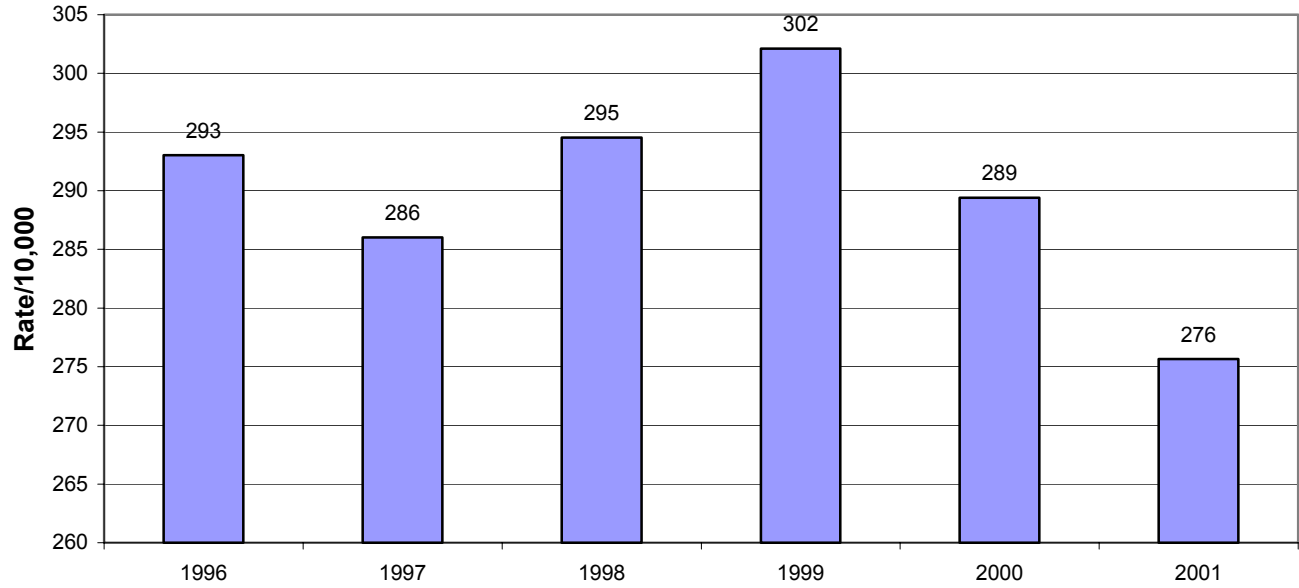


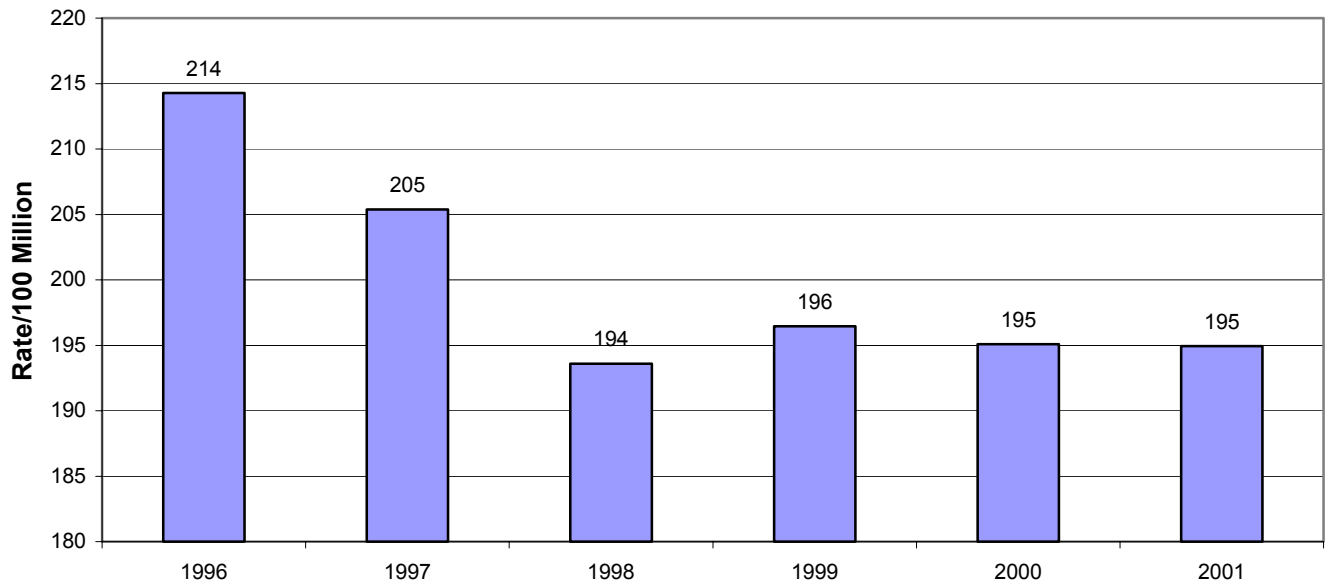
Trends (1996-2001)

