

## Did You Know? (Fall 2009)

### Riding the Rails

Riding the rails may be returning to America, according to a survey by employee infrastructure firm HNTB Corporation. More than half of respondents (54%) would choose modern high-speed trains over automobile (33%) and air travel (13%) if fares and travel time were similar. If high-speed rails were introduced in their region, respondents would appreciate more convenient travel (71%), less expensive fares (69%), and faster trains that use less than one-fifth as much energy as driving (55%).

Text messaging and driving is a deadly mix, according to the Michigan State Medical Society. Statistics show that drivers are six times more likely to become distracted and cause an accident if they are text messaging. Distracted drivers account for almost 80% of all crashes and 65% of near-crashes, according to the National Highway Traffic Safety Administration. Currently, six states prohibit the use of hand-held phones while driving.

While lightning may never strike in the same place twice, for insurers, it strikes hundreds of thousands of times annually, costing more than \$1 billion in insured losses in 2008, according to the Insurance Information Institute (I.I.I.). There were over 246,000 lightning claims in 2008, up 39% from 2007, and the cost of homeowners claims for damage due to lightning strikes has increased 13% from 2007 to 2008 and nearly 45% from 2004 to 2008.