

# Auto Crash Statistics

## 1998-2007 Michigan Traffic Crashes

<u>Year</u>	<u>Crashes</u>	<u>Fatal Crashes</u>	<u>Persons Killed</u>	<u>Injuries</u>
1998	403,766	1,235	1,367	131,578
1999	415,675	1,249	1,386	124,601
2000	424,867	1,237	1,382	121,832
2001	400,813	1,206	1,328	112,292
2002	395,515	1,175	1,279	112,484
2003	391,486	1,172	1,283	105,555
2004	373,028	1,055	1,159	99,680
2005	350,838	1,030	1,129	90,510
2006	315,322	1,002	1,084	81,942
2007	324,174	987	1,084	80,576

Source: Michigan Department of State Police

## Fatalities By State 2006-2007

	<u>2006</u>	<u>2007</u>		<u>2006</u>	<u>2007</u>
Alabama	1,207	1,110	Montana	264	277
Alaska	74	84	Nebraska	269	256
Arizona	1,293	1,066	Nevada	431	373
Arkansas	665	650	New Hampshire	127	129
California	4,240	3,974	New Jersey	771	724
Colorado	535	554	New Mexico	484	413
Connecticut	311	277	New York	1,454	1,333
Delaware	148	117	North Carolina	1,554	1,675
D.C.	37	44	North Dakota	111	111
Florida	3,357	3,214	Ohio	1,238	1,257
Georgia	1,693	1,641	Oklahoma	765	754
Hawaii	161	138	Oregon	478	455
Idaho	267	252	Pennsylvania	1,525	1,491
Illinois	1,254	1,249	Rhode Island	81	69
Indiana	902	898	South Carolina	1,045	1,066
Iowa	439	445	South Dakota	191	146
Kansas	468	416	Tennessee	1,284	1,210
Kentucky	913	864	Texas	3,531	3,363
Louisiana	987	985	Utah	287	299
Maine	188	183	Vermont	87	66
Maryland	652	614	Virginia	962	1,027
Massachusetts	429	417	Washington	633	568
<b>Michigan</b>	<b>1,086</b>	<b>1,088</b>	West Virginia	410	431
Minnesota	494	504	Wisconsin	724	756
Mississippi	911	884	Wyoming	195	150
Missouri	1,096	992	<b>Countrywide</b>	<b>42,708</b>	<b>41,059</b>

Source: National Highway Traffic Safety Administration  
2008 IIM Fact Book

# Auto Crash Statistics

## Young Drivers

Younger drivers are two times as likely to be involved in a traffic accident, compared to motorists aged 55-64. Statistics also indicate that young driver crashes tend to be more deadly.

About 12 percent of drivers under age 24 are involved in a traffic accident each year. By comparison, only 5 percent of 55- to 64-year-olds are involved in a road-way crash annually.

Also, 16- to 24-year-old drivers have a greater involvement in fatal accidents than most other age groups.

A younger person who is the principal driver of a motor vehicle typically pays 40 to 200 percent more for auto insurance than older drivers.



## Michigan Traffic Accident Data 2007

<u>Age</u>	<u># Licensed Drivers</u>	<u># of Drivers Involved In Accidents</u>	<u>Rate of Driver Involvement In All Accidents</u>	<u># of Drivers Involved In Fatal Accidents</u>	<u>Rate of Driver Involvement In Fatal Accidents</u>
16-24	1,023,176	122,187	1:8	355	1:2882
25-34	1,140,245	92,583	1:12	273	1:4176
35-44	1,296,473	93,163	1:13	263	1:4929
45-54	1,424,552	85,534	1:16	220	1:6475
55-64	1,094,032	54,026	1:20	192	1:5698
65-74	627,509	23,335	1:26	80	1:7843
75+	481,449	16,321	1:29	111	1:4337

*Source: Michigan Department of State Police,  
Michigan Department of State*

# Auto Crash Statistics

## Graduated Licensing in Michigan

### What is Graduated Licensing?

Graduated Driver Licensing (GDL) is a driver licensing system designed to teach teens to drive by gradually increasing their driving privileges as they advance through the system. GDL consists of two segments of driver education instruction and three licensing levels.

The driver education course is made up of Segment 1, which consists of a minimum of 24 hours of classroom instruction and a minimum of 6 hours behind-the-wheel training, and Segment 2, which consists of a minimum of 6 hours of classroom instruction,

designed to provide teens with defensive driving skills.



