



Chicago Injury Accidents

2016-2021

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Business Task

- Current accident trends in Chicago, IL area
- How to reduce these trends or claims?



Current General Accident Trends

- Chicago DOT data 2016-2021
- Over 670k accidents that police responded to in this timeframe
- Roughly 13.5% resulted in at least one injury
- Over 24k were confirmed

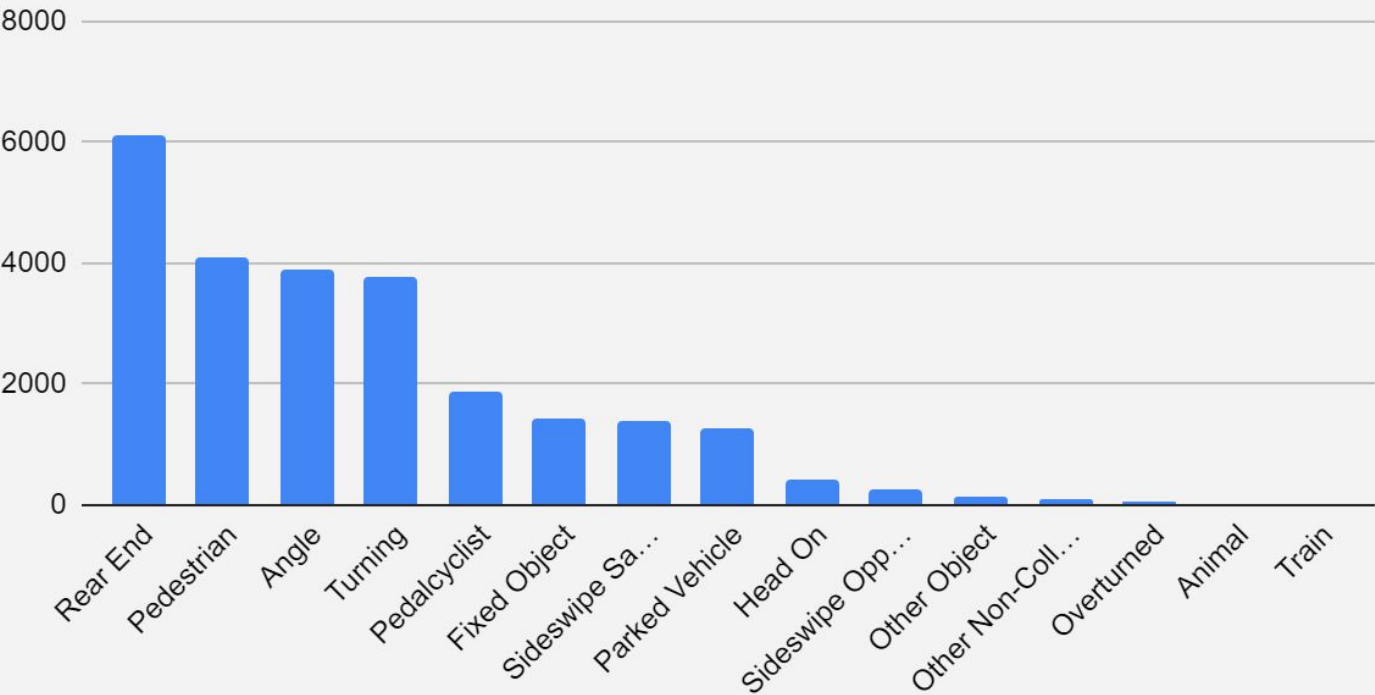
Specific Trends

A2

Crash Types that Resulted in Injury

Chicago, IL DOT Data 2016-2021

24.5% - Rear end

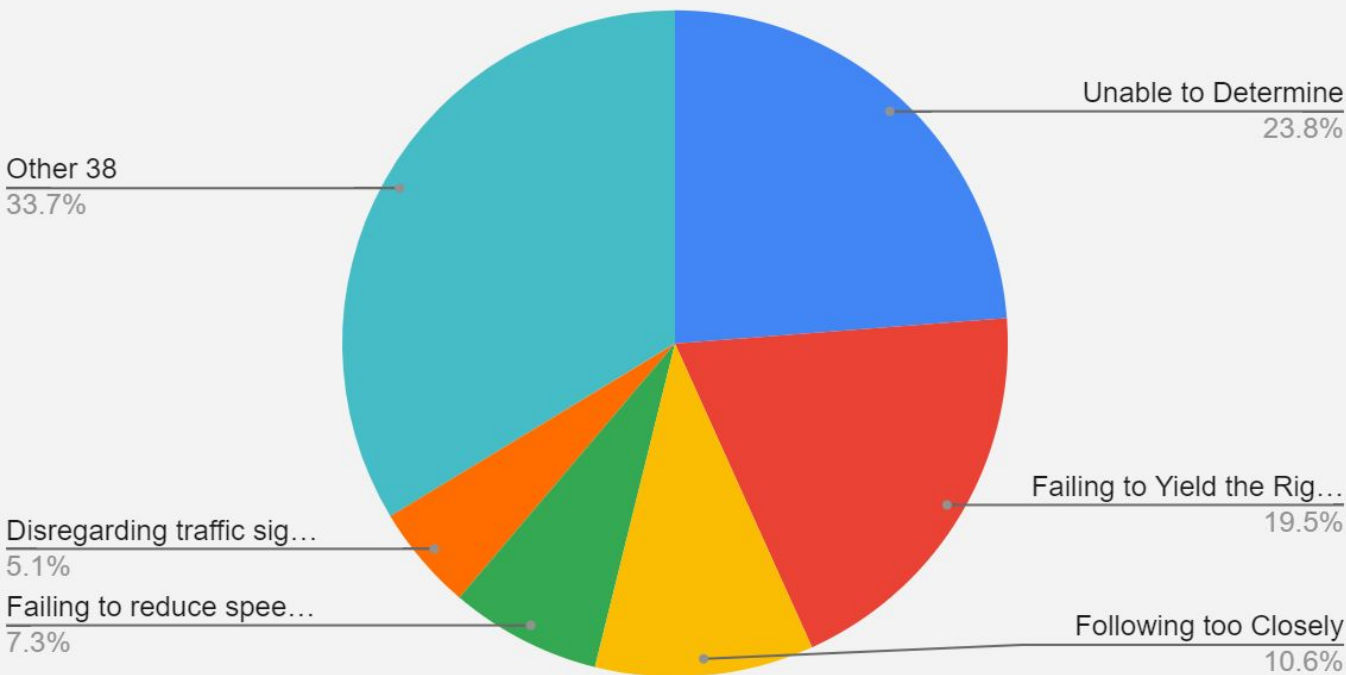


Specific Trends Cont.

A3

Causes of Accidents that Resulted in Injury 2016-2021

Chicago, IL DOT data 2016-2021





What does this mean?

- \$695 million in injuries from 2016 - 2021



Actions to take

- Continue current acts of tracking customer driving data through smartphone apps, OBD2 recording sensors, etc.
- Using this data, mark outliers and adjust premium accordingly
- Continue to analyze data for other trends
- Lobby for certain police department changes



Questions?



Appendix A1

[Traffic Crashes - Crashes | City of Chicago](#)

https://docs.google.com/document/d/1FYOt3fTPWw_DEMKfDC7hugF7fxAIE7eYXejf9GvU6WA/edit?usp=sharing

Please see google doc for proof of work and change log.



Appendix A2

Rear End - 6099
Pedestrian - 4087
Angle - 3896
Turning - 3784
Pedalcyclist - 1882
Fixed Object - 1437
Sideswipe Same Dir - 1410
Parked Vehicle - 1258
Head On - 414
Sideswipe Opposite Dir - 266
Other Object - 139
Other Non-Collision - 94
Overturned - 48
Animal - 11
Train - 7

Appendix A3

UNABLE TO DETERMINE - 5905
FAILING TO YIELD RIGHT-OF-WAY - 4833
FOLLOWING TOO CLOSELY - 2639
FAILING TO REDUCE SPEED TO AVOID CRASH - 1823
