

“October, the Month for Missouri Accidents”

It doesn't matter where you live in Missouri. Whether you live in a large metropolitan city or in a rural area, no one is immune to risk. Below are some of the Missouri statistics that have resulted in death or disability. Consider discussing some of these statistics when your customer rejects the opportunity to invest in Payment Protection. These are everyday risks that we are all subjected to on a daily basis.

- October is the most dangerous month of the year with the most Missouri car accidents annually (around 10%).
- Roughly 1/3 (that's 1 out of 3) of Missouri car crashes result in an injury.
- Failure to wear a seatbelt is a significant factor in Missouri car accident statistics. More than 1,000 seriously injured parties each year were not wearing a seatbelt at the time of the crash.
- Missouri car accidents led to the injury of almost 48,000 people in 2020.
- Roughly 220 serious motor vehicle accidents were caused by drunk drivers.
- 30 pedestrians are killed in car accidents each year in Missouri.

What are some of the most common car accidents? The leading cause of car accidents in Missouri is distracted driving; such as, talking on the phone and texting. Even with sophisticated hands-free driving capabilities, these are still distractions. Eating, drinking and driving too fast are also common reasons for Missouri car crashes. In 2020, almost 21,000 vehicle accidents were caused by poor weather conditions with heavy rain, not snow, being the culprit. The number of annual fatal car accidents in Missouri is on the rise. In 2021, there were 1,015 car accident fatalities here and more than 40% of those deaths were caused by speeding vehicles.

It's important to make your customer aware of how quickly death and disability can occur. These may be out of their control. They may have other life and/or disability coverage; however, Payment Protection is an affordable "addition" to their existing coverage. Payment Protection is never purchased in-lieu of other insurance coverage. It may be purchased conveniently when they finance their vehicle and maintain their other coverage for other medical or death related needs. Always inform your customer how Payment Protection may be a strategic decision for their future financial needs.