



Loss Control Safety Techniques



Dangerous Times to Drive

Automobiles have become safer throughout the years, yet every time you get in a car, you are taking a risk. In fact, according to national statistics, automobile accidents claim more than 100 lives each day. While many of these fatalities can be attributed to drinking and driving, not wearing a safety belt, reckless driving or distracted driving, some of the danger is compounded by the time of day people are on the road.

Minimizing risk isn't just about when you're on the road, but how careful you are.

The most dangerous month for driving is August, and the most dangerous day, according to the National Highway Traffic Safety Administration, is Saturday. All told, auto accidents kill more than 40,000 people in the United States each year; these accidents are the leading cause of death for people between the ages of one and 34.

The most dangerous time of the day to drive is the afternoon rush hour.

Between the hours of 5 and 7 p.m., there is an average of 6.6 deaths per hour in the United States. While the afternoon leads on volume, the most dangerous time per driver on the road is between midnight and 4 a.m. In fact, 5.87 people per 100 million on the road during these times never make it home. A total of 36 percent of night time fatal accidents involve drunken driving, compared to 9 percent during daylight hours. Of the people killed on the road after midnight, 71 percent were found to not be wearing a safety belt, versus 55 percent during the day.

The simple fact is getting behind the wheel of a car is likely the riskiest thing most people do every day.

But, since fatal crashes generally happen in "ones and twos" scattered across the country, the public doesn't always realize the collective toll – about 110 people per day die in car crashes nationwide.

The top day to die in an auto accident, despite a diminished rush hour, is Saturday – with 158 fatalities per day. The worst month is August. And, the worst Holiday by far is the Fourth of July. Additionally, if you are making travel plans for the Thanksgiving weekend, air travel is the safer option. Thanksgiving is the most dangerous holiday weekend to be on the road.

- Most congestion and accidents on the motorway could easily be prevented by following good driving practices. Remember, congestion creates danger; it is every driver's duty to do their part to prevent it.
- Look out for inattentive drivers who's actions may be unpredictable, those on cellular phones or turning to chat to passengers, those wandering in lanes or blindly following too close to the car in front may be drowsy and about to fall asleep.
- Keep a safe distance from the vehicle in front – a good guideline is to count two seconds from when the vehicle you are following passes a point to when you pass it. Double this interval if the driving surface is wet.
- Always use the right lane unless you are in the process of passing. If the lane to the right of you is unoccupied, then that is where you should be.

Careful driving is no accident. Be safe. Take note of the topics and recommendations discussed in this bulletin. We encourage you to put them into practice – doing so helps ensure your safety. It is the philosophy of Frankenmuth Insurance and your Independent Insurance Agent to provide services that give policyholders peace of mind.

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