DISREGARDING TRAFFIC SIGNALS - 1272
NOT APPLICABLE - 860
IMPROPER TURNING/NO SIGNAL - 814
DISREGARDING STOP SIGN - 645
IMPROPER LANE USAGE - 550
IMPROPER OVERTAKING/PASSING - 549
DRIVING SKILLS/KNOWLEDGE/EXPERIENCE - 537
WEATHER - 512
OPERATING VEHICLE IN ERRATIC, RECKLESS, CARELESS, NEGLIGENT OR AGGRESSIVE MANNER - 497
PHYSICAL CONDITION OF DRIVER - 471
EXCEEDING AUTHORIZED SPEED LIMIT - 369
UNDER THE INFLUENCE OF ALCOHOL/DRUGS (USE WHEN ARREST IS EFFECTED)311
VISION OBSCURED (SIGNS, TREE LIMBS, BUILDINGS, ETC.) - 295
IMPROPER BACKING - 276
DISTRACTION - FROM INSIDE VEHICLE - 264
EXCEEDING SAFE SPEED FOR CONDITIONS - 247
DRIVING ON WRONG SIDE/WRONG WAY - 212
EQUIPMENT - VEHICLE CONDITION - 196
DISTRACTION - FROM OUTSIDE VEHICLE - 179
DISREGARDING OTHER TRAFFIC SIGNS - 117
EVASIVE ACTION DUE TO ANIMAL, OBJECT, NONMOTORIST - 84
DISREGARDING ROAD MARKINGS - 59
CELL PHONE USE OTHER THAN TEXTING - 56
ROAD CONSTRUCTION/MAINTENANCE - 56
HAD BEEN DRINKING (USE WHEN ARREST IS NOT MADE) - 43
TURNING RIGHT ON RED - 34
DISREGARDING YIELD SIGN - 28
ANIMAL - 24
ROAD ENGINEERING/SURFACE/MARKING DEFECTS - 24
DISTRACTION - OTHER ELECTRONIC DEVICE (NAVIGATION DEVICE, DVD PLAYER, ETC.) - 20
TEXTING - 20
BICYCLE ADVANCING LEGALLY ON RED LIGHT - 6
PASSING STOPPED SCHOOL BUS - 4
MOTORCYCLE ADVANCING LEGALLY ON RED LIGHT - 1



Files

R history log on google drive - <https://drive.google.com/file/d/19b-fKOc5B0EHI22igTfQJvFHotwoKeW6/view?usp=sharing>

Outline with all info - https://docs.google.com/document/d/1FYOt3fTPWw_DEMKfDC7hugF7fxAIE7eYYeif9GvU6WA/edit?usp=sharing

Spreadsheet for graphs - https://docs.google.com/spreadsheets/d/1ph3xRLcAN_zGK7awmtlITyneN5fE1tzl1qMOZh559Hk8/edit?usp=sharing