Figure 10a - Total Crashes per 10,000 Licensed Drivers



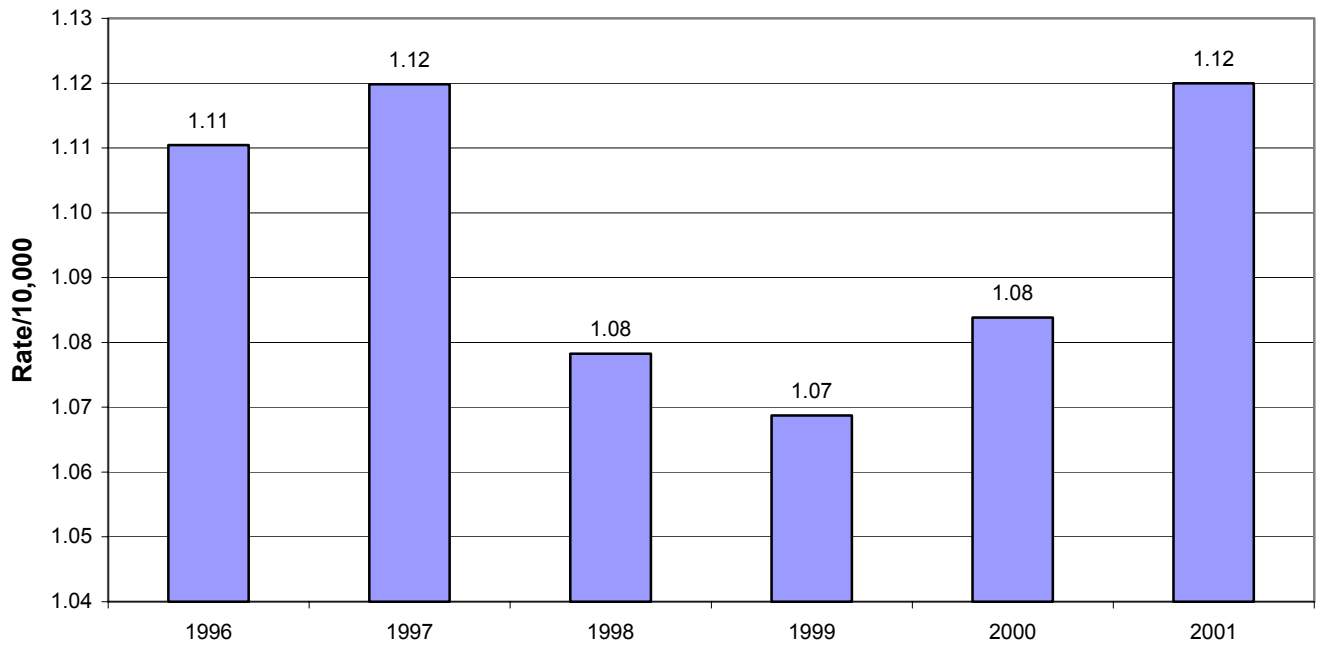
The number of motor vehicle crashes per 10,000 licensed Maryland drivers increased between 1997 and 1999, peaking at 302 (Figure 10a). By 2001, however, the rate of crashes dropped by almost 9% to its lowest level since before 1996.

Figure 10b - Total Crashes per 100 Million Vehicle Miles Traveled



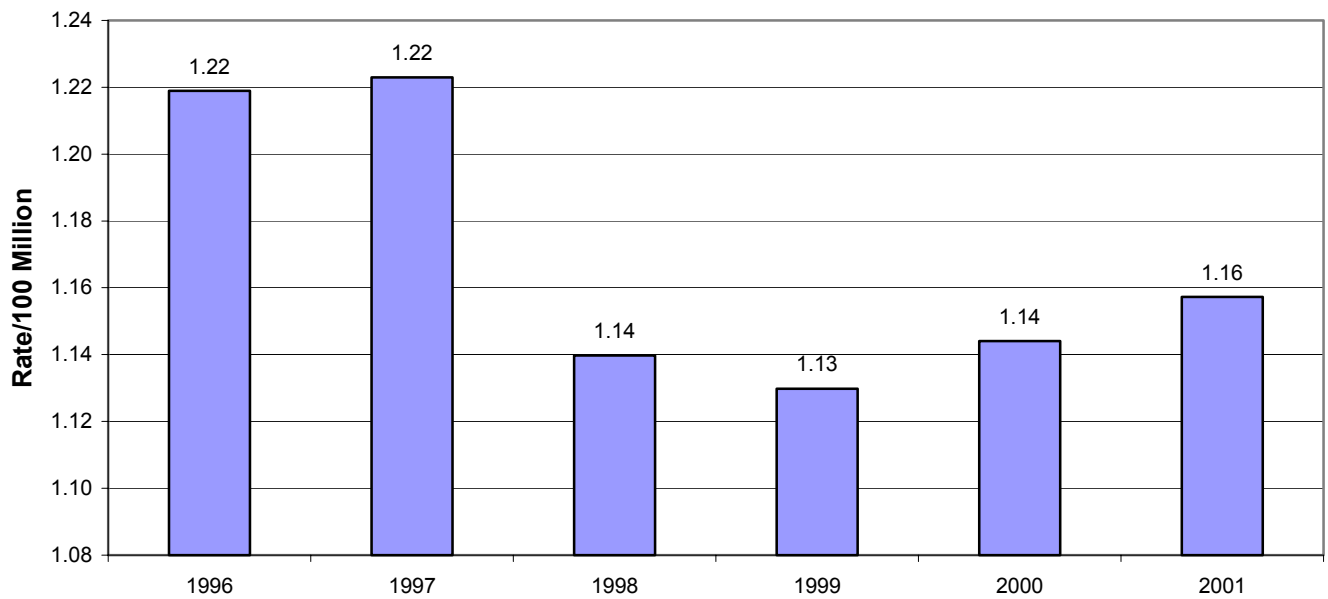
From 1996 to 1998, total crashes per 100 million vehicle miles traveled decreased by more than 9%, as displayed in Figure 10b. This rate has remained relatively stable over the past 4 years.

