MISSOURI ROAD & TRAFFIC SAFETY QUARTERLY

modsea
Missouri Driver & Safety Education Association
IN PARTNERSHIP WITH ADTSEA

The Crossroads

News, law, and events for everyone working in highway & traffic safety across Missouri

ISSUE NO. 2 · Q4 2026 · NOVEMBER 2026

PUBLISHED BY MODSEA

FROM THE EDITOR

Welcome back to *The Crossroads*, a shared briefing for everyone with a stake in highway and traffic safety — educators and driving schools, high schools, MoDOT and coalition partners, law enforcement and first responders, traffic engineers and planners, fleet and commercial operators, public health and advocacy groups, and the families they all serve. As the year closes, a wave of new Missouri driving laws is now in effect, First Impact has found a new home with MODSEA, and conference season — including a national event coming home to Missouri — is taking shape. Here's where things stand.

We're on Facebook!

Join our new group — **MODSEA (Missouri Driver Safety Education Association)** — for updates, events, and driver-safety news between issues.

In This Issue — At a Glance

New laws now in effect — 75 mph rural limits, tougher school-bus penalties, expanded DWI interlock (p.1)

First Impact joins MODSEA — free parent GDL sessions, now ours (p.2)

Winter driving & safety kits — prep your vehicle and your new drivers

Ask the Expert — insurance for permitted vs. licensed teens

Dates to hold: Dec 2026 — First Impact parent sessions statewide · Feb 2, 2027 — MODEC Day at the Capitol · Feb 17, 2027 — MODSEA Annual Conference · Jul 11–14, 2027 — **ADTSEA National in St. Louis** · Nov 2–5, 2027 — DSAA International, New Orleans

01 Missouri Driving & Legislative Updates

The laws passed in the 2026 session took effect **August 28, 2026** and are now in force. Three of them change day-to-day driving in Missouri — worth knowing for instructors, students, and families alike.

NOW IN EFFECT · SB 1408

Rural interstate speed limit can rise to 75 mph

Effective Aug. 28, 2026

Signed by Governor Kehoe, this law lets the Missouri Highways and Transportation Commission raise the posted limit from 70 to 75 mph on eligible rural interstates and freeways. It's enabling legislation — higher limits appear where the Commission determines conditions warrant, not automatically on every road, so watch for new signage.

Why it matters for instructors: Higher posted speeds change stopping distances and following-distance math. Worth folding into highway lessons and "rules of the road" refreshers.

NOW IN EFFECT · SB 1421

Tougher penalties for passing a stopped school bus

Effective Aug. 28, 2026

Failing to stop for a school bus that is loading or unloading students now carries stiffer consequences: 5 points added to the driving record, fines ranging from $500 to $2,000, and possible license suspension of up to 180 days, scaled to the number of violations within a five-year period.

Why it matters: A timely reminder for every driver — and a clear teaching point about the stop-arm law for new drivers.

NOW IN EFFECT · HB 1740

Expanded ignition interlock for DWI offenders

Effective Aug. 28, 2026

Ignition interlock requirements are broadened: a first-time DWI offender must now install and maintain an ignition interlock device if their blood alcohol content was .15 or higher, or if the offense caused property damage or personal injury.

Why it matters: A concrete consequence to reinforce in impaired-driving conversations with teens and parents.

ENFORCEMENT REMINDER

Hands-Free Law: distraction keeps dropping

Siddens-Bening Hands-Free Law · enforced since Jan. 1, 2025

Holding or supporting a phone while driving remains illegal statewide. Enforcement has issued thousands of citations and warnings since it began, and AAA has reported a meaningful decline in distracted driving since the law took hold — an encouraging stat for student and parent audiences heading into the holiday travel season.

LOOKING AHEAD TO 2027

Driver education returns to the agenda

The 2027 session convenes in January, and MODSEA and our MODEC partners will again be in Jefferson City advocating for driver education. Last session, Missouri Integrated Safe Driving Program language advanced further than it has in recent memory before being removed in conference committee — a strong foundation to build on. Watch this space, and join us at **MODEC Day at the Capitol** (see Events) to be part of it.

Missouri by the numbers

MoDOT's preliminary 2025 figures — the state's third straight year of declining roadway deaths —

911
traffic fatalities in 2025, down about 5% from 2024 and 14% from three years earlier

88%
Missouri seat-belt use, below the ~91% national rate

~250
lives that full seat-belt use could save in Missouri each year

02 First Impact Joins MODSEA

> We're proud to announce that **First Impact** — Missouri's free, evidence-based traffic-safety program for parents of teen drivers — is now a MODSEA program. It's a natural home: First Impact's mission to lower teen crash risk through better understanding of Missouri's Graduated Driver License (GDL) law sits squarely at the heart of what MODSEA exists to do.

