



Accident Index

Table of Contents

- ① Introduction
- ② Major accident trends across the country
- ③ Delhi vs Mumbai: Who drove better?
- ④ Bumpy roads ahead: Accident trends in

Bengaluru • Hyderabad • Kolkata • Chennai

- ⑤ Accidents gone wild: Most bizarre accidents across cities
- ⑥ Methodology & conclusion

Introduction

India is united by its love for good food, madness for cricket and anxious parents who want to make sure we're home safely and on time. As India's leading tech-first insurance provider, we can't help but echo the same sentiment! Well regulated traffic and organized driving is a significant factor that contributes positively to a city's quality of life. And that brings us to the ACKO Accident Index - an in-depth analysis of driving and accident trends across major Indian cities.



We dug into hundreds of thousands of data points from the ACKO database to understand how major Indian cities drove. Given how large and diverse we are as a country and people, data showed that every major city had its own unique infrastructural challenges and driving behaviours that determined the major causes of accidents in that city.

What's more, we also have data that sheds light on some of the most bizarre reasons why accidents happen in India. Read on!



Major Accident Trends Across The Country

Here's a preview of some of the major findings from the report

The Delhi NCR region is both the capital and the accident capital of India, with the highest number of accidents.

Among the major metros in the country, Bengaluru was the least accident prone.

Poor infrastructure continues to be a major reason behind accidents across the country.

Apart from reckless driving and poor roads, India has another very unique reason behind accidents - animals.

Read on to know more about the accident trends in India



Delhi vs Mumbai

Who drove better?





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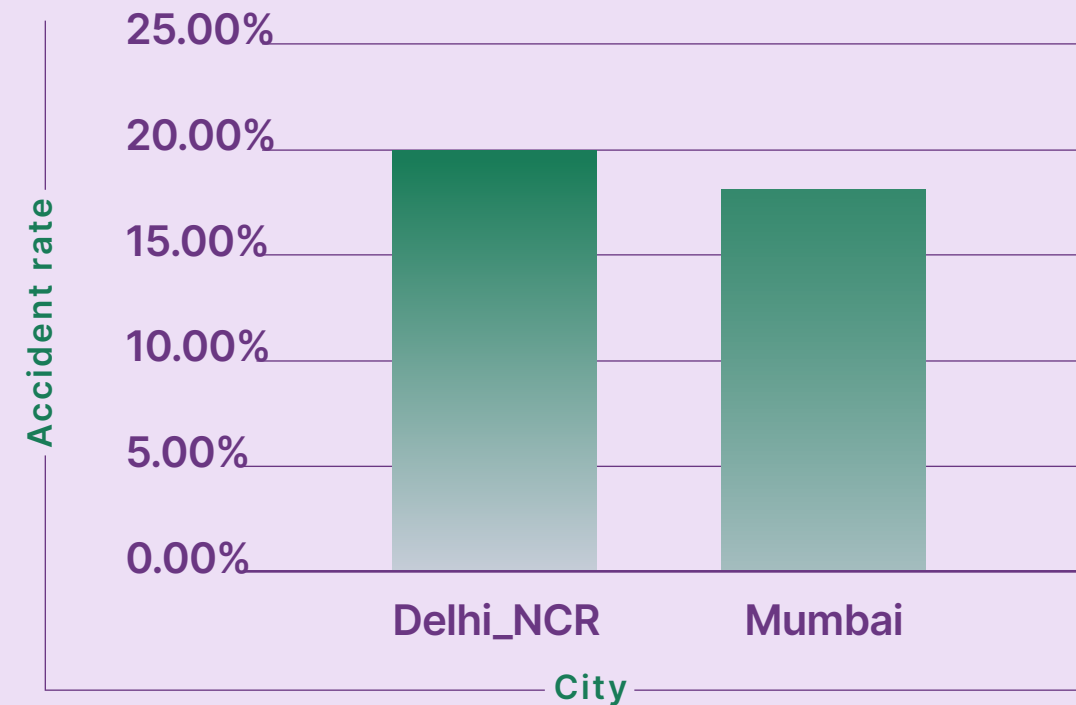
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Delhi and Mumbai have been locked in an epic 'I'm better than you' battle for decades now, starting from food to weather to even real estate. We decided to analyze the cities' driving behaviour to see which city had the upper hand when it came to safe driving.