Figure 10c - Fatal Crashes per 10,000 Population



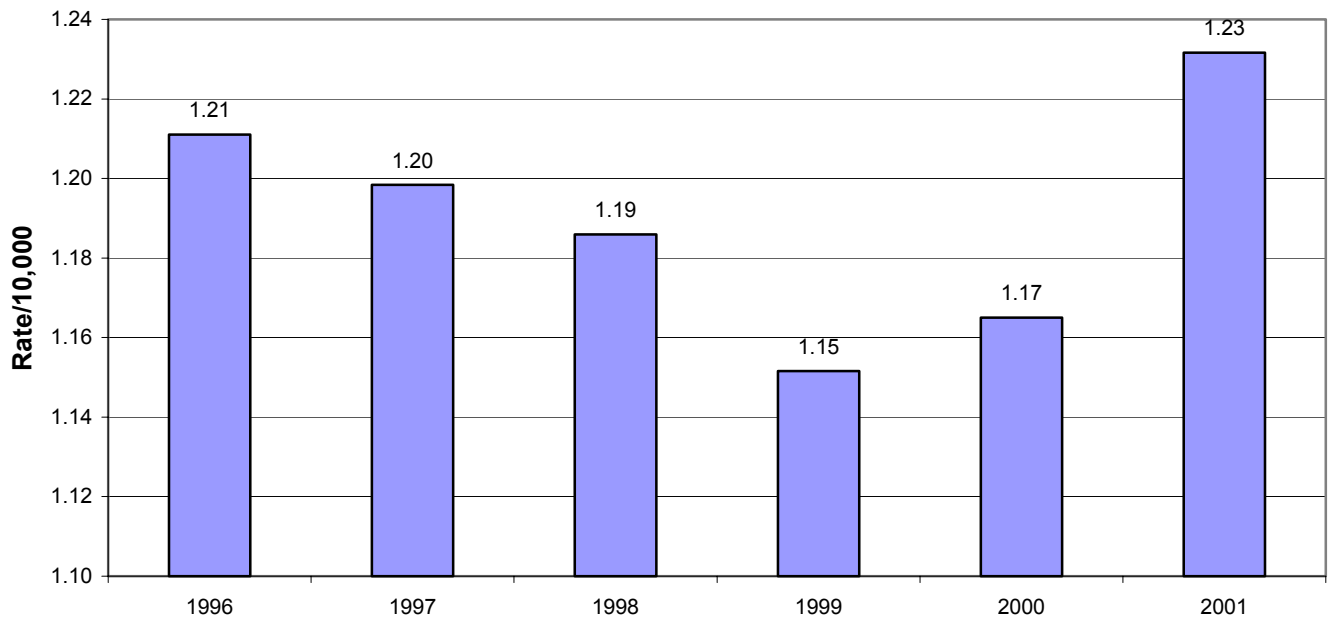
As displayed in Figure 10c, the annual rate per 10,000 population of motor vehicle crashes that have resulted in at least one fatality decreased by approximately 4.5% between 1997 and 1999. The fatal crash rate remained relatively stable for three years before rising to the 1997 level by 2001.

Figure 10d - Fatal Crashes per 100 Million Vehicle Miles Traveled



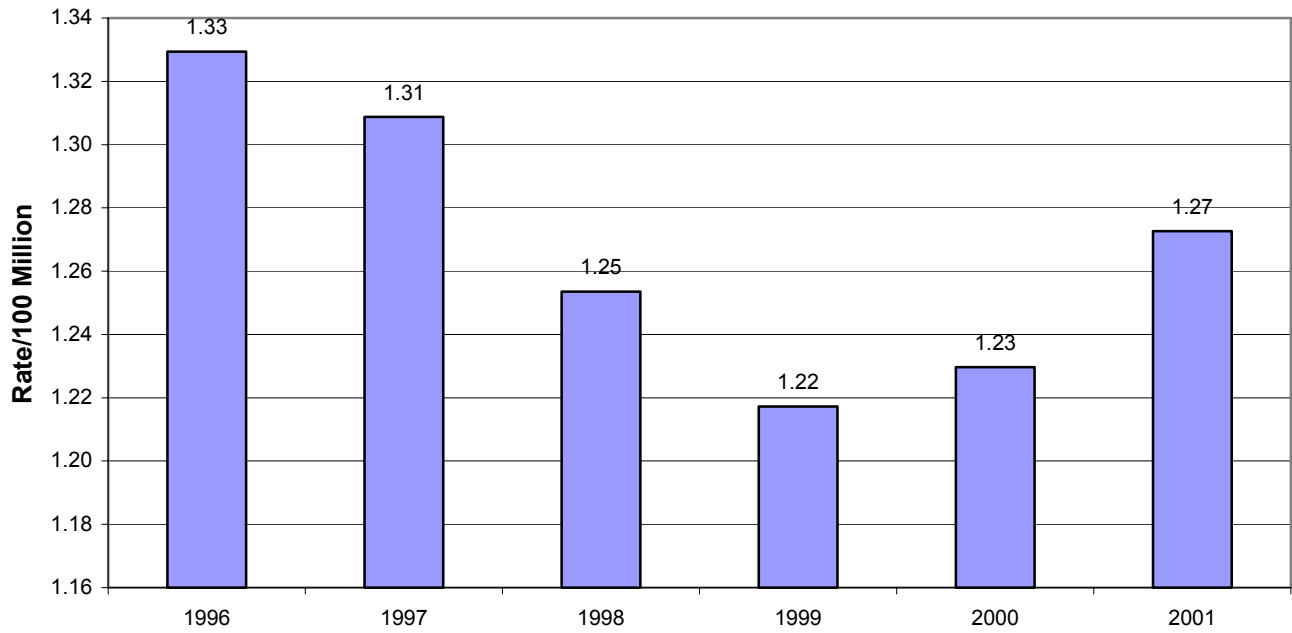
Between 1997 and 1998, the rate per 100 million vehicle miles traveled of motor vehicle crashes involving at least one fatality decreased by approximately 6.5% (Figure 10d). As shown in the bar chart for all crashes (see Figure 10b), this rate remained stable for three years before exhibiting a slight increase in 2001.