The three licensing levels in GDL are: a supervised learner's license (Level 1), an intermediate license that limits unsupervised nighttime driving (Level 2), and a full-privilege driver license (Level 3) issued after a teen driver has

successfully completed all previous instructional and driving requirements. GDL license levels 1 and 2 have certain restrictions to limit teens' driving exposure to high-risk situations and help protect them while they are learning to drive.

### GDL Suspensions

Teens ticketed and convicted of violating the restrictions in their GDL licenses will be referred for a driver assessment reexamination by the Michigan Department of State. Depending on the nature of the violation, the department may suspend the teen's license for 30 days up to a year. Any suspension action taken

against the license may also significantly delay a teen's advancement through GDL.

### Level 1

- Must be 14 years, 9 months of age
- Pass a vision exam
- Health standards
- Written approval of parents
- May drive only with parent or designed adult age 21 or older.

### Level 2

- 16 years of age
- 90 days crash violation free prior to application for Level 2
- May drive without supervision except from midnight to 5 a.m.
- Driving is permitted from midnight to 5 a.m. only if driving to and from employment or with a parent or designed adult age 21 or older.

### Level 3

- 17 years of age
- Minimum of 6 months at Level 2
- 12 consecutive months of violation/crash free driving at Level 1/Level 2 prior to application for Level 3 license
- Full driving privileges with no restrictions.

## Teen Fatal Crash Rates

The fatal crash rate for 16-year-old drivers declined sharply after states began enacting graduated licensing laws in the 1990s, according to the Michigan Office of Highway Safety Planning. The number of fatal crashes involving young drivers has decreased 24.3 percent since 1997.

# Auto Crash Statistics

## Reported Traffic Crashes

### By County - 2007

	<u>All</u>	<u>Fatal</u>	<u>Injury</u>	<u>All</u>	<u>Fatal</u>	<u>Injury</u>	
Alcona	640	1	54	Keweenaw	102	4	22
Alger	378	2	57	Lake	472	4	52
Allegan	3,655	16	617	Lapeer	3,271	11	480
Alpena	939	4	138	Leelanau	652	3	72
Antrim	1,057	3	127	Lenawee	2,757	5	531
Arenac	878	2	149	Livingston	5,401	19	984
Baraga	407	0	50	Luce	228	2	43
Barry	2,082	8	306	Mackinac	609	2	87
Bay	3,073	10	619	Macomb	23,798	49	5,043
Benzie	608	3	81	Manistee	940	6	132
Berrien	5,148	25	998	Marquette	2,113	4	372
Branch	1,898	8	256	Mason	1,583	3	190
Calhoun	5,552	18	742	Mecosta	2,123	5	224
Cass	1,892	8	306	Menominee	1,276	1	163
Charlevoix	1,198	3	140	Midland	2,725	8	508
Cheboygan	1,078	3	177	Missaukee	714	0	86
Chippewa	1,256	4	201	Monroe	4,050	23	870
Clare	1,308	8	175	Montcalm	2,794	15	375
Clinton	2,752	8	381	Montmorency	369	3	51
Crawford	700	6	94	Muskegon	5,116	23	1,142
Delta	1,778	1	227	Newaygo	1,753	10	287
Dickinson	1,077	2	110	Oakland	37,781	48	7,521
Eaton	4,071	14	647	Oceana	1,039	2	170
Emmet	1,462	3	191	Ogemaw	1,004	4	145
Genesee	11,988	55	2,801	Ontonagon	418	2	34
Gladwin	865	2	104	Osceola	1,246	4	162
Gogebic	333	2	58	Oscoda	302	3	44
Grand Traverse	3,417	11	570	Otsego	868	4	164
Gratiot	1,833	4	234	Ottawa	7,419	18	1,319
Hillsdale	1,913	4	260	Presque Isle	534	0	52
Houghton	1,218	7	169	Roscommon	854	1	123
Huron	1,804	3	167	Saginaw	6,309	26	1,094
Ingham	10,159	16	1,748	St. Clair	4,425	17	898
Ionia	2,575	6	317	St. Joseph	2,099	9	349
Iosco	911	1	115	Sanilac	1,874	12	200
Iron	629	2	66	Schoolcraft	507	3	48
Isabella	2,932	5	408	Shiawassee	2,502	10	372
Jackson	6,161	23	1,005	Tuscola	1,958	5	303
Kalamazoo	8,871	24	1,552	Van Buren	2,690	23	467
Kalkaska	721	3	142	Washtenaw	10,787	29	2,214
Kent	20,131	62	3,970	Wayne	53,873	170	11,397
				Wexford	1,491	7	231
				<b>TOTAL</b>	<b>324,174</b>	<b>987</b>	<b>59,550</b>

# Auto Crash Statistics

## Vehicle-Deer Crashes

Vehicle-deer crashes in Michigan cause at least \$130 million in damage annually or an average of \$2,125 per vehicle.

