to Protect Yours®." We have seen this growing trend and its negative impact, and we are taking it seriously.

- Federated introduced and delivered *The Point of No Return* and *Drive S.A.F.E.* risk management materials to petroleum and petroleum transportation clients focusing on tanker rollover and driver behavior.
- Federated introduced and delivered *Please Make It Home Safe* and *What's Important to You?* materials to clients and association partners to educate and offer resources on the epidemic of distracted driving.
- 2016 Federated partnered with the Minnesota Department of Public Safety and over 30 other Minnesota businesses to speak out against distracted driving during Distracted Driving Awareness Month in April.
- 2017 Federated introduced and delivered *Drive S.A.F.E* materials to all clients and association partners. Drive S.A.F.E. was implemented to raise awareness of the main factors (speed, attention, fatigue, emotion) that lead to car crashes, and specifically provide risk management techniques to address these alarming trends.
- 2017 Federated Insurance partnered with local NBC® Affiliate KARE 11 on their #EyesUp campaign to stop texting and driving by encouraging high school-aged drivers to pledge to not drive distracted.

We understand that changing the behavior of drivers is not a one-time effort, but a true cultural and behavioral shift. To help our business owners make an impact, we are introducing a *Drive S.A.F.E.R* (reinforce) initiative in 2018. The objective is to reinforce the Drive S.A.F.E. message with the additional employee training provided.

Nothing is more important behind the wheel than the task of driving. We hope you will join us in this effort to help protect those you love and work to eliminate distractions behind the wheel. They're not called accidents anymore for a reason.

Federated's Drive S.A.F.E.R initiative begins April 2018. Contact your local marketing representative for more information. *To find your local representative, visit federatedinsurance.com*.

*SOURCE: NHTSA. 2016 Quick Facts, DOT HS 812 451. October 2017. https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/812451

This article is intended to provide general information and recommendations regarding risk prevention only and should not be considered legal advice. Following these guidelines does not guarantee reduced losses or elimination of any risks. This information may be subject to regulations and restrictions in your state. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state or federal laws. © 2017 Federated Mutual Insurance Company. All rights reserved.