Figure 10e - Traffic Fatalities per 10,000 Population



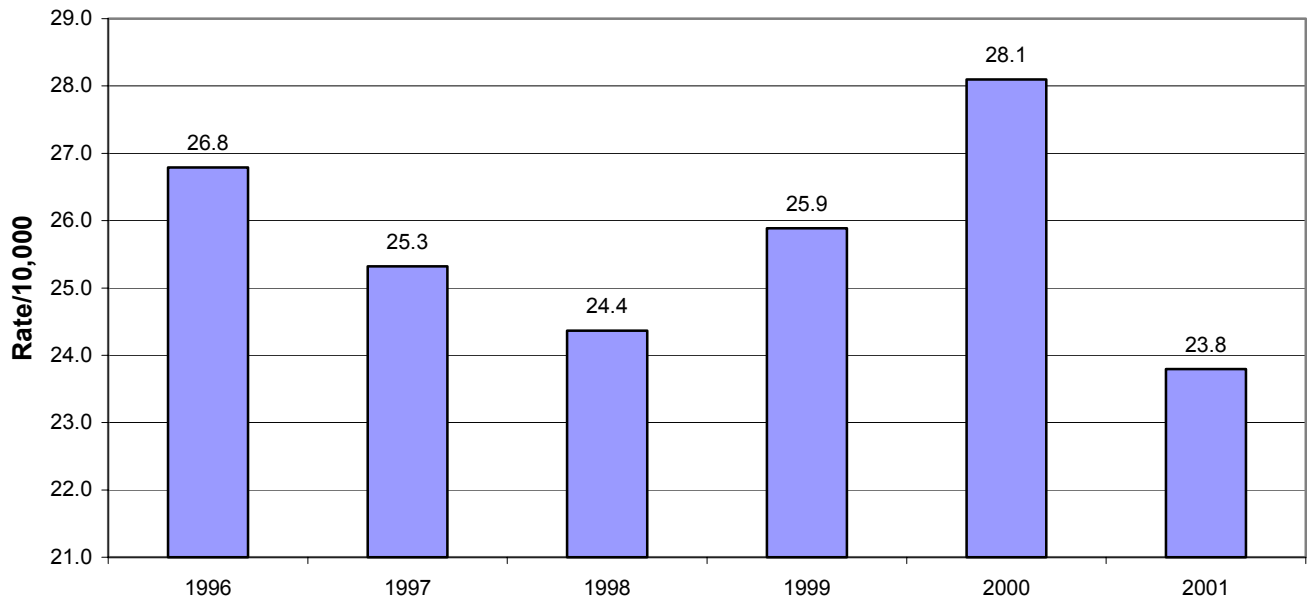
The number of traffic fatalities per 10,000 population decreased by 5% between 1996 and 1999 (Figure 10e). However, the traffic fatality rate increased by 7.0% in the two years following 1999, culminating in a higher rate in 2001 than that demonstrated in 1996.

Figure 10f - Traffic Fatalities per 100 Million Vehicle Miles Traveled



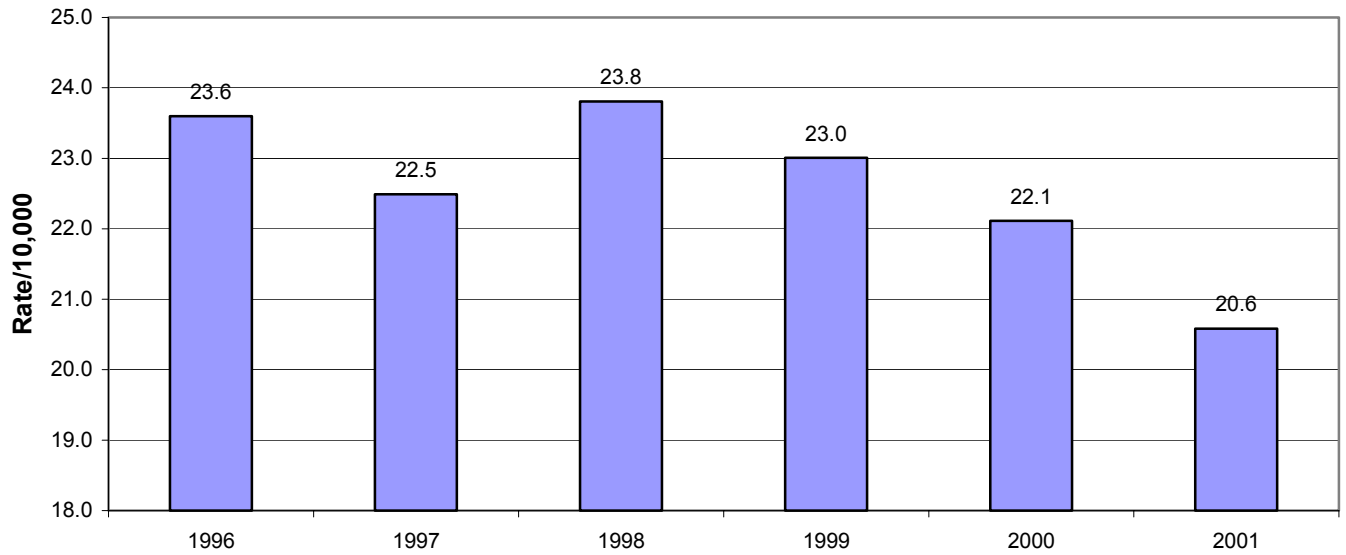
Between 1996 and 1999, the rate of traffic fatalities per 100 million vehicle miles traveled decreased by 8.3% (Figure 10f). As displayed in previous graphs depicting the recent rise in fatality rates, this rate has increased by 4.1% since 1999.