In 2007, Michigan experienced an increase in the number of total vehicle-deer crashes, which are still at their lowest level since 1995. According to the Michigan State Police Criminal Justice Information Center, there were 61,907 vehicle-deer crashes in 2007, up from 60,875 in 2006. However, officials note that many crashes also go unreported, so actual crash numbers are much higher.

In 2007, Kent County once again topped the state's counties in the number of vehicle-deer crashes with 2,071 crashes. The remaining top 10 were Jackson (2,030); Oakland (1,876); Calhoun (1,802); Ingham (1,689); Montcalm (1,558); Eaton (1,427); Lapeer (1,380); Clinton (1,364); and Kalamazoo (1,354).

More than 19 percent of all crashes in Michigan involve deer. Last year, 11 motorists were killed and 1,614 were injured as the result of a vehicle-deer crash.

Nearly half of all vehicle-deer crashes occur in the October-to-December mating season when deer are very active, and crashes spike again in spring when the season's first grass appears along highway right-of-ways.

The Michigan Deer Crash Coalition (MDCC), a group formed in 1996 to reduce vehicle-deer crashes in Michigan, is comprised of representatives from the insurance industry, government, state police, traffic safety and business.

If a crash with a deer is unavoidable, the MDCC recommends drivers:

- DON'T SWERVE!
- Brake firmly.
- Hold onto the steering wheel.
- Come to a controlled stop.
- Steer your vehicle well off the roadway.

The MDCC says motorists can help avoid dangerous encounters with deer by heeding the following tips:

- Watch for deer especially at dawn and dusk, especially during the fall mating season. In spring, deer will move from cover to find food, and back to cover. Often they will feed along road rights-of-way, where grass greens up first.
- If you see one deer, approach cautiously, as there may be more out of sight.
- Deer often travel single file, so if you see one cross a road, chances are more are nearby waiting to cross, too. When startled by an approaching vehicle, they can panic and dart out from any direction without warning.
- Be alert all year long, especially on two-lane roads. Watch for deer warning signs. They are placed at known deer-crossing areas and serve as a first alert that deer may be near.

## Vehicle-Deer Crashes 2001-2007

<u>Accidents</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Number of deer crashes	66,993	63,136	67,760	62,707	58,741	60,875	61,907
Number of fatalities	11	5	11	3	9	12	11
Number of injuries	2,109	2,220	1,913	1,647	1,500	1,676	1,614

Source: Michigan Department of State Police

# Auto Crash Statistics

## Vehicle-Deer Crashes By County

	<u>2007</u>	<u>2006</u>	<u>% Change</u>		<u>2007</u>	<u>2006</u>	<u>% Change</u>
Alcona	469	403	+16	Lake	261	307	-14
Alger	163	145	+12	Lapeer	1,380	1,373	+.5
Allegan	1,080	1,153	-6	Leelanau	295	250	+18
Alpena	391	378	+3	Lenawee	739	750	-1
Antrim	505	419	+20	Livingston	1,157	1,216	-4
Arenac	443	456	-2	Luce	125	117	+6
Baraga	251	236	+6	Mackinac	316	352	-10
Barry	1,101	1,182	-6	Macomb	659	656	+.4
Bay	420	434	-3	Manistee	432	423	+2
Benzie	285	259	+10	Marquette	495	452	+9
Berrien	931	941	-1	Mason	777	728	+6.7
Branch	957	894	+7	Mecosta	1,107	1,143	-3
Calhoun	1,802	1,817	-.8	Menominee	793	749	+5
Cass	772	757	+1	Midland	922	818	+12
Charlevoix	564	508	+11	Missaukee	447	404	+10
Cheboygan	385	417	-7	Monroe	288	327	-11
Chippewa	446	428	+4	Montcalm	1,558	1,576	-1
Clare	622	632	-1	Montmorency	226	215	+5
Clinton	1,364	1,265	+7	Muskegon	682	733	-6
Crawford	303	259	+16	Newaygo	780	792	-1
Delta	932	875	+6	Oakland	1,876	1,866	+.5
Dickinson	598	548	+9	Oceana	516	574	-10
Eaton	1,427	1,420	+.4	Ogemaw	579	538	+7
Emmet	515	481	+7	Ontonagon	311	256	+21
Genesee	1,301	1,244	+4	Osceola	658	642	+2
Gladwin	509	508	+.1	Oscoda	166	165	+.6
Gogebic	118	123	-4	Otsego	179	210	-14
Grand Traverse	576	524	+9	Ottawa	1,237	1,183	+4
Gratiot	1,006	955	+5	Presque Isle	354	408	-13
Hillsdale	1,022	1,025	-.2	Roscommon	370	381	-2
Houghton	324	313	+3.5	Saginaw	990	911	+8
Huron	1,201	1,195	+.5	Sanilac	1,260	1,107	+13
Ingham	1,689	1,530	+10	Schoolcraft	313	248	+26
Ionia	1,200	1,212	-.9	Shiawassee	1,112	1,099	+1
Iosco	472	450	+4	St. Clair	797	762	+4
Iron	394	420	-6	St. Joseph	707	697	+1
Isabella	1,107	1,092	+1	Tuscola	1,018	955	+6
Jackson	2,030	2,017	+.6	Van Buren	718	771	-6
Kalamazoo	1,340	1,354	-1	Washtenaw	1,169	1,187	-1
Kalkaska	209	271	-22	Wayne	334	344	-2
Kent	2,071	2,208	-6	Wexford	466	395	+17
Keweenaw	43	47	-8				
				<b>TOTAL</b>	<b>61,907</b>	<b>60,875</b>	<b>+1</b>

