



## Message From The President



By Mindy, O'Brien, CPCU, CIC,  
Colorado CPCU Society Chapter  
President, Colorado Territory Directory,  
Acuity Insurance

Welcome to 2019! I am excited to be your 2019 Chapter President, as this is an exciting year for CPCU, both on the national level as well as for our local chapter. On the national level, the Institutes CPCU Society is celebrating its 75th Anniversary this year! Reaching this milestone is definitely a cause for celebration. In contemplating what to write in this message, I wanted to tie in some other historical facts from 75 years ago. But to be honest, with our country in the midst of WWII, there weren't a lot of lighthearted, fun facts to choose from. So, I did what I always do when I need a happy thought – I turned

to music! The timeless classic “I’ll Be Seeing You”, by Bing Crosby, held the #1 spot for almost a full month back in 1944. This seems appropriate to mention, as I want to be seeing all of you enjoying the membership benefits of our Colorado CPCU Society!

The 2019 Board has already been working very hard on finding ways to enhance the benefits of being a member of our chapter. I'm pleased to announce that the luncheon meetings, as well as some of our special events, will be FREE for members of our Colorado CPCU Society Chapter! (So if you haven't had a chance to pay your 2019 dues, now would be a good time to put the check in the mail!)

We have a calendar full of great events, that not only will be a lot of fun, but will provide CE opportunities, informative speakers, as well as meaningful networking.



March is ethics month for CPCU and we will again be partnering with Daniels Fund Ethics Initiative and CU/Denver to host a speaker and provide an Ethics CE credit. Our Pedal Hopper event in July is in its third year, and gets bigger each year! And, don't miss the New Designee reception in August. This is always a fun event and will give our existing members a chance to meet the new 2019 CPCUs.

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We welcome your active participation in our local chapter. You may be asking, “How can I get involved?” There are many ways – volunteer for the I-Day committee (I-Day is November 1 this year); speak at one of our many events; contribute to our quarterly newsletter; or inquire about joining the Board! I want you to know that the Board and I appreciate your membership and continued support. You are the verse, refrain and chorus of our chapter, so throughout 2019, please make sure that “I’ll Be Seeing You”!

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# GIS and Colorado CPCU Society Chapter Support Children's Hospital Gift Drive

By Salvador Ramos, GIS Beta Mu External Relations Officer, CU Denver RMI student

**G**amma Iota Sigma Beta Mu (GIS) partnered with the Colorado CPCU Society Chapter in a Holiday Toy Gift Drive to benefit children from Children's Hospital for the fourth year in a row.

The collaboration between organizations enabled us to give away toys, gift cards, books, and cash donations to Children's Hospital. It was an incredible feeling to know that we were able to bring joy to ill children. GIS is always happy to give back to the community, as well as work with the Colorado CPCU Society Chapter.

GIS was able to promote the gift drive through flyers and social media. We were very grateful to see the number of students that showed up with donations at the CPCU Chapter's Annual Holiday Luncheon.

Four Risk Management and Insurance Program students from DU and GIS Officers were invited and attended the CPCU Holiday Luncheon December 18, 2018.