**Figure 10g - Crashes Involving Substance Abuse
per 10,000 Licensed Drivers**



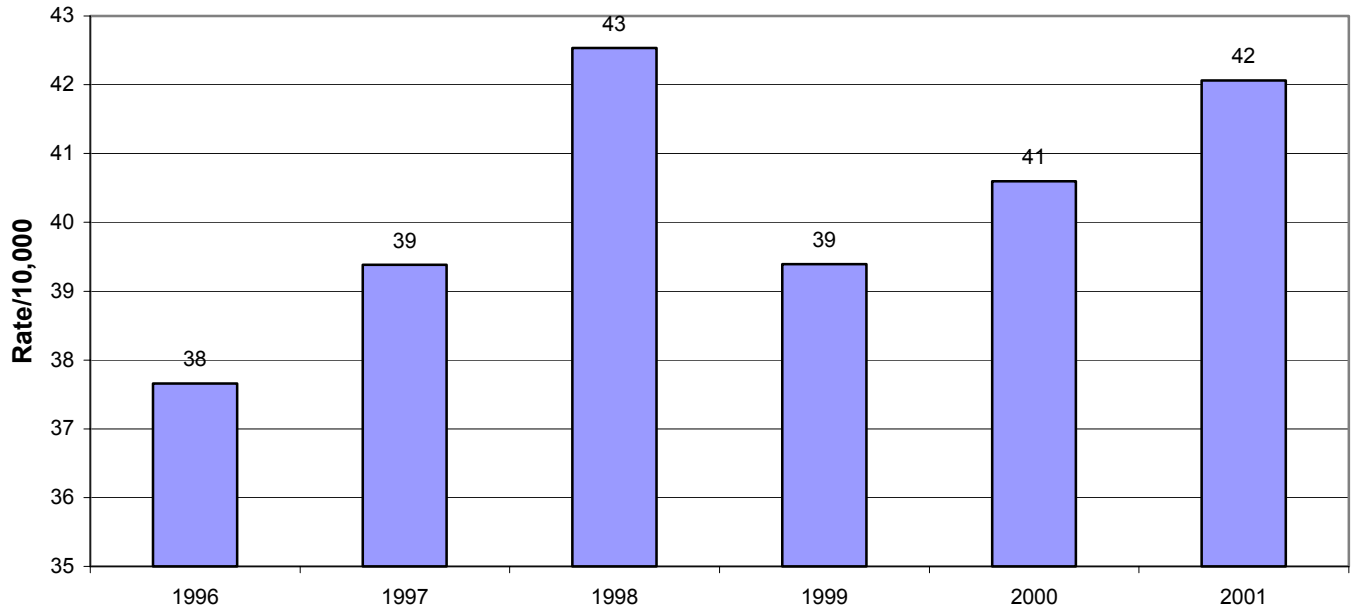
From 1996 through 2000, the rate of motor vehicle crashes involving alcohol or drugs, per 10,000 licensed drivers, followed a u-shaped distribution (Figure 10g). Rates declined steadily from 1996 to 1998 before rebounding with a 15% increase by the year 2000. In 2001, the rate showed a dramatic decrease of 15.3% to reach a 6-year low. When taken in conjunction with the total crash rates displayed in Figure 10a, these rates indicate that, on average, approximately 1 out of every 12 crashes in Maryland involved alcohol or drugs in 2001.

**Figure 10h - Drivers Perceived to be using Alcohol
per 10,000 Licensed Drivers**



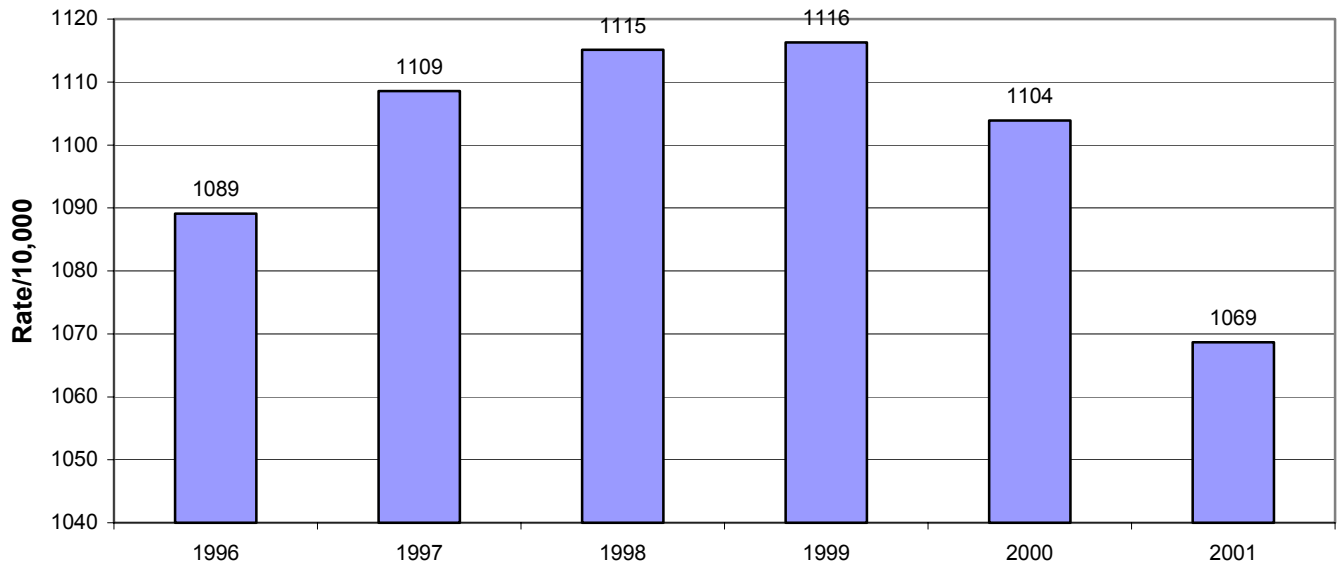
As displayed in Figure 10h, the rate of drivers involved in a crash who were perceived to be using alcohol, per 10,000 licensed drivers, hovered around 23 between 1996 and 1999. However, since 1998, the rate has declined 13.4% to its lowest level in at least 6 years.