Source: Michigan Department of State Police

# Auto Crash Statistics

## Older Drivers

Older drivers have higher rates of fatal crashes, based on miles driven, than any other group except very young drivers, according to the Insurance Institute for Highway Safety.

The high death rate is due in large part to their frailty. They are less likely to survive an injury than a younger person. By 2030, people age 65 and older are expected to represent 25 percent of the driving population and 25 percent of fatal crash involvements. According to the National Highway Traffic Safety Administration (NHTSA), 28 million, or 15 percent, of licensed drivers were age 65 and

older in the United States in 2004 (latest data available). NHTSA says 6,512 people age 65 and older were killed in traffic crashes or 15 percent of all Americans killed on the road.

There is a growing need to help older drivers sharpen their skills as well as recognize their changing abilities and adapt their driving practices appropriately. Insurance companies have partnered with state and local governments, and groups such as the American Association of Retired Persons, to create programs designed to address these needs.

### Driver Age

Age of Drivers in Fatal Crashes	2006	2007	% change	% of Active Driving Population
15 years and under	12	10	-16	0.7
16 years	16	28	+75	1.3
17 years	35	34	-2	1.5
18 years	39	52	+33	1.5
19 years	39	39	0	1.6
20 years	43	46	+7	1.7
21-24 years	155	156	+0.6	6.7
25-34 years	270	273	+1	16.0
35-44 years	257	263	+2	18.2
45-54 years	264	220	-16	20.0
55-64 years	176	192	+9	15.3
65-69 years	38	38	0	5.1
70-74 years	43	42	-2	3.7
75-79 years	42	50	+19	3.1
80-84 years	39	37	-5	2.2
85-89 years	17	17	0	1.1
90 years and older	9	7	-22	0.3
Unknown	57	54	-5	
<b>Total</b>	<b>1,551</b>	<b>1,558</b>	<b>0.5</b>	<b>100.0</b>

Sources: Michigan Department of State Police, Insurance Information Institute

# Auto Crash Statistics

## Motorcyclists

Motorcyclists were involved in 3,821 crashes in 2007, up 12 percent from the previous year. The 2007 death rate for motorcyclists was 15 per 100 million vehicle miles traveled, compared to the overall 1.0 mileage death rate per 100 million vehicle miles traveled.

Injuries resulting from motorcycles were proportionately more severe than to persons in motor vehicles.

In Michigan, motorcyclists are required to wear helmets. Studies show that a rider without a helmet is 40 percent more likely to suffer a fatal injury, compared to a rider with a helmet.

A Michigan State Police Office of Highway Safety Planning (OHSP) analysis determined that repeal of the state's motorcycle helmet law would come with a hefty annual price tag: 30 additional fatalities, 127

more incapacitating injuries, 610 other injuries and \$129 million in added economic costs to Michigan citizens. And, according to OHSP, the number of registered and unregistered motorcycles in Michigan is increasing, which means more riders on the road and more injuries and deaths are virtually guaranteed in the future at an even greater cost to the public.