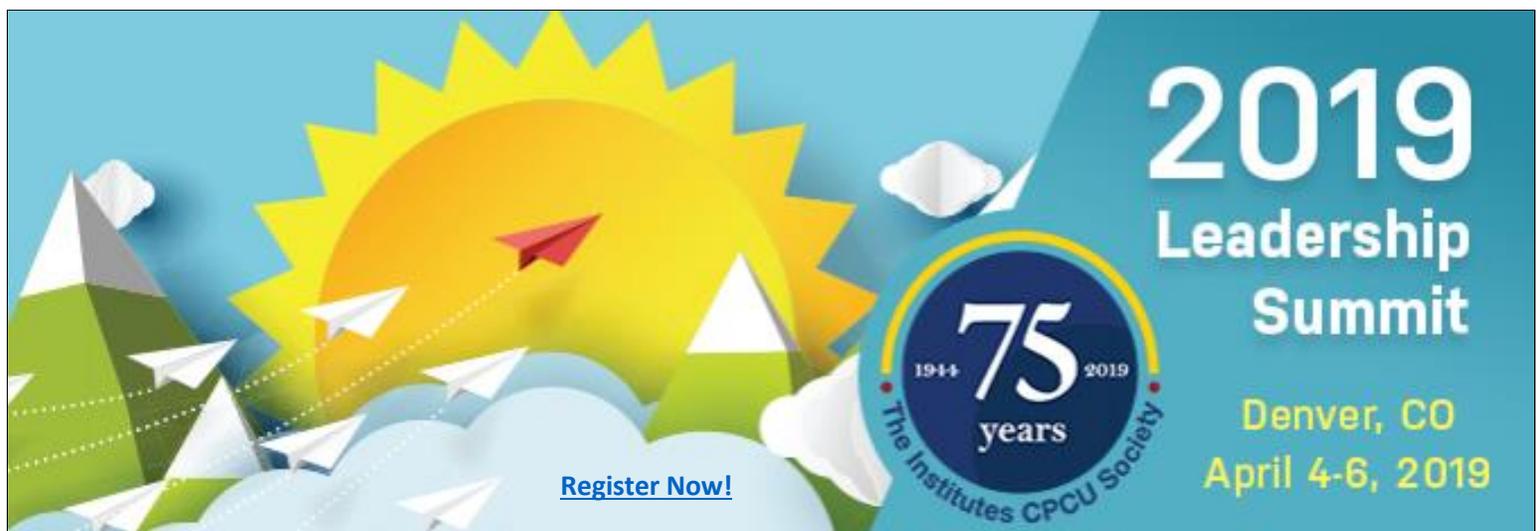


GIS officers Salvador Ramos, Jared Dolan, Brenda Espinosa Romero, and Que Tran coordinated the toy drive to benefit Children's Hospital at the Colorado CPCU Society Chapter holiday social luncheon Dec. 18, 2018. Thank you for your donations!

It was a great honor to be invited. We were moved by the Chapter's generosity in their support of the toy drive, and warm welcome to the students. We enjoyed the lovely location, tasty food, and the holiday charm. The people we met with were the highlight of the day. Many Insurance Professionals with different backgrounds shared their stories, thoughts, and viewpoints on the risk management and insurance industry. We valued the opportunity to see the industry from a different perspective

and being able to network with such an enjoyable crowd.

2018's Holiday Toy Gift Drive to Children's Hospital was a true success. The staff at the Children's Hospital expressed their gratitude and shared how lovely it was to see others helping those in need. There couldn't have been a better way to end the year. We will certainly continue this holiday tradition next year! Thank you for your wonderful support and we wish you the best in the new year of 2019!



# The Ten Deadliest Driving Distractions



By Gary L. Hahn, CPCU, ARM, ALCM, CUSA, Director of Training, Colorado Farm Bureau Insurance Co.

**D**istracted driving endangers not only those behind the wheel but also their passengers, fellow motorists and pedestrians. In fact, drivers using hand-held devices are four times more likely to get into crashes serious enough to injure themselves, that statistic has led to these devices being banned in 14 states.

## 2019 Calendar of Events

Mar. 14 – P&C Insurance Day at the Capitol

Mar. 19 – March Ethics Event

Apr. 4-6 – Leadership Summit, Denver, Colorado

May 21 – Luncheon Meeting

July 25 – Pedal Hoppers Social

Aug. 20 – New Designee Event

Sept. 17 – Luncheon Meeting

Sept. 21-24 – Annual Meeting, New Orleans, Louisiana

Nov. 1 – I-Day

Dec. 17 – Holiday Luncheon

A recent report from Erie Insurance shows, the consequences of distracted driving can also be tragic. Teen drivers are more likely than any other age group to be involved in a fatal crash where distraction was cited. To reinforce good driving behaviors, Erie enumerates the 10 deadliest distractions and how to avoid them. Although texting while driving (TWD) poses an enormous crash risk, with young adults listed as the most notorious offenders, it surprisingly did not claim the top spot on the insurer's list. Note: Erie Insurance writes coverage in 11 states east of the Mississippi River, and does not write in Colorado.

### 10. Smoking-related (includes smoking, lighting up, putting ashes in the ashtray)

Of the more than 65,000 people killed in car crashes over the past two years, one in 10 crashes involved at least one distracted driver, according to police report data analyzed by Erie Insurance in the Fatality Analysis Reporting System (FARS), a nationwide census of fatal motor vehicle traffic crashes maintained by the National Highway Traffic Safety Administration. Erie Insurance consulted with the Insurance Institute for Highway Safety in its analysis, which pulled data from 2010 and 2011 police reports. Police listed the majority of drivers who were distracted as “generally distracted” or “lost in thought.”

“Distracted driving is any activity that takes your eyes off the road, your hands off the wheel, or your mind off your primary task of driving safely,” explains Doug Smith, Senior Vice President of personal lines at Erie Insurance.