Figure 10i - Teen Drivers (ages 15-19) Perceived to be using Alcohol per 10,000 Licensed Teen Drivers



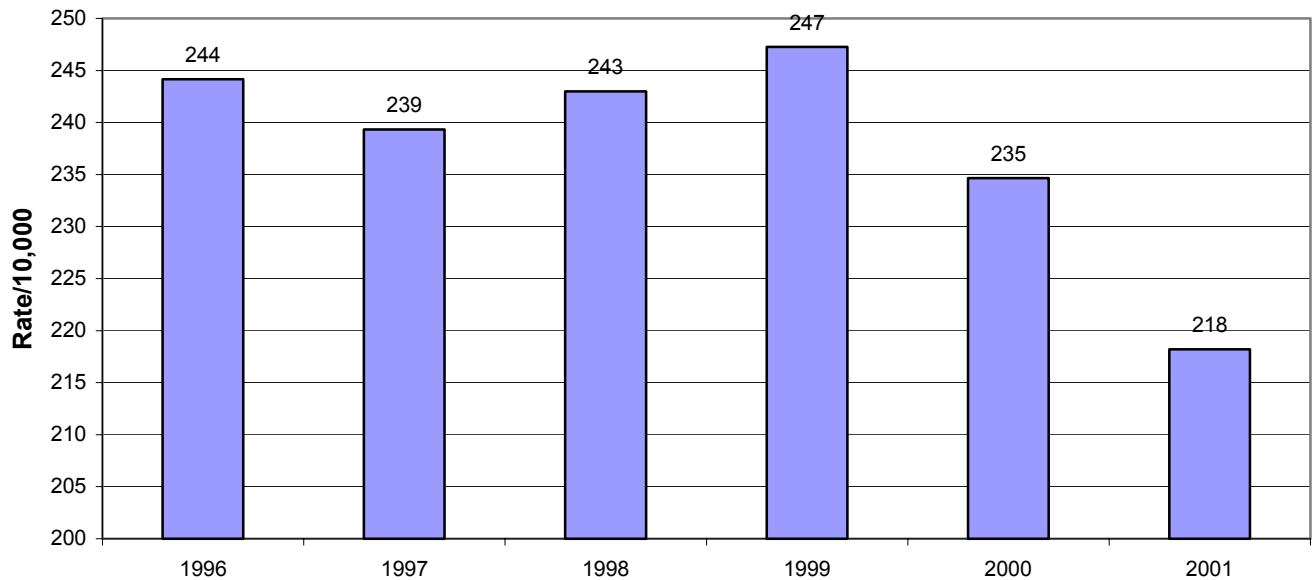
The rate of teen-age drivers in a crash who were perceived to be using alcohol, per 10,000 licensed teen drivers, has increased since 1996 (Figure 10i). In addition, the increase demonstrated in the most recent three-year period is similar to that displayed from 1996 to 1998. The 2001 rate was almost as high as the 1998 rate, indicating a 7.7% increase since 1999. A comparison of the current chart with Figure 10h indicates that the rate of alcohol use by teen-age drivers involved in a crash in 2001 were, in general, twice as high as the corresponding rate by all licensed drivers.