The 90-minute sessions are delivered free by trained specialists and law-enforcement officers, funded through MoDOT's Highway Safety & Traffic Division and AAA. Parents of teens ages 14–19 and new or soon-to-be drivers are all welcome. Learn more and find a session at modsea.org/first-impact (the full fall schedule is in Upcoming Events below).

First Impact, by the numbers

What the program's own attendee surveys show —

97.7%
of attendees report increased knowledge of the GDL law (up from 48% aware beforehand)

81%
plan 80+ hours of supervised driving practice afterward (up from 37%)

94%
rate the program helpful or very helpful

03 Upcoming Events & Observances

NOV–DEC

First Impact — free parent GDL sessions

2026

First Impact — now a MODSEA program (see above) — offers free 90-minute sessions teaching parents of teens (ages 14–19) how Missouri's Graduated Driver License law works and how to lower their teen's crash risk. Upcoming sessions, free to attend — register for any of these at modsea.org/first-impact:

NOVEMBER

Nov 12	Joplin History & Mineral Museum · 6–7:30 PM · Register
Nov 18	Fort Osage Schools Admin Office, Independence · 6–7:30 PM · Register
Nov 21	Mineral Area College, Park Hills · 10–11:30 AM · Register

DECEMBER

Dec 2	Grain Valley North Middle School · 6–7:30 PM · Register
Dec 2	Mexico High School · 6–7:30 PM · Register
Dec 5	KCPD South Patrol, Kansas City · 9:30–11 AM · Register
Dec 5	KCPD Regional Police Academy, Kansas City · 1:30–3 PM · Register
Dec 8	Wright City Scenic Library · 6–7:30 PM · Register
Dec 10	Linn County Health Dept., Brookfield · 6–7:30 PM · Register

ONGOING

MODEC

MODEC meetings — and how to join

The Missouri Driver Education Coalition meets regularly as a statewide forum where driver-education stakeholders coordinate, share updates, and align on priorities. Newcomers are welcome. To be added to the invite list and get the next meeting details, email Nick Chabarria at Chabarria.Nicholas@ace.aaa.com.

DEC

2026

Holiday impaired-driving enforcement

December is National Impaired Driving Prevention Month, and the "Drive Sober or Get Pulled Over" holiday enforcement mobilization runs through the season. A timely moment for every program to reinforce sober-driving and seat-belt messaging with students and families.

WINTER

2026–27

Winter weather driving refresher

As snow and ice arrive, it's a good season to revisit skid recovery, following distance, black ice, and "ice and snow, take it slow." MoDOT's Traveler Information Map (traveler.modot.org) shows live road conditions — a useful classroom and family tool.

FEB
2

MODEC Day at the Capitol

February 2, 2027, 10:00 a.m. — join driver-education advocates in Jefferson City to meet legislators and champion driver education in Missouri. A key chance to carry last session's momentum forward. Email Nick Chabarria (above) to take part.

FEB 17
2027

MODSEA Annual Conference

Our own annual conference returns **February 17, 2027, at the MoDOT Transportation Center**, bringing together driver educators, driving schools, and safety partners for professional development, new products and services, and recognition of excellence in the field. Have a speaker or session idea? See "Get Involved" below. Details at modsea.org.

JUL 11–14
2027

ADTSEA National Conference — coming home to St. Louis!

Mark your calendars: the American Driver and Traffic Safety Education Association's **national** conference will be held **July 11–14, 2027, at the Hilton St. Louis Frontenac**. Missouri is hosting the country's driver-ed and traffic-safety leaders — a rare chance to take part without the travel. Start planning now; details at adtsea.org.

NOV 2–5
2027

DSAA International Conference — New Orleans

The Driving School Association of the Americas holds its annual international conference **November 2–5, 2027, in New Orleans, LA**, bringing together driving-school owners and educators from across the country and beyond for professional development and networking. Details at dsaa.org.

04 Winter Driving: Prep & Precautions

Missouri winters bring ice, snow, and early darkness — and new drivers are facing them for the first time. A little preparation, on the vehicle and on the road, goes a long way. Share this with students and families heading into the season.

