

The Reality of Risk

Consider these risk facts.

- The car population is increasing five times as fast as the human population.
- Traffic crashes kill more Americans each year than guns or illegal drugs and are the leading cause of death for young Americans aged 2 – 24.
- Every 10 minutes a person dies in this country due to driving crashes.
- Research indicates that by the time a person is 50 there is a 1 in 4 chance of being injured in a vehicular crash, a 1 in 10 chance of being hospitalized, and a 1 in 100 chance of dying.

Risk is real when driving on today's highways, and it involves everyone, young and old. Everyone who gets behind a wheel is taking a risk. Risk can be avoided (*by not engaging in the activity*), mitigated (*by isolating or eliminating controllable elements*), or reassigned (*by buying insurance*), but it cannot be eliminated.

Let's examine each of these aspects of risk: avoidance, mitigation, and reassignment.

Avoidance

Not only do Americans want to drive, but they have to drive as well. Driving is not a luxury but a necessity in today's mobile society. Completely avoiding the risks associated with being in a car is not an option for most Americans.

Mitigation

Simply put, we can control the amount of risk we accept. If we chose to drive safely, the chances of being in a crash are reduced.

Reassignment

Determine how much risk you can afford by buying driver insurance. Teenagers are expensive to insure. Decide if your teen will be an occasional or principle driver. Does your insurance company offer student discounts for good grades, and/or premium reductions for air bags, anti-lock brakes, and anti-theft devices? There are state insurance requirements for Virginia drivers so make sure you are familiar with them when you are purchasing insurance for drivers in your household.

What is the best bet to lower your driving risk? Follow the rules of the road and get the necessary insurance for all drivers in the family.

A FEW MORE TIPS . . .

34% of all fatal automobile crashes occur in the hours between 11 p.m. and 5 a.m., during which time only 5% of travel takes place. Research by the National Highway Safety Administration indicates that a person would mitigate the risk of automobile crashes by 20% if he or she avoided driving after midnight on Fridays and Saturdays.

Since January 1, 1975 the National Highway Safety Administration has logged details about every motor vehicle fatality. The data indicate that in an impact between a light car and heavy car the occupant of the lighter car is 17 times more likely to die. Seatbelts reduce driver risk by 42%, and the percentage increases to 49% in cars with airbags.