Motorcycle crashes account for a disproportionate share of money paid out of the Michigan Catastrophic Claims Association (MCCA), a fund which is supported by a surcharge on every auto insurance policy in this state. Although motorcyclists represent 1.8 percent of the assessments paid into the MCCA, they account for 6.7 percent of all claims.

Since its inception in 1978, MCCA has reimbursed member insurance companies more than \$242 million for 575 motorcycle injury claims exceeding the threshold.

## Michigan Motorcycle Crashes

<u>Motorcycle Data</u>	<u>2006</u>	<u>2007</u>	<u>% Change</u>
Motorcycle Registrations	236,856	255,148	+7.7
Motorcycles in Crashes	3,386	3,821	+12.8
Motorcycle Deaths	110	120	+9.1
Motorcyclists Injured	2,706	3,026	+11.8
Death Rate based on 10,000 motorcycle registrations	4.64	4.70	+1.3
Death rate based on deaths per 100 million miles traveled	15.4	15.6	+1.3

Source: Michigan Department of State Police

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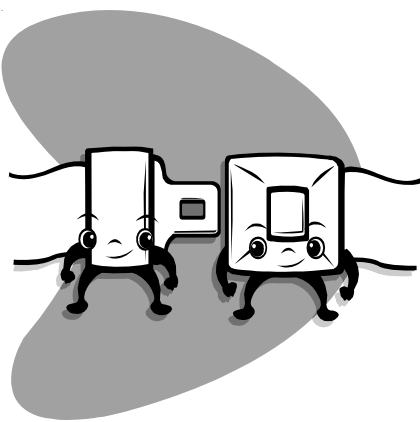
## Safety Belt Law

In Michigan, police officers can stop a motorist solely for not wearing a safety belt in the front seat of a vehicle. The law also allows police officers to stop a motorist if a child age 4 through 15 is not properly restrained, no matter where they are riding in a vehicle. The law also requires all children under the age of 8 to be properly restrained in an approved child safety seat or booster seat unless 4'9" tall.

Safety belt use in Michigan has increased consistently over the past five years. In 2008, safety belt use in Michigan was 97 percent, which is above the national average.

Studies have demonstrated the ability of safety belts to reduce the severity of injuries. The National Highway Traffic Safety Administration (NHTSA) estimates that 195,382 lives have been saved between 1975 and 2004 due to the use of safety belts. NHTSA also concludes that the non-use of safety belts can cause fatalities and severe injuries, which may result in an overall societal cost of \$50 billion in the country annually.

Among passenger vehicle occupants over the age of four, seat belts saved an estimated 15,632 lives in 2005. Seat belts are effective in protecting occupants from ejection, one of the most injurious results of a crash, according to NHTSA. In fatal crashes in 2005, 75 percent of passenger vehicle occupants who were totally ejected from the vehicle were killed. Safety belts are effective in preventing total ejections. Only 1 percent of occupants reported to have been using restraints were totally ejected, compared with 30 percent of unrestrained occupants.



The child passenger safety law in Michigan covers children up through age 15. Children from birth through age 8 must be in a child safety seat or booster seat, unless they are 4'9" tall. Children who are 8 years old but less than sixteen years old must wear a safety belt no matter where they sit in the vehicle.

NHTSA says that in 2005 the lives of an estimated 420 children under the age of five were saved by restraints — 382 of them by child safety seats alone. If all children under the age of five had been placed in child safety seats in 2005, another 198 lives could have been saved. From 1975 through 2005, NHTSA estimates that 7,896 lives were saved by restraints (child safety seats or adult safety belts).

## Nighttime Belt Use A Concern

While the number indicates exceptionally high safety belt use in the state, it reflects daylight use rates. Nationally and in Michigan, greater attention is being focused on nighttime belt use.

Crash statistics indicate belt use falls significantly during late night and early morning hours.

According to figures from the Michigan State Police, Criminal Justice Information Center:

Safety belt use in daytime fatal crashes is 85 percent, but that figure falls to 62 percent at night (10 p.m. to 5 a.m.).

In 2006, 107 vehicle occupants in Michigan died unbelted in nighttime crashes.

The vast majority of these unbelted fatalities are male: 84 male, 23 female.

Nighttime belt use in fatal crashes is lowest among drivers ages 21-24, about 60 percent.

The problem is more pronounced among alcohol and/or drug involved fatal crashes during the nighttime. Safety belt use is even lower, about 50 percent, for this group of occupants.