**Figure 10j - Crashes Involving Teen Drivers (ages 15-19)
per 10,000 Licensed Teen Drivers**



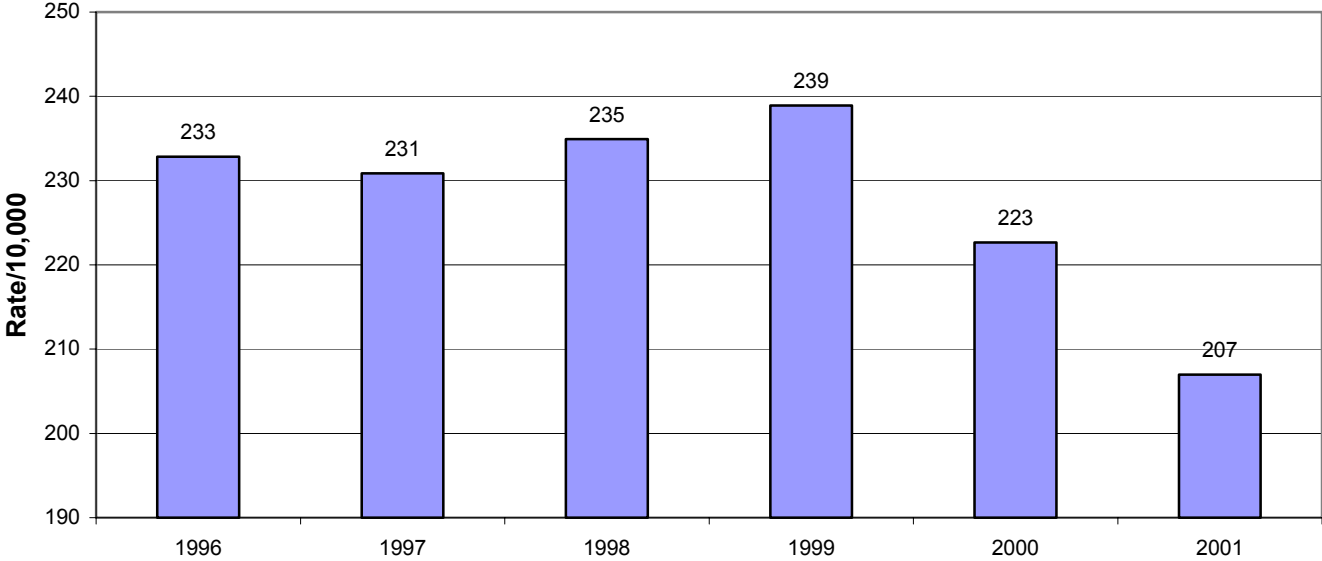
The number of motor vehicle crashes involving teen-age drivers, per 10,000 licensed teen drivers, was on the rise since 1996, but began to decline in 2000 (Figure 10j). The rate in 2001 was 4.2% below the 1999 rate and 1.8% below the 1996 rate. The magnitude of these rates indicate that, on average during the 6-year period, approximately 1 out of every 9 licensed teen-age drivers in Maryland was involved in a motor vehicle crash.

Figure 10k - Crashes Involving Older Drivers (ages 55+) per 10,000 Licensed Older Drivers



Motor vehicle crash rates involving drivers of age 55 or older, per 10,000 licensed drivers of the same age, increased slightly through 1999 before decreasing by 11.7% in 2001 (Figure 10k). The 2001 rate was the lowest seen in this population since prior to 1996. Despite the relative climb in rates during the middle years of the recent 6-year period, these rates were almost five times below the teen-age crash rates depicted in Figure 10j.

Figure 10I - Crashes Involving Senior Drivers (ages 65+) per 10,000 Licensed Senior Drivers



Similar to the trends displayed in the previous graph, motor vehicle crash rates for drivers aged 65 or older, per 10,000 licensed drivers of the same age, also saw a slight increase through 1999 before dipping over the last two years (Figure 10I). The rate for 2001 was 13.4% below the peak reached in 1999. These rates, too, were well below those found in the teen-age driver population (see Figure 10j).

**Figure 10m - Crashes Involving Motorcycles
per 10,000 Registered Motorcycles**

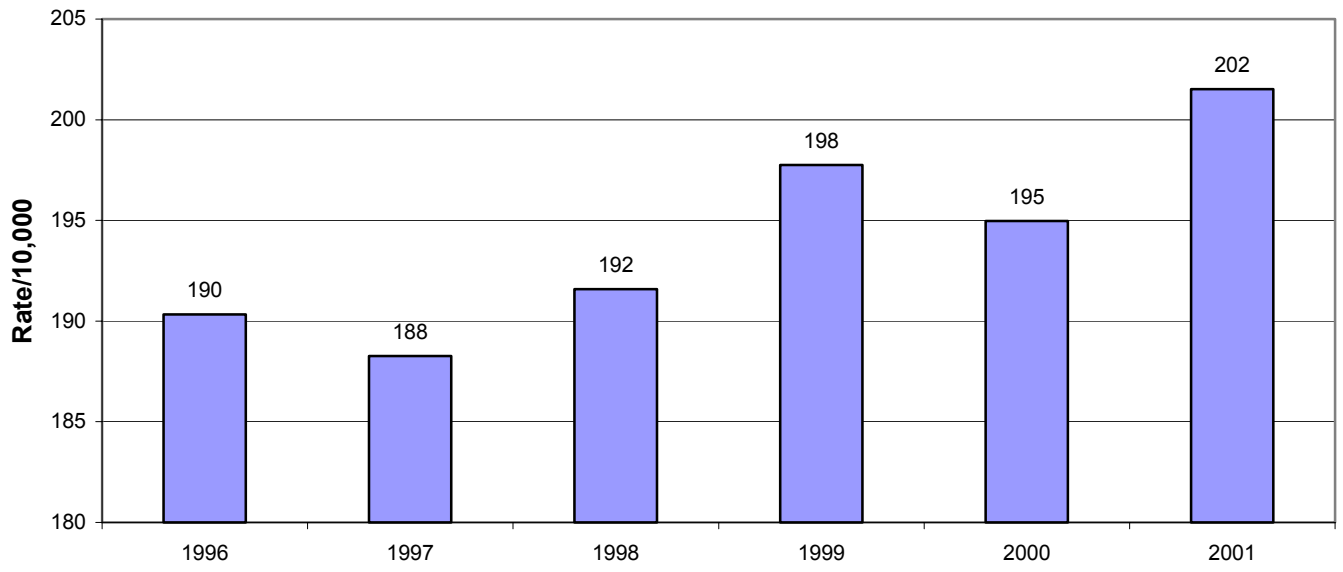
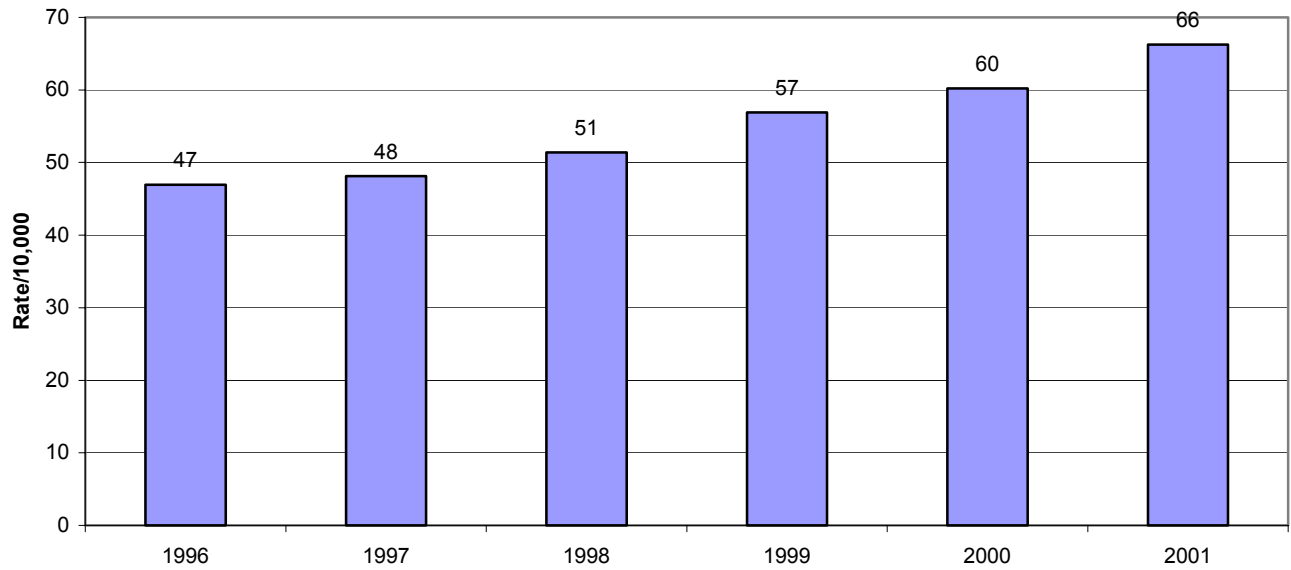


