

MOTOR VEHICLE ACCIDENT FACTOIDS

By: Dan Baldyga

Motor vehicle 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) truck 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).**

*** Motor vehicle accident crashes cost society an estimated \$4,900 per second. That's about \$30,000 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.**

*** 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:

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

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

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

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

#5. 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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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 <http://www.autoaccidentclaims.com>.