

# [Case study>state firm: dangerous intersections](https://assignbuster.com/case-studystate-firm-dangerous-intersections/)

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Dangerous Intersections Dangerous Intersections From the case study, one can identify how accidents occurring at intersections in the USA contribute to insurance claims. State Farm conducted a research within its territory and found that there are insufficient data to use in the program. Thus, the need to carrying out more investigation on various intersections within all cities in America is essential. There research covered so many factors that did not include demographic and geographic factors. They also exempted use of police reports, because most of the reports had many disparities. State Firm has classified their accidents according to the market segment considering the intersections, which is part of their market share.   
The number of crashes in the top 10 dangerous intersection list is the hypothesis that geared researchers in their study. They were able to categorize the information retrieved by using two indexes. One was the weight on crashes with a heavy injury than those without and the second was weight on crashes with higher quantities of physical damage more heavily than those with lower quantities. By using these two indexes, State Farm was able to determine which intersections can receive grants to mitigate the occurrence of accidents on these dangerous intersections. By investigating the number of crashes taking place in a given area, the research will be able to evaluate the problem and probe measures that will resolve the problem.   
The research methodology employed by State Firm has been effective in trying to curb the menace of accidents on intersections. The research methodology used is inquiry mode that uses the unstructured approach. A qualitative research, conducted by State Firm has given researchers an allowance of flexibility when it comes to aspects related to the process. This methodology aims at describing the variation of the phenomenon or situation. A qualitative research methodology is appropriate since it gives the researcher a chance to explore the precise nature of the phenomenon without quantifying the issue. State Firm researchers have found the method useful since it has opened the way in which they can air all their views; on how the grant can be issued to their clients in curbing the peril of dangerous intersections.   
The concerns of the transportation engineers should be integrated into the program by making them participate in the program. This will ensure that some of the issues can be addressed with time. The program could be improved to include the overall accident data rate within all jurisdictions in the country. Accidents with many casualties occurring in locations apart from intersections should also form part of the accident data base. For adjustments that need urgent attention on the dangerous intersections, clients should be funded through the $ 100, 000 grants from State Firm and other donor’s funds. Studying observations and recordings made by researchers on how drivers behave on nearing an intersection should be investigated further. This is to enable State Firm understand the problem exhibited by traffic engineers.   
Yes, by including the accident rate into the program, they would ensure that traffic volume is used in the study. This will show the accident rate in different states and jurisdictions. Other concerns are the classifications of intersections. In the listing of dangerous intersections from 1-10, other most dangerous intersections and other dangerous locations along the country roads may be left out. Also, the classification of accidents basing on the market share of State Firm in that area leaves out other intersections from benefiting from the grants. State Firm should also concern itself with ensuring that all the needs of their clients are catered for. Furthermore, this expands their client base and reaches a large market share. This will promote road safety measures in America and give drivers a better chance to prioritize on skillful and professional driving.   
Reference:   
Cooper, D. R. & Schindler, P. S. (2010). Business Research Methods. New York: McGraw-Hill   
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