Delhi's contribution to total accidents in India was only slightly more than Mumbai's - which means that despite the noise around 'who's better', the cities drive more or less the same.

Here's what we discovered:

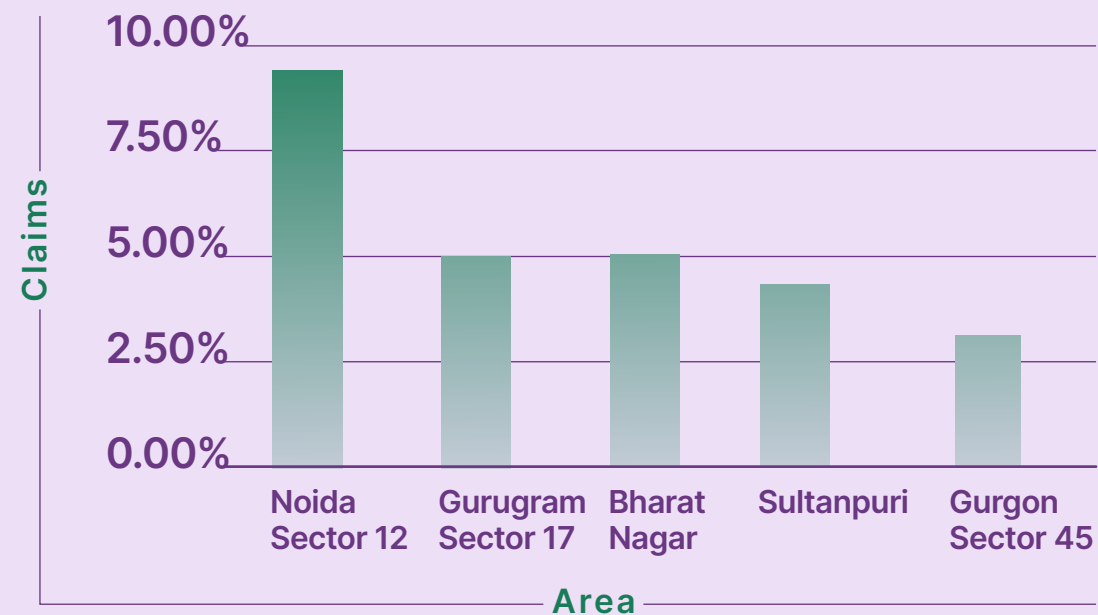
Accident Rate vs City



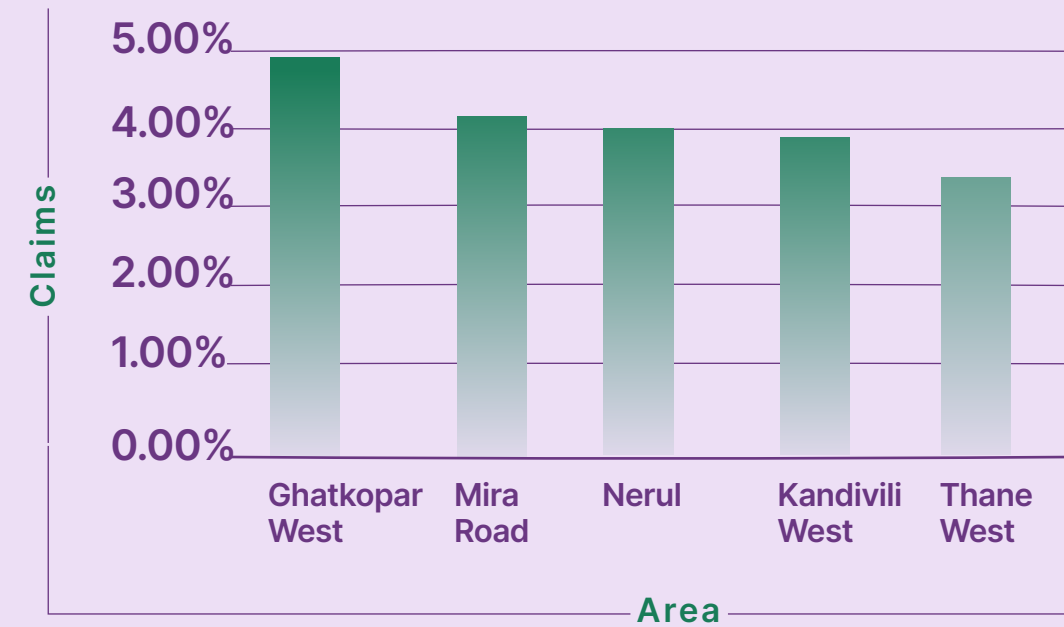
Note: Accident rates can be defined as the number of accidents recorded divided by the number of cars in each city. This data has been derived from the ACKO Database.

The most accident prone areas in Delhi & Mumbai:

Delhi NCR: Accidents vs Area



Mumbai: Accidents vs Area



When we analyzed data to arrive at the most accident prone areas in Delhi and Mumbai, we discovered that Ghatkopar (West) in Mumbai and Sector 12 (Noida) in the Delhi NCR region were the most accident prone. Interestingly, while the top 5 most accident prone areas in Mumbai had more or less the same number of accidents, Sector 12 in Noida had a significantly higher number of accidents in comparison to the other four.

Delhi vs Mumbai

Who drove better?

Did you know? The car density in Delhi is 108 cars/km -- roughly 5x less than that of Mumbai. And this is despite the fact that the number of cars in Delhi is more than three times than the number of cars in Mumbai!

Top 5 reasons for accidents in Delhi and Mumbai

Rank	Delhi	Mumbai
1	Other Driver	Other Driver
2	Animals	Animals
3	Potholes	Rash Driving
4	Rash Driving	Potholes
5	Drunk Driving	Drunk Driving

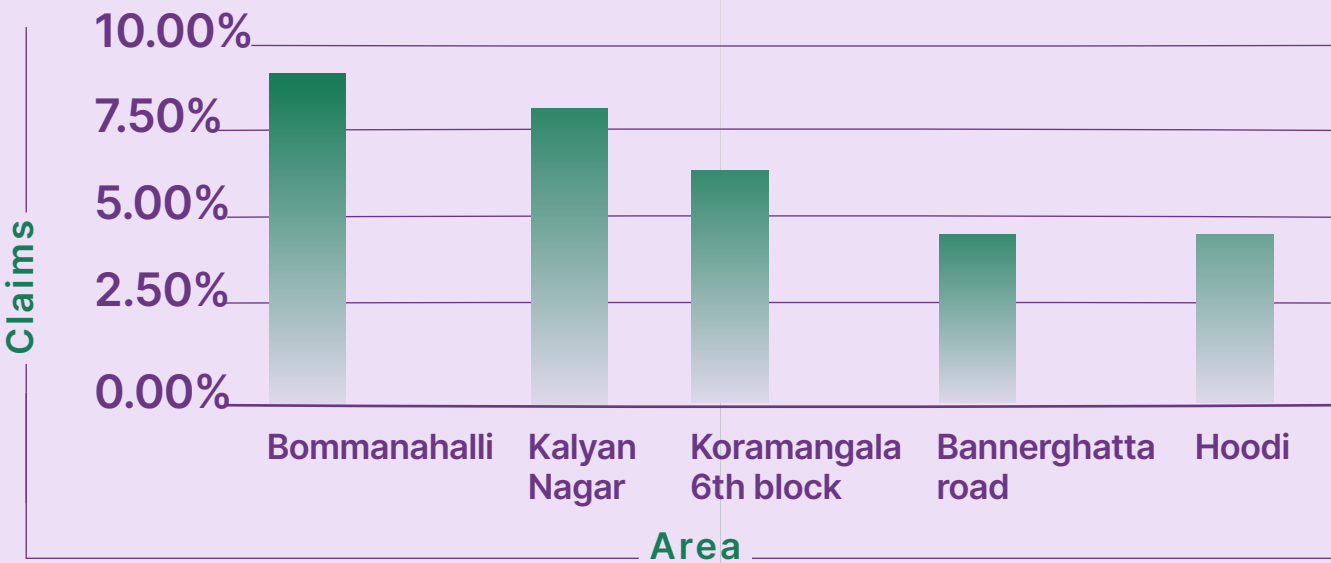


Bumpy Roads Ahead! Bengaluru

Despite the hue and cry over the city's poor infrastructure, our data showed that Bengaluru remains among the least accident prone cities in the country.



The most accident prone areas in Bengaluru



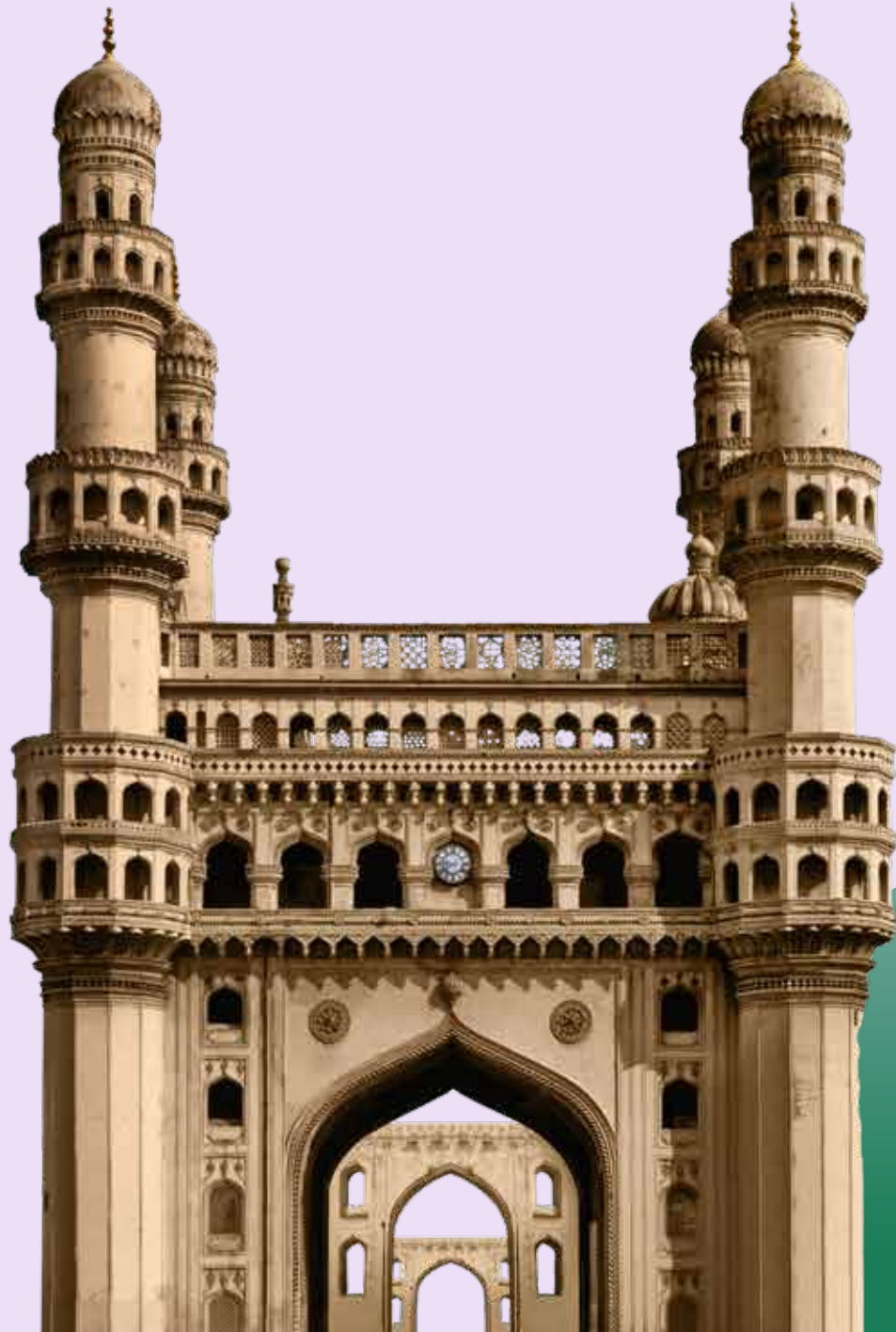
Interestingly enough, the bulk of accidents in Bengaluru seem to occur in a 50 km stretch spanning from Bannerghatta to Hoodi, which is where the infamous “Silk Board” junction lies.





Top 5 reasons for accidents in Bengaluru

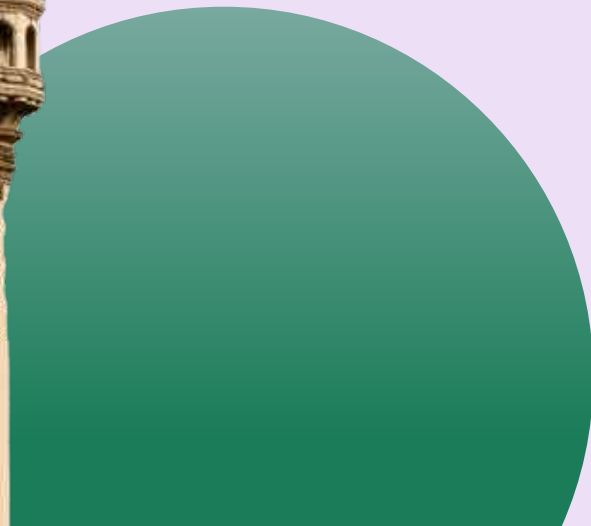
Rank	Bengaluru
1	Other Driver
2	Animals
3	Potholes
4	Rash Driving
5	Drunk Driving



Bumpy_____

Roads Ahead!

Hyderabad

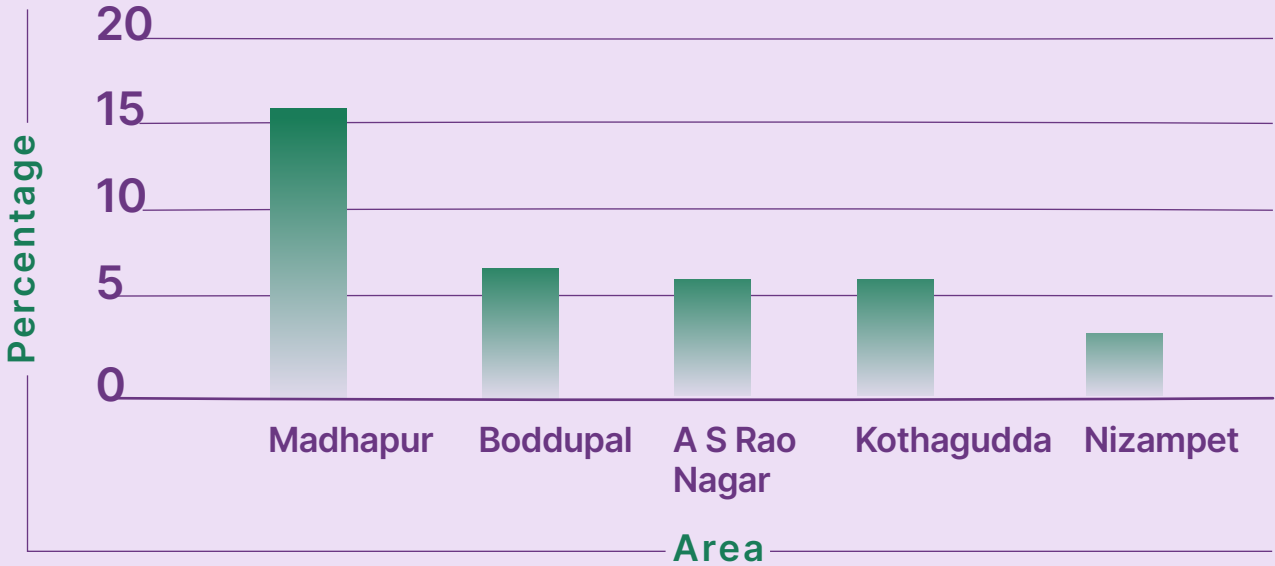


Hyderabad is a city that prides itself on its infrastructure, its rich heritage and the best biriyani in the country!

Our data revealed that the bulk of accidents in the city were concentrated in the tech hub of Madhapur. The other accident prone areas had more or less the same percentage of incidents.

Rank	Top 5 reasons for accidents in Hyderabad
1	Other Driver
2	Animals
3	Rash Driving
4	Potholes
5	Drunk Driving

The most accident prone areas in Hyderabad



DID YOU KNOW: Hyderabad has over 60 L personal vehicles which constitute 90% of overall vehicle population

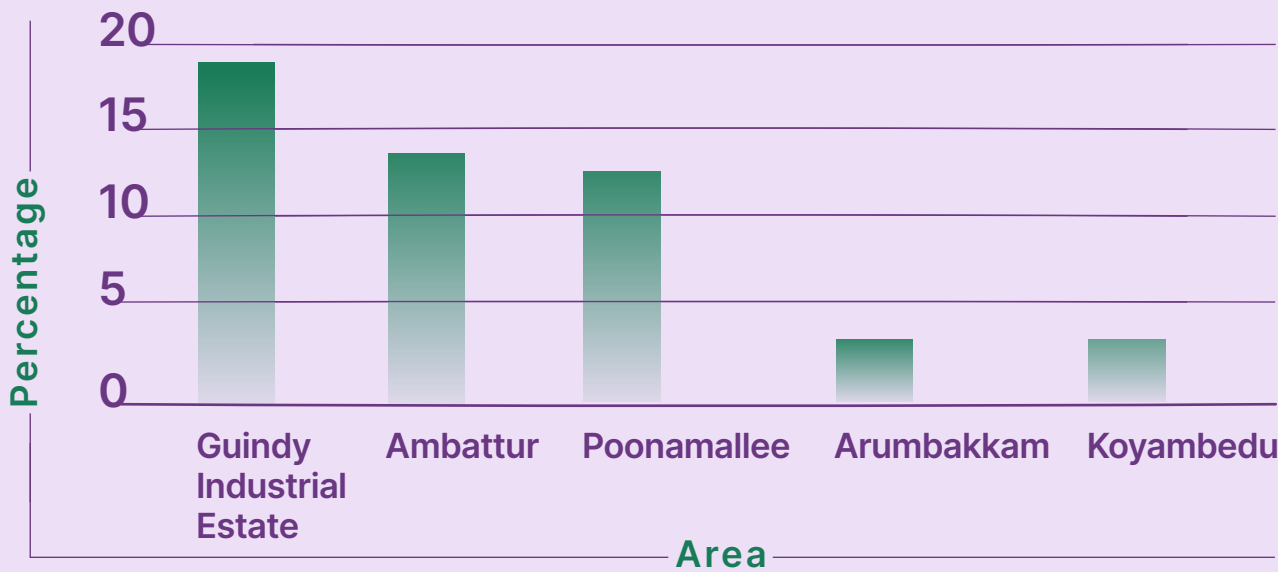
Chennai

The southern metro of Chennai is well known for its culture and old world charm, but is equally infamous for the rash driving that often occurs on its roads.

When we analyzed our data, it was revealed that the most accident prone areas in the city belonged to the traffic heavy, industrial belts of Guindy, Ambattur and Poonamallee.



The most accident prone areas in Chennai



DID YOU KNOW: For every 100 residents, Chennai has 50 motor vehicles!

Rank	Top five reasons for accidents in Chennai
1	Other Driver
2	Animals
3	Rash Driving
4	Potholes
5	Drunk Driving



Bumpy Roads Ahead!

Kolkata

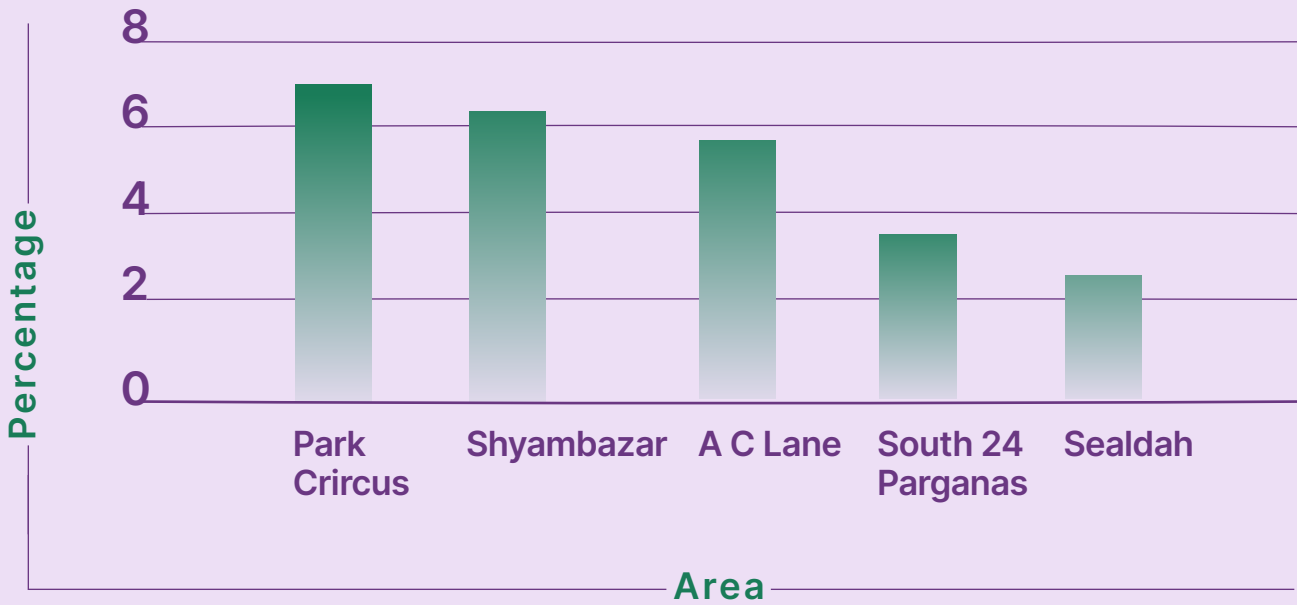


Kolkata is a city of sharp contrasts and contradictions. Whether it’s the cramped roads or the grand buildings, there’s never a dull moment!

Our data revealed that accidents in Kolkata were spread across its busiest areas, namely Park Circus, Shyambazar and AC Lane.

Rank	Top five reasons for accidents in Kolkata
1	Other Driver
2	Potholes
3	Rash Driving
4	Drunk Driving
5	Animals

The most accident prone areas in Kolkata



