**About Our Storefront Crash Statistics**

As part of our research work with the Storefront Safety Council, we have been collecting data from all over the United States for more than ten years. Our database of compiled storefront crashes now numbers over 26,000 incidents, and we have additional confirming data on more than 15,000 other vehicle-into-building and related incidents.

In March of 2023 we completed an exchange of data and methodologies with CHC Global, an independent, London-based, risk management company that acts as a risk management consultancy and as a brokerage arm of Lloyd’s of London, the largest insurance market in the world. CHC works extensively with Lloyd’s insurers and intermediaries in the assessment of malicious risks, and offers malicious risk management consultancy amongst other services and conducts in-depth data analytics, to derive insight for clients and the security and risk industries, many of whom are in the Lloyds Market In exchange for the exclusive use of our data for their own risk assessment and for risk profiling purposes for the greater Lloyd’s market, CHC agreed to review and audit our data collection methodologies, the accuracy of our data, and the value of our data on an ongoing basis. This review process confirmed that our data was valid and credible, and that our collection methodology gave them such high confidence that our collection of data concerning vehicle-into-building / storefront crashes can be used by researchers and risk managers as “source data” given the lack of any other available data sets involving private property accidents in the United States.

We based these research methodologies, analyses, and reporting protocols on our cooperation with Texas A&M University in research conducted in 2013. The Storefront Safety Council searches out information on vehicle-into-building crashes*,* limited to commercial or public buildings, transit stops, public areas, and other non-residential structures. Having gathered anecdotal and media reports, court records, police and fire department records, published studies concerning such incidents, and corporate-supplied data revealed in litigation, all incidents are then analyzed for details such as cause, age of driver, type of building and other information, and are cross checked for accuracy using court documents and police reports when available. The information is uploaded to our growing database, from which our statistical results are obtained**.**

The CHC review on behalf of Lloyd’s members concluded in their remarks that our data, as complete as it is, reflects only a fraction of the total of storefront crashes which occur every single day:

Methods to statistically scale this dataset to give the complete view of such incidents in North America have been attempted. At the **most conservative**, it appears that the SSC database captures **1 in 12 incidents** (8.33%). Using the dataset that we have collected and using the recommendations of the audit and documentation, we can make the following statements:

**Storefront crashes occur more than 100 times per day**

**46% of all storefront crashes result in an injury, and 8% result in a fatality**

**Each year in the United States, as many as 16,000 people are injured, and as many as 2600 are killed in vehicle-into-building crashes.**

**OUR RESEARCH**

Our 2014-2022 storefront crash statistics are among the most complete ever assembled for accidents on private property.  Because Federal and State agencies do not regularly receive such data as part of any national reporting system, our data collection of accidents involving commercial properties (such as shopping centers, strip malls, and many roadside locations) is unique and very useful to government officials, researchers, underwriters, risk managers, and safety professionals.

We share our data with these and many other third parties, and we share our compiled statistics free online on our website.

We have been adding new data monthly to that which was collected and compiled in cooperation with the Texas Traffic Institute at Texas A&M University in 2013.  Our database contains more than 25,000 analyzed accidents and an additional 15,000 additional accidents collected but not yet compiled (and not included in our statistical reporting.) Our total of documented crashes is now well over 40,000, which allows us to observe and document trends developing in terms of driver behaviors, driver demographics, causation trends, and most frequent locations for crashes.

From 2014 onwards, we have collected data on:

* stated and available causes of storefront and similar crashes
* ages of drivers of vehicle involved in storefront and vehicle-into-building crashes
* category of buildings and businesses struck in vehicle-into-building crashes for each state, ranked against each state's percentage of  licensed drivers in the US

In 2016, we expanded our research to analyze for the same data listed above and began to collect additional information that we have found to be statistically significant including:

* Names of locations hit by vehicles if applicable (e.g. "Starbucks.")
* Number and name of “brand/chain store” locations hit by vehicles.
* Statistically significant causes previously captured as “other” including;  vehicular assault on people, reckless driving, falling asleep at the wheel, weather conditions, speeding and mechanical failure, driver distractions, and driver errors like pedal misapplications.
* Statistically significant site types previously captured as “other” including; bus stops, child and elder care facilities, schools (K-12), churches, medical facilities, government buildings, gas stations, banks and hair and nail salons.​

In 2020, we expanded our research, again, to collect statistics on vehicle-into-pedestrian incidents occurring in commercial parking areas and pedestrian areas connected to retail shopping, outdoor dining, and crowded places and public areas/tourist destinations. This collection activity is ongoing.

In 2021 we completed an audit of 6 full years of crash incidents in our database to specifically identify those which involved an employee injury and fatality, which increased the value of our data for federal agencies, risk managers, and insurers and underwriters.  This specific collection activity is ongoing.

This information was shared with CHC for their review and with Lloyd’s of London for their use, and is also available to researchers with a demonstrated need.