Before the cold sets in: a pre-winter vehicle check

Walk through this with every new driver — knowing the car is ready is half the battle:

- **Tires** — check tread depth with the quarter test: insert a quarter into the groove with Washington's head down. If the tread doesn't reach the top of his head, it's time for new tires — the extra depth matters for gripping snow. Set pressure to spec, too; cold air lowers it, and traction is everything on ice.
- **Battery** — cold saps cranking power. Have it tested if it's more than three years old or cranks slowly.
- **Wipers & washer fluid** — replace worn blades and top off with winter-rated, freeze-resistant washer fluid.
- **Lights** — check headlights, brake lights, and turn signals; darkness comes early all season.
- **Fluids & defrost** — confirm antifreeze/coolant levels and that heat and front/rear defrost work.
- **Gas tank** — keep it at least half full to reduce fuel-line freeze and give a margin if you're stranded.

Keep a winter safety kit in every vehicle

If a trip goes wrong, a simple kit makes the difference between an inconvenience and an emergency:

- Ice scraper and snow brush; a small shovel
- Blanket, hat, and gloves; extra warm layers
- Flashlight with spare batteries; phone charger/power bank
- Jumper cables; sand or cat litter for traction; a tow strap
- First-aid kit; water and non-perishable snacks
- Flares or reflective triangles; a brightly colored cloth to signal for help

ON THE ROAD

Driving it: slow, smooth, and spaced out

"Ice and snow, take it slow." Double or triple your following distance, brake and steer gently to avoid skids, and remember bridges and overpasses freeze first. Clear snow off the *entire* car — hood, roof, and all windows — before moving. If you start to skid, ease off the gas and steer where you want to go. And when conditions turn bad, the safest choice is often to delay the trip. Check live road conditions on MoDOT's Traveler Information Map at traveler.modot.org.

05 Ask the Expert: Insurance & Your New Driver

One of the most common questions families ask: *"Do I need to tell my insurance company when my teen gets a permit?"* We put it to **Dom Frasca of Alternatives Insurance** — here's what he told us.

Yes, companies can raise your rate for a permitted driver

There's no law preventing an insurer from raising rates once a permitted driver is in the household — companies are free to rate for the added risk. That's worth knowing before you volunteer the information.

Permitted drivers generally don't have to be disclosed

You typically are not required to report a permitted driver to your carrier. Some companies *request* that you do — which, practically speaking, is how they get the opening to raise your rate.

THE EXPERT'S TAKE

Would Dom tell his own company? No.

If it were his own teen, Dom says he would **not** notify his insurance company at the permit stage. A carrier generally can't deny a claim over a permitted driver — the exception being a driver who was **technically unpermitted** (driving with no valid permit or license at all), which is a different situation entirely.

WHEN YOU DO NEED TO NOTIFY

Once there's a licensed driver in the household

The clear trigger is a **newly licensed driver in the household who has access to the vehicle** — in other words, when your permitted teen becomes a licensed driver. At that point they should be added to the policy. Notification should generally happen **within about 10 business days**, though the exact window varies by carrier.

Bottom line: every company is different

Policies vary from one carrier to the next, so the single best move is a **quick call to your broker** to learn exactly how your company handles permitted and licensed drivers before your teen hits the road.

Shared as general information and one professional's perspective, not insurance advice. Coverage rules vary by carrier and policy — families should confirm specifics with their own agent or broker.

06 Get Involved

Know a great speaker?

We're building the programs for the **MODSEA Annual Conference** (Feb 17, 2027) and the **ADTSEA National Conference** in St. Louis (Jul 11–14, 2027). If you know a compelling speaker — or have a session or topic you'd love to see — send your suggestion to info@modsea.org.

Sponsors wanted

We're seeking Missouri and local sponsors for both the ADTSEA and MODSEA conventions. Sponsorship is a great way to reach driver-ed and traffic-safety professionals statewide — and to support the mission. To explore levels and benefits, reach out at info@modsea.org.

The national stage, in our backyard

ADTSEA's **national** conference comes to **St. Louis in July 2027** — the first time in years Missouri hosts the country's driver-ed leaders. It's a once-in-a-while chance to showcase our state and get involved without the travel. Watch adtsea.org.

Tell us your event

Hosting a safety night, fair, pledge drive, or training? Send the details to info@modsea.org and we'll feature it in the next issue so partners across the network can amplify it.

WITH GRATITUDE

A special thank you to AAA and the MoDOT St. Louis District for their sponsorship

Their generous support of MODSEA's mission and their partnership are helping make Missouri's roads safer. We're grateful for all you do.

07 Member & Partner Spotlight

PEOPLE SAVING PEOPLE AWARD

Carol Hoormann & Allyn Workman

Team Excellence, General Population — NHTSA Region 7



Carol Hoormann and Allyn Workman receive the People Saving People Award.

Congratulations to **Carol Hoormann** and **Allyn Workman**, recipients of the **People Saving People Award** for Team Excellence in the General Population category, presented by NHTSA Region 7 in cooperation with Missouri Law Enforcement Traffic Safety. The pair were nominated by Doug Ruediger, Missouri Law Enforcement Liaison, for their outstanding work as health educators for the **First Impact** program — now a MODSEA program — which educates parents of teen drivers.

In 2025 alone, Carol and Allyn delivered **71 programs to 1,226 attendees** and reached **684 more people** through Arrive Alive events at high schools across the state. Their work is credited as part of a **12.98% decrease in statewide teen fatalities** in 2025 — a powerful reminder that education saves lives. Thank you both for all you do.

Nominate next quarter's spotlight

Know someone doing remarkable work in driver education or traffic safety? Nominate them for an interview in our **Q1 2027 issue** — email info@modsea.org.

08 Field Notes & Resources

GDL Reminder

Missouri's Graduated Driver License system phases new drivers in through three stages — instruction permit (age 15), intermediate license (16–18), and full license (18). In the intermediate-license window, passenger and nighttime restrictions exist because both sharply raise crash risk for new drivers — reinforce them with parents, not just students. First Impact's new home has the details: modsea.org/first-impact.

Holiday Enforcement

"Drive Sober or Get Pulled Over" runs through the holidays, and December is National Impaired Driving Prevention Month. A timely window to reinforce sober-driving and seat-belt messaging with students and families.

Free Materials

MoDOT and the Missouri Coalition for Roadway Safety offer free pledges, posters, and classroom resources through savemolives.com. A great fit for holiday sober-driving and seat-belt campaigns.

Share With Parents

First Impact sessions make a perfect end-of-semester send to families of new drivers. Forward the schedule, or point parents straight to modsea.org/first-impact to find a free session near them.

Schedule a ThinkFirst Presentation

To book a ThinkFirst injury-prevention presentation, contact **Becky Foster**, Teen Driving Coordinator, MoDOT Highway Safety & Traffic — office (573) 751-2488, cell (573) 691-9176 — or schedule online at theresearchfoundationkc.org.

09 Partner Network & Resources

The organizations behind safer Missouri roads. Bookmark these, and reach out — most welcome schools, agencies, employers, and community partners.

MODEC

The Missouri Driver Education Coalition — a statewide forum where driver-education stakeholders coordinate, share updates, and align on priorities. To join, email Nick Chabarria at Chabarria.Nicholas@ace.aaa.com.

MADD

Mothers Against Drunk Driving — advocacy, victim support, and impaired-driving prevention, and a key backer of Missouri's new Bentley and Mason's Law. madd.org/missouri

B.R.A.K.E.S.

Be Responsible And Keep Everyone Safe — free, hands-on advanced teen driver training that complements classroom driver's ed. putonthebrakes.org

MoDOT & the Coalition

The Missouri Coalition for Roadway Safety and its *Show-Me Zero* plan coordinate statewide safety efforts and free materials. savemolives.com

Trailnet

St. Louis-area advocacy for safe biking, walking, and transit, plus a full season of group rides. trailnet.org

Missouri DESE

The state education department's driver-education resources for schools, students, and parents. dese.mo.gov

TYREDD

Tyler Raising Education for Drowsy Driving — a nonprofit founded in memory of Tyler Warne that raises awareness and educates students about the dangers of drowsy driving. tyredd.org

First Impact (now MODSEA)

MODSEA's free program teaching parents how Missouri's GDL law works and how to lower their teen's crash risk. Find a session at modsea.org/first-impact.

Missouri Gift of Life

Promotes organ and tissue donation and donor registration across Missouri — a cause closely tied to the driver-licensing process. giftdonor.org

Traction

Missouri Traction provides traffic-safety training and hosts annual conferences for driver-education and safety professionals. motraction.com

MCTI

The Missouri Center for Transportation Innovation at Mizzou advances transportation research, training, and safety — including the annual Highway Safety and Traffic Conference. mcti.missouri.edu

DSAA

The Driving School Association of the Americas — a national network of driving-school owners and educators offering advocacy, an insurance program, member discounts, and an annual international conference. dsaa.org

Join MODSEA

Help us advance driver education and traffic safety across Missouri. Membership connects you with peers, resources, advocacy, and events statewide.

Know someone who'd benefit? **Forward them this newsletter.** Ready to join, or have questions? Email info@modsea.org — or sign up anytime at modsea.org.

The Crossroads

Published by the Missouri Driver Safety Education Association (MODSEA) — promoting excellence among driver education and traffic safety professionals. Learn more at modsea.org, and join us on Facebook in the MODSEA (Missouri Driver Safety Education Association) group. Compiled from public reporting and state safety sources; this newsletter is informational and is not legal advice. Always confirm current statute and effective dates before relying on them.

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