When reviewing law enforcement officers' notes in crash reports involving at least one fatality, Erie found that 1% cited smoking, including gestures related to lighting up and putting ashes in the car's ashtray.

### 9. Moving objects (pets or insects)

Dog owners know the perils of an agitated or overexcited Fido all too well. About 1% of police reports analyzed by Erie alluded to “moving objects.”

Smith adds that because FARS data on distraction is based largely on police officers' judgment at the time of the crash—and because some people may be reluctant to admit being distracted when interviewed by police after a crash—the numbers are difficult to verify. He believes these numbers may, in fact, under-represent the seriousness and prevalence of driving distractions overall.

The data is nevertheless meaningful, because unlike surveys in which consumers self-report the types of distracted behaviors they engage in, the FARS data is based on actual police reports concerning fatal crashes.

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2019 P&C Insurance Day  
at the Colorado Capitol  
**AbraCadabra!**  
Industry Engagement • Influence • Consumer Solutions  
**March 14th, 2019**

Thursday, March 14, 2018  
8:00 AM to 1:30 PM  
FREE for CPCU Members!  
[Register Now!](#)  
**RMIIA**  
303-790-0216  
[jurree@rmiia.org](mailto:jurree@rmiia.org)

# The Ten Deadliest Driving Distractions

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## 8. Using other devices or controls integral to the vehicle

Virtually any activity that can take your eyes off the road for even a split-second can put the driver and others in jeopardy. Seemingly innocent behaviors, such as adjusting rearview mirrors, seats, or using a navigation system accounted for another 1% of fatal distractions.

## 7. Adjusting audio or climate controls

2% of distracted drivers admitted that switching radio stations or adjusting the stereo volume or vehicle temperature led to a fatal mistake.

## 6. Eating or drinking

Using one's car as a moving restaurant is risky business as well. Another 2% of distracted drivers were either eating or drinking when the fatal crash occurred. A morning pit stop at Starbucks or a local coffee shop can avoid this careless, unnecessary risk.

## 5. Using or reaching for a device brought into the vehicle, such as a navigational device or headphones

Drivers who reached for their GPS device or headphones accounted for around 2% of fatal crashes as well.

## 4. Other occupants (talking with or looking at other people in the car)

Friends made bad company for 5% of distracted drivers involved in fatal crashes.

## 3. An Outside person, object or event (such as rubbernecking)

It's difficult to resist temptation to gawk at off-road drama or post-wreck cleanup, but 7% of the distracted drivers in Erie's report should have. Parents' advice to "keep your eyes on the road" at all times should carry through adulthood.

## 2. Cell phone use (talking, listening, dialing, texting)

A slew of legislation has been aimed to deter operating a cell phone while driving. Fourteen states plus Washington D.C. have banned the use of hand-held cell phones while driving: WA, OR, CA, NV, UT, IL, WV, MD, DE, NJ, CT, NY, VT, NH, and D.C. Puerto Rico, the U.S. Virgin Islands and Guam have also banned the use of hand-held cell phones while driving. Colorado has primary enforcement of its texting ban for all drivers, and drivers under 18 are banned from using hand-held phones while driving.

Text messaging while driving (TWD) specifically is one of the most dangerous distractions and is illegal in 39 states plus D.C. Many young adult drivers erroneously believe they can safely TWD, but the numbers indicate otherwise. This offense accounted for 12% of fatal driving distractions in Erie's report.

The national epidemic has also sparked a "driving while intoxicated" public awareness campaign, after studies revealed that TWD is about six times more likely to cause an accident than driving intoxicated. The NHTSA has also likened TWD to driving "after consuming four beers."

Other sobering statistics suggest TWD causes 1.6 million accidents per year (National Safety Council); 30,000 injuries per year (Harvard Center for Risk Analysis Study); and 11 teen deaths in the U.S. each day (Ins. Institute for Hwy Safety Fatality Facts).

## 1. Generally distracted or "lost in thought"

Detaching from reality can prove useful when recharging creative energies or simply taking a respite from a hectic day. However, doing so while driving can be fatal.

Driving "in a fog" or seemingly on autopilot is, above all, the riskiest driving behavior cited in Erie's report. According to the insurer, daydreamers accounted for a whopping 62% of distracted drivers involved in road fatalities.

The bottom line is, don't drive distracted. It can cost everyone involved too much time and money in paperwork, fines, insurance claims, and vehicle repairs, not to mention the horror of injuries and deaths.

**"DON'T BE THAT GUY".**

