**Rural Safety: An Examination of Rural Road-related Injuries**

***INTRODUCTION:***

You are an insurance actuary who evaluates the likelihood of accidents and quantifies the contingent outcomes in order to minimize loss, both direct and indirect. Not only do you have to account for economic variables, you also have to account for sometimes inconsistent, unpredictable human behavior.

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***TASK:***

Today, an insurance company approached you and your co-investigator(s) with a concern for safety on rural roads. The company asked that your team research this topic in an effort to understand more fully the scale of rural road risks and those most at risk. Upon completing your research, you should be able to answer the following questions:

1. What is the nature of rural road-related injuries?
2. Who is most at risk for these types of injuries or fatalities?

***PROCESS:***

Part I:

Working in investigation teams, you will review the following websites to gain a deeper understanding of rural road safety. As you work through Resources A to I, document your investigation using the formatted “rural safety investigators’ notebook”—attached to this document. If you finish early, feel free to add to your research by finding additional resources on the Web—just make sure to document your source!

**Resource A:** “Four Bell County Student Killed in Accident”

<http://www.kentucky.com/181/story/619281.html>

**Resource B**: “UC Berkley Report on Rural Road Safety”

<http://repositories.cdlib.org/cgi/viewcontent.cgi?article=1008&context=its/tsc>

**Resource C**: “FFA Digital Documentary on Rural Road Safety”

<http://www.youtube.com/watch?v=uuDQwFCNTYU>

 **Resource D**: “US DOT Rural Safety Initiative”

<http://www.dot.gov/affairs/ruralsafety/ruralsafetyinitiativeplan.htm>

**Resource E**: “Iowa State: Sharing the Roads”

<http://www.cdc.gov/nasd/docs/d000701-d000800/d000774/d000774.html>

**Resource F**: “University of Kentucky: Safe Movement of Farm Equipment on Roads”

<http://www.bae.uky.edu/Publications/AEUs/aeu-67.pdf>

**Resource G**: “3M: Low Cost Improvements to Rural Roads”

<http://solutions.3m.com/wps/portal/3M/en_US/Traffic_Safety/TSS/News_Events/Industry_Issues/High_Risk_Rural_Roads/Low_Cost_Improve_Specific_Areas/>

**Resource H**: “Bryan Station HS Students in Accident”

<http://www.kentucky.com/179/story/776957.html>

**Resource I**: “Safety Commercial”

<http://www.youtube.com/watch?v=23xr3JF-tz0&feature=related>

Part II:

Using the resources from Part I and any other initial research you have conducted, your team needs to create a brief “investigative report” (1-2 pages) directly addressing the following questions:

1. Why are rural road-related injuries a problem?
2. Who is most at risk for rural road injuries or fatalities?
3. What further question(s) do you have about rural road-related injuries that is left unanswered by your research?

Please type your final report and cite sources using APA style.

***CONCLUSION***

Congratulations, you completed “Phase One.” Dr. Swan and Dr. Mazur are on their way to a national conference, the National Institutes of Farm Safety (NIFS), the National Institutes of Farm Safety (NIFS), where she is giving a presentation on rural road safety in Kentucky. Utilizing your “investigators’ notebook” and your “investigative report,” you will need to create a podcast for the Professors to use as part of their presentation. The substance of your podcast will need to address the two questions that framed your research: 1) What is the nature of rural road-related injuries and 2) Who is most at risk for rural road-related injuries or fatalities. A third question that needs to be included is “Why are Kentucky insurance agents worried about rural road-related injuries?” Good news! You work for a large firm and will be assigned to collaborate with a panel of three to four other investigators to complete your podcast. Please feel free to embellish your podcasts with sound effects and creative dialogue.

***EVALUATION***

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| **Area of Evaluation** | **Possible Points** | **Student Score** |
| Content | Investigators’ Notebook | 20 |  |
| Investigative Report | 20 |  |
| Podcast \* | 30 |  |
| Process | Use of Class time, working with fellow investigators, use of feedback, etc. | 15 |  |
| Product | Use of medium, including spelling, grammar, use of sound, etc. | 15 |  |
| **Total Score** |  /100 |

\* Criteria for final podcast will be given separately