



New York Insurance and Point Reduction Program

Module 1 Review

Traffic Crash Problems, DWI and Other Hazardous Acts, Aggressive Driving and Road Rage

- Motor vehicle crashes are the number one cause of death for people ages 5 to 34 and account for more than 95% of all transportation-related fatalities.
- Intersection safety is crucial to preventing motor vehicle crashes, because 40% of the all motor vehicle crashes reported annually occur at intersections.
- In a recent year, there are almost 37,000 crash-related deaths nationally, more than 1,000 of which were in New York.
- In addition to injuries and loss of life, the economic impact of traffic crashes is significant, exceeding \$240 billion, or an average of more than \$700 per person, each year.
- In New York, the estimated monetary costs and quality-of-life losses for each injured survivor on an alcohol-related crash averages \$156,000.
- Nationwide, approximately 1.8 million people are injured annually on the roads. The comprehensive cost, including both monetary costs and quality-of-life losses, for critically injured crash survivors is estimated at more than \$5 million per person.
- Inattentiveness to driving – including talking on a cell phone, eating while driving, etc. -- is a major cause of motor vehicle fatalities and injuries in the United States.
- The “Three Es” address the prevention of motor vehicle crashes through education, engineering, and enforcement.
- Driving under the influence of alcohol and other drugs increases your risk of crashes because these substances reduce your ability to make good decisions.
- Drivers involved in fatal accidents while speeding are twice as likely as other drivers to be under the influence of alcohol.
- Speeding is another major cause of motor vehicle crashes, accounting for more than 25% of all fatal crashes. Younger drivers are more likely to speed than older drivers; male drivers under the age of 35 are the most likely to be involved in a fatal crash while speeding.
- Aggressive driving is defined as the “operation of a motor vehicle in a selfish, bold or pushy manner, without regard for the rights or safety of the other users of the streets and highways.”
- Aggressive driving may lead to road rage, when a driver acts in a violent manner toward others.
- Road rage is defined as “assault with a motor vehicle or other weapon by the operator or passenger(s) of another motor vehicle that is caused by an incident that occurred on the roadway.”
- Driving conditions including unexpected traffic and limited escape opportunities, along with personal characteristics such as a general tendency towards anger or aggressiveness and belief in one’s own superiority as a driver, increase the risk a person will drive aggressively.
- Do not attempt to “win” an encounter with an aggressive driver. Instead, stay calm and avoid antagonizing the other driver while you focus on getting safely out of the way.