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Auto Accident Factoids

By Dan Baldyga

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by: **Dan Baldyga**

Accidents, personal injuries and insurance claims are here to stay. No matter how far into the 21st Century American's elect to drive (unless by the beginning of the 22nd Century we're all zipping around in our own personal space ship) motor vehicle accidents will continue to pile up; with no end in sight!

There are more than 200,000,000 licensed drivers in the United States. (As of 2003 we're close to a yearly 7 million motor vehicle accidents, involving well over 3.5 million injuries).

Car accident crashes cost society an estimated \$4,900 per second. That's about \$25,000 in the time it took to read this fact.

Current records show that most American driver's will have a near motor vehicle accident 1 to 3 times per month and will be in a collision of some type on the average of every 5 to 8 years plus these records also indicate that licensed teenagers are 22 more times likely to get a speeding ticket than those who are 65 years of age or older.

In 1896 there were only four cars registered in all the United States. Two of them collided with each other in St. Louis.

By the year 2025 there will be 33 million people 70 years or older in America. This segment of the population will be growing 2.5 as fast as the total population. They will make up the largest percentage of the "turning left" and "rear end" accidents. Slowly but surely Senior Citizens have developed a higher accident ratio than teenagers. (This will, in time, seriously impact the typical Senior Citizen's pocketbook). And also, by 2025, the total costs for motor vehicle accidents in the United States will exceed 450 billion dollars.

Auto Accident Factoids

The world's most solitary tree is located at an oasis in the Tenere Desert in Central Africa. There's not one other standing tree within 31 miles. In 1960, it was smashed into by a truck.

Up-to-date statistics clearly reflect that 1 out of every 5 Americans are involved in an alcohol-related car crash at some time in their lives and the day in which motor vehicle accident injuries occur most often is Saturday. Sunday is second.

FIVE CRUCIAL MEDICAL DEVELOPMENTS THAT HAVE SLOWLY BUT SURELY COME TO PASS. THESE WILL SERIOUSLY (AND FOREVER) IMPACT THE VALUE OF PERSONAL INJURY CLAIMS IN THE YEARS TO COME:

Records prove that a motor vehicle accident of as little speed as 5 MPH can produce a "whiplash-type" injury.

The symptoms arising from an injury sustained in a motor vehicle accident do not necessarily present themselves immediately following an accident.

Medical research and clinical experience have accumulated enough information to demonstrate that the delay of an injury symptom is the norm.

Studies have established that the delay of a symptom does not eliminate the possibility of severe injury.

It's been proven that individuals can continue to be symptomatic for many months (even years!) after a motor vehicle accident. In addition approximately 75% of them remain symptomatic for a minimum of 6 months after the accident. (And current up-to-date statistics reveal that between the first and second year after an accident has occurred over 20% of those injured actually have their symptoms worsen).

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DISCLAIMER: The only purpose of this article, **MOTOR VEHICLE ACCIDENT FACTOIDS** has been created to help people understand the motor vehicle accident claim process

Dan Baldyga makes no guarantee of any kind whatsoever; NOR to substitute for a lawyer, an insurance adjuster, or claims consultant, or the like. Where such professional help is desired it is the **INDIVIDUAL'S RESPONSIBILITY** to obtain said services.

Dan Baldyga worked for over 30 years as an insurance adjuster, supervisor, manager and trial assistant. Since his retirement he has written 3 highly successful "How To" Insurance Claim books. His latest: **AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss)** which includes **BASE**, The Baldyga Auto Accident Settlement Evaluation Formula for determining the value of ones "Pain And Suffering", can be found on the internet at

For 30 years Dan Baldyga was a claims adjuster, supervisor and also a trial assistant. He is now retired and spends his time attempting to assist those involved in motor vehicle accident claims, so they will not be taken advantage of.

The Right Auto Insurance Can Save You Money!

By Mike Yeager

Auto insurance is a protective feature that everyone needs who owns a car. Auto insurance allows you to have financial coverage in case you are involved in an auto accident; regardless of who is at fault. When shopping for auto insurance keep in mind that rates will vary dramatically for the same driver, depending on which company you ask. The key to savings lies in comparing many auto insurance quotes, to find the insurer that will give you the best rates.

If the auto insurance company you're investigating is sound then it's possible to purchase cheap auto insurance coverage that will give you peace of mind. Most states require you to purchase a minimum amount of auto insurance. In order to even drive your car you need to have at least liability insurance, in other words you have insurance to cover the expenses of the other party if you cause an insurance. If you are at fault in an accident, your liability insurance will pay for the bodily injury and property damage expenses caused to others in the accident, including your legal bills.

There are some insurance companies that offer discounts to those drivers who put fewer than a predetermined number of miles on their cars each year. Considering the high price of gasoline, carpooling and taking public transportation such as buses around town can help you save more than just premium dollars.

You'll find that there are many places to locate cheap auto insurance to not only save you money but to also give you adequate coverage and protection.

Take your time to look around and you'll find that you can save on your auto insurance rates.

Mike Yeager
Publisher

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