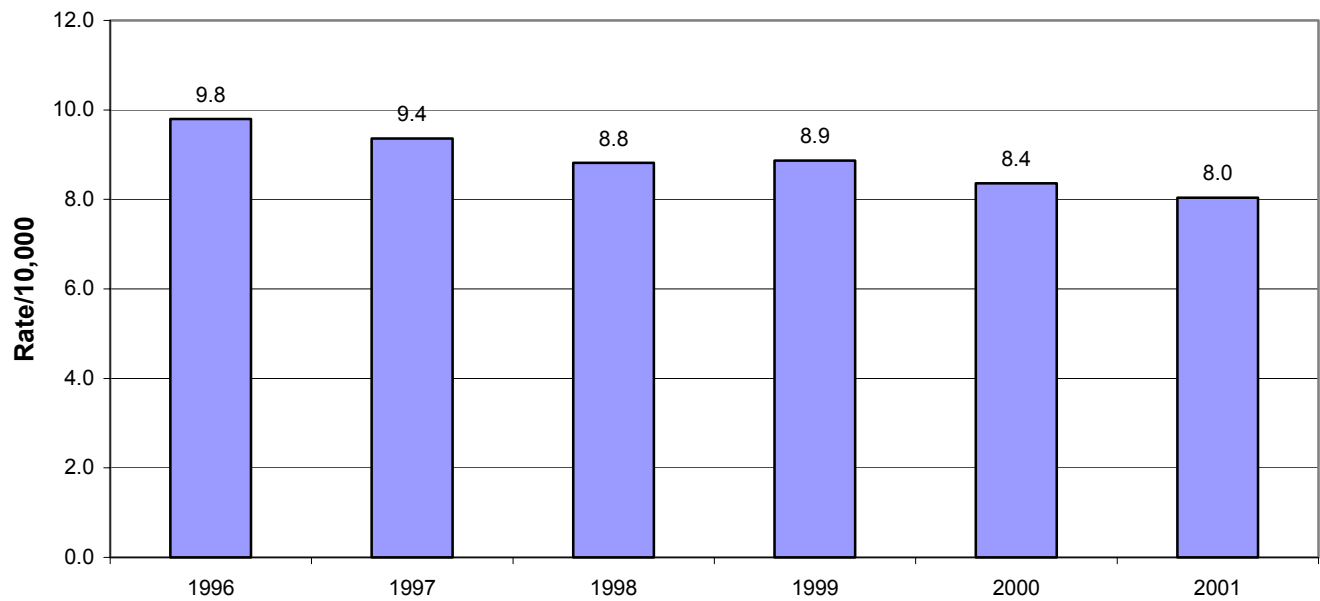
Figure 10m depicts the rate of traffic crashes involving motorcycles, per 10,000 registered motorcycles. The rates for 1999 and 2001 were higher than those found in the previous years. The rate climbed by 3.6% from 2000 to 2001.

**Figure 10n - Crashes Involving Motorcycles
per 10,000 Licensed Operators**



The number of motorcycle crashes per 10,000 licensed Maryland operators continued to increase from 1996 through 2001 -- an overall 40.4% change (Figure 10n). There was no decrease in 2000 similar to that found in Figure 10m.

Figure 10o - Pedestrians Involved in Crashes per 10,000 Population



The number of pedestrians involved in crashes has been on a slight decline between 1996 and 2001 (Figure 10o). Each year the pedestrian crash rate decreased by approximately 3.9%, so that by 2001 the rate stood 18.4% below the 1996 level.