

Louisiana Property and Casualty Insurance Commission Full Commission Meeting

**Thursday, December 4, 2014
Louisiana Department of Insurance
Plaza Hearing Room
1:30 p.m.**

Minutes

Commission Members Present: Noble Ellington (representing Commissioner Donelon), Lou Fey, Jeff Albright, Representative Kirk Talbot, Ray Aleman, Jr., Jennifer Fluegge (representing Lee Ann Alexander), Jamie Bourg (representing Paul Buffone), Stephen Campbell, Will Grubbs, Jr., Michael Guy, Chris Haik, Wes Hataway, Rachael Lundy (representing Ron Henderson), Scott Landry, and Ann Metrailler.

Commission Members Absent: Senator Dan Morrish, Senator Ronnie Johns, Representative Greg Cromer, J.E. Brignac, Jr., Sheriff Greg Champagne, LTC. John LeBlanc, Robert Moorman, Frank Opelka and Earl Taylor.

Commission Staff Present: Terrell Moss and David Evans.

LDI Staff Present: Patrick Bell, Judy Wright, and Laura Nola.

The Louisiana Property and Casualty Insurance Commission (LPCIC) meeting was called to order at 1:44 p.m. by chairman Lou Fey.

Mr. Evans called the roll and reported a quorum present.

Mr. Fey welcomed the commission members and all in attendance. He recognized Representatives Mike Huval and Vincent Pierre from the audience and thanked them for their attendance.

Mr. Fey introduced the meeting's speaker, Mr. Joel Feldman founder of End Distracted Driving.org. Mr. Feldman has dedicated himself to the topic since the loss of his daughter to a distracted driver five years and has addressed groups across the country ranging from legislators to teens. Mr. Fey noted that reducing the rate of crashes advances the LPCIC's goal of reducing insurance rates. He remarked that distracted driving is the cause of more fatalities than DUI's in some jurisdictions in the country.

Mr. Feldman stated his purpose was to educate in order to change attitudes and behaviors of distracted driving, which he defined as more than just texting and cell phone use, to include any behavior that diverts the hands, eyes, or mind from the primary task of driving. He praised the Louisiana Association for Justice for volunteering their time to present the End Distracted Driving message to teens and other groups in the state and encouraged others to do the same.

Mr. Feldman provided a comprehensive view of the elements, statistics, studies, and efforts-including legislation, enforcement, education, and technology- on distracted driving and its reduction.* Several videos designed to raise the awareness and reform the behavior of teenagers were reviewed. He presented various approaches to employers, parents and particularly teenagers to help recognition of the danger and disconnect between what we say and what we do, choices and personal responsibility as driver and passenger, and a method for teen passengers to resolve distracted driver behavior through non-confrontational intervention.

Mr. Feldman reviewed the results of a 2013 Governors Highway Safety Association distracted driving survey and suggested areas where Louisiana could make improvements. Although studies have generally shown little reduction in crashes when driver hand-held cell phone use is banned, Mr. Feldman strongly supported such a law for the general reduction in cellular use, the anti-distracted driving message that is sent, and the dialog that results. Ultimately, Mr. Feldman believes that education is the key to raising the awareness that will lead to attitude and behavior changes that reduce distracted driving in all of its forms.

Mr. Fey thanked Mr. Feldman for his thought-provoking presentation and asked if there were any comments from the public or the members.

From the audience, Ms. Dortha Cummins introduced herself as the director of the newly-created Louisiana Center for Transportation Safety, which is housed within LSU's Transportation Research Center. She stated that distracted driving is among the issues her Center will address and that LSU's School of Engineering continues its research begun last year using its distracted driving simulator.

Mr. Campbell, as Commissioner of the Office of Motor Vehicles, noted that the previous day OMV introduced a new program directed at parents defining their role in developing their young drivers. Each teen driver who goes to an OMV office will receive a free booklet that provides parents with information and resources on a number of driving skills and safety topics, including graduated driver's licensing and distracted driving.

Mr. Fey reflected upon his unsuccessful efforts at the Legislature last Session in support of the LPCIC's recommendation to ban hand-held cell phone use for all drivers and suggested that perhaps the effort needs to be pursued as a ban on "electronic devices."

With no further discussion or comment, the chair called for a motion to adjourn which was offered by Mr. Hataway and seconded by Mr. Albright. The LPCIC meeting adjourned at 3:02 pm.

*PowerPoint presentation attached as part of these minutes.