



A RISK MOST PEOPLE DON'T THINK ABOUT



SEPTEMBER 26, 2014 · [NEWS & VIEWS, RISKS](#) · [COMMENTS OFF](#)

It's human nature to spend more energy worrying about unlikely occurrences than some of the very real risks we face every day. Very few people are killed by sharks each year, but it's a topic guaranteed to make headlines every summer. An average person's risks of being killed by a terrorist are quite low but the dramatic and gruesome headlines of the day make that risk seem greater. [Our minds play tricks with risk.](#)


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a recent issue of *Claims Journal*, Rob Reiter offers a good overview of the topic of [vehicle-into-building crashes](#): something he refers to as “storefront crashes”:



“Vehicle-into-building crashes (which we refer to as storefront crashes) occur more than sixty times per day. The Storefront Safety Council, working with the Texas Traffic Institute at Texas A&M University, examined hundreds of anecdotal and media reports, court records, and published studies covering thousands of accidents. We determined that such crashes are far more frequent and far more expensive for businesses and insurers than the industry realizes.”

Most frequently, these types of accidents are the result of some sort of driver error which has been compounded by design factors in parking lots, pedestrian and sidewalk areas, and store layouts. Parking areas with nose-in or head-in parking suffer the majority of these crashes, followed by properties where drive aisles or driveway entrances point vehicles directly at vulnerable areas without benefit of any kind of safety or landscaped barrier.”

His article discusses locations and causes. Two common culprits are elderly drivers and crash-and-grab criminals. His article offers a chart comparing the top 15 states by licensed drivers and by vehicle-into-building crashes. He also discusses related trends in premises liability, personal injury claims and loss prevention strategies.

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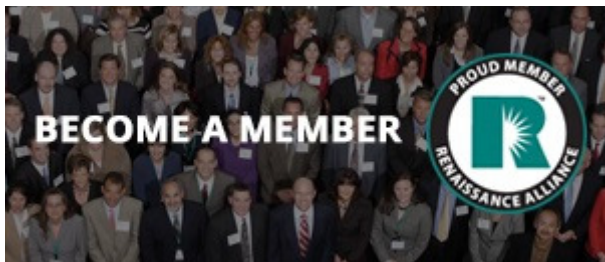
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