

Press Releases

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Press release: Insure.com Exposes Unexpectedly Risky Choices People Make Every Day

By [Insure.com](#) Posted on December 13, 2010

Foster City, CA - December 13, 2010 - Statistically speaking, a spouse is more dangerous than a serial killer. Those seeking safe morning routines may want to consider showers instead of baths. Insure.com asked Fred Kilbourne, actuary with The Kilbourne Company in San Diego, to assess some of the unrecognized dangers in daily life. He provides a look at some of the unexpectedly risky choices people make every day.

"Using multiple and sometimes unusual sources of data, Fred Kilbourne determines which acts or situations are more dangerous -- for consumers and the insurance industry," says Amy Danise, Senior Managing Editor of Insure.com. "It's always one of our most popular features."

Highlights from "[What's more dangerous? A surprising look at everyday risks](#)":

What's more dangerous?

A spouse or a serial killer?

Roughly 15,000 people are murdered in the United States annually. Of these, about 100 are believed to be the victims of serial killers, although some experts believe this category is underestimated and may be as large as 1,000. Compare this, however, with the number of victims killed by their spouse or intimate partner: 80 percent of the total murder victims are male and about 10 percent of these were dispatched by their wives. Females comprise only 20 percent of the victims - but about half of them are done in by their husbands. Arithmetic leads to an annual

estimate of 2,700 people killed by their spouses, which is nearly triple the high-end estimate for serial killers.

Showers or baths?

According to National Electronic Injury Surveillance System data, bathtubs are far more dangerous than showers, both in terms of the frequency and severity of accidents. Fatalities, mostly among children average more than one per week due to scalding water, and about two per week due to drowning. The elderly don't have a disproportionately large number of bathtub or shower accidents, although their injuries do tend to be more severe.

Cocaine or heroin?

Death due to overdose kills about 2,500 cocaine users annually in the United States, compared to about 2,000 deaths of heroin users. However, there are many more cocaine users than heroin users in the country, so the fatality rate is much higher among those who use heroin.

Driving during the daytime or nighttime?

More Americans are killed on the road during dusk (5 to 7 p.m.) than during any comparable two-hour period throughout the rest of the day. This is largely because road usage is at its peak during those hours, however, and not because there's a greater risk driving home from work as compared to weaving home after bars are closed.

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