

- AD&D stands for Accidental Death & Dismemberment and it is the **5th leading cause of death in the United States**
- In 2007, an estimated **625,328** people died from accidents/unintended injuries
- **38.8 out of 100,000** people lose their lives to accidents per year
- **The rate of accidental deaths has risen 20% in the last 10 years** (according to a report from NBC in the fall of 2007)
- Over the past few years, the rate of **deaths from falls of people over 65 has risen over 32%**.
- **Top causes** of accidental deaths are **traffic accidents, poisoning (drug-related), falls and suffocation.**
- **Rankings of Accidental Deaths Among States** (Top 20 in order of highest to lowest death rate per 100,000 people)

1. New Mexico: 60.9	11. Arkansas: 47.4
2. Alaska: 58.6	12. Arizona: 47.2
3. Mississippi: 58.1	13. South Dakota: 46.2
4. Montana & Wyoming: 53.1	14. Idaho & North Carolina: 44.7
5. Alabama & Kentucky: 49.7	15. Missouri: 44.3
6. Tennessee: 49.3	16. Georgia: 42.5
7. South Carolina: 48.9	17. Colorado: 41.7
8. West Virginia: 48.7	18. Florida & Nevada: 40.7
9. Oklahoma: 48.1	19. Kansas: 39.8
10. Louisiana: 47.8	20. Texas 39.1

- The U.S. Federal Government has set a **goal of no more than 17.5 accidental deaths per 100,000 people, by the year 2010.**

You or someone you know will be more likely to die from natural causes than from an accident. Not to mention, you will be disabled more from knee and back injuries than from loss of a limb. So why do you need AD&D? This program is a relatively inexpensive benefit that, if needed, will help pay expenses for your beneficiaries or family members, in the event you are seriously injured or upon your death due to an accident. ISI offers comprehensive solutions to its' AD&D program that will make sure you and your family are covered for life's unexpected situations.

At ISI, we want you to be prepared...so, if you would like to learn more about Accidental Death & Dismemberment and how it may benefit you and your members, please contact Lisa Perry at lperry@isillc.com or by calling **972.231.9828** or **800.365.7526** and let us help you secure your future.