

The High Cost of Automobile Crashes

by

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Do you know the “real-life” costs of vehicle crashes?

You should be aware of the sobering reality that motor vehicle crashes are the leading cause of death among people ages 5 to 34.

If you’ve never had to deal with the life-upsetting “fall-out” of a serious car crash, did you ever wonder what all of the aftermath of such an event in your life might be?

Let’s make a list of some of the possible real-life costs and life trauma that you or a loved one might encounter in the event of involvement in a major automobile accident (if the crash is survived):

- A. medical costs
- B. emergency services
- C. loss of beloved family members and friends who are passengers
- D. criminal penalties and jail time (e.g. for vehicular homicide)
- E. court verdicts in excess of insurance limits that you must pay out of pocket and potential garnishment of your wages
- F. property damage
- G. possible life and career-crippling injuries
- H. lost earnings
- I. vocational rehabilitation
- J. career derailment
- K. loss of ability to maintain household activities, relationships and pleasure pursuits
- L. life-long regret
- M. travel delays and/or derailment
- N. pain and suffering for yourself and your passengers
- O. cost of ongoing surgeries and/or institutional care in the case of severe burns and/or traumatic brain injuries
- P. lost quality of life
- Q. administrative costs
- R. lost time spent in required preparation for or participation in a lawsuit (depositions, court appearances, etc.) legal costs, including attorney, court reporter and expert witnesses fees (professional opinions and services), deposition costs, witness fees and court costs

And the aforementioned list does not include all of the possible costs you might encounter, just some of them.

Can you and your family afford these costs in your budget? Maybe not.

The fact is, if you are in a serious car crash, you just might lose control of your life entirely from that point forward, as you deal with the devastating “fall-out” of that life event.

According to Federal Highway Safety Administration data from 2005, the average cost of an “injury only” automobile crash in the U.S. was \$68,170.

***** By the year 2009, this cost had almost doubled, at \$126,000 for “injury-only” crashes.**

***** The total costs of fatal crashes have also risen sharply. In 2005, the average total cost of a traffic fatality was \$3.24 Million. (Yes, I said Million.) By 2009, the cost of a traffic fatality had nearly doubled to an average of \$6 Million per fatal accident (Yes, I said Million again.)**

Where is all of that money going to come from?

AAA has also found a correlation between traffic congestion and car crashes. (The more crashes, the greater the costs of congestion to motorists who come along behind a crash, including the price of gas wasted idling in traffic ... and the loss of motorists’ time while waiting in congested traffic.) So, even if you are not in the crash, it still exacts a cost to you if you come along behind it, and are delayed because of it.

So, the bottom line for each of us who drive is this:

Car crashes are costly, in terms of dollars lost.

But money is not all that is lost. Add to the financial cost the emotional and psychological toll caused by serious injuries and the emotional devastation (which is beyond financial repair) for the family and friends who lose a loved one in a fatal crash, or who must deal afterwards with a physically, mentally or emotionally impaired survivor.

Therefore, when you are on our nation’s streets and highways ... commit to “Arrive Alive” ... and help other motorists to do the same by driving safely, defensively and responsibly.

It is a smart financial move for control over your life ... and for greater freedom from the risk of highly undesirable, life-altering and perhaps permanent consequences.

Smart Drivers Drive Smart.