

Severe Winter Season May Lead to Increase in Auto Accidents, Claims

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With spring so close and yet so far away, there is little to do about the weather but reflect upon the impact of record breaking winter statistics, including a potential spike in auto-accident and auto-related claims.

Time magazine recently has published an article recognizing that while cities across the country are experiencing extreme weather conditions, Detroit is experiencing the most extreme weather of any in the country.

The report, based on an index created by the National Weather Services, indicates that Detroit has had six 1/2 feet of snow so far this winter and 100 days of below-freezing temperatures. Such a tough winter begs the question: how much auto-accident statistics will spike above averages as heavy ice and snow fall inevitably create optimal conditions for rear-end collisions, intersection collisions and single vehicle crashes by reducing the effectiveness of vehicles' braking systems and maneuverability?

Notably, collision statistics collected between 2008 and 2010 indicate that the Midwest states, including Michigan, have the highest risk of fatalities resulting from auto-accidents caused by snow and icy conditions. The reason for the disproportionately high number of fatalities in states like Michigan has been attributed to the intermittent and often unpredictable winter conditions, as opposed to the northeast where winter conditions remain more constant. Those expecting and more prepared for these conditions are less likely to be caught off guard.

Although no statistical studies of the Metro-Detroit area were available, statistics from other sample sizes in Michigan indicate that a statewide increase in auto-accidents, and, therefore, auto-related claims is imminent.

Officials from the Michigan State Police's Fifth District, which covers the southwest side of Michigan, where snowfall has been particularly brutal, have indicated the area has experienced a 28-percent increase in auto accidents through early February 2014. Statewide, during the month of January, the Michigan State Police responded to over 5,000 traffic accidents, up 20 percent from January 2013 – a staggering number considering that it does not include accidents called into local county and city

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police departments.

Pete Kuhnmuench, executive director of the Insurance Institute of Michigan, has confirmed that the severe conditions have resulted in a dramatic increase in auto and property insurance claims in Michigan. Kuhnmuench stated that “[w]ind, ice and cold weather contributed to an increase in auto crashes, bursting pipes, and fires compared to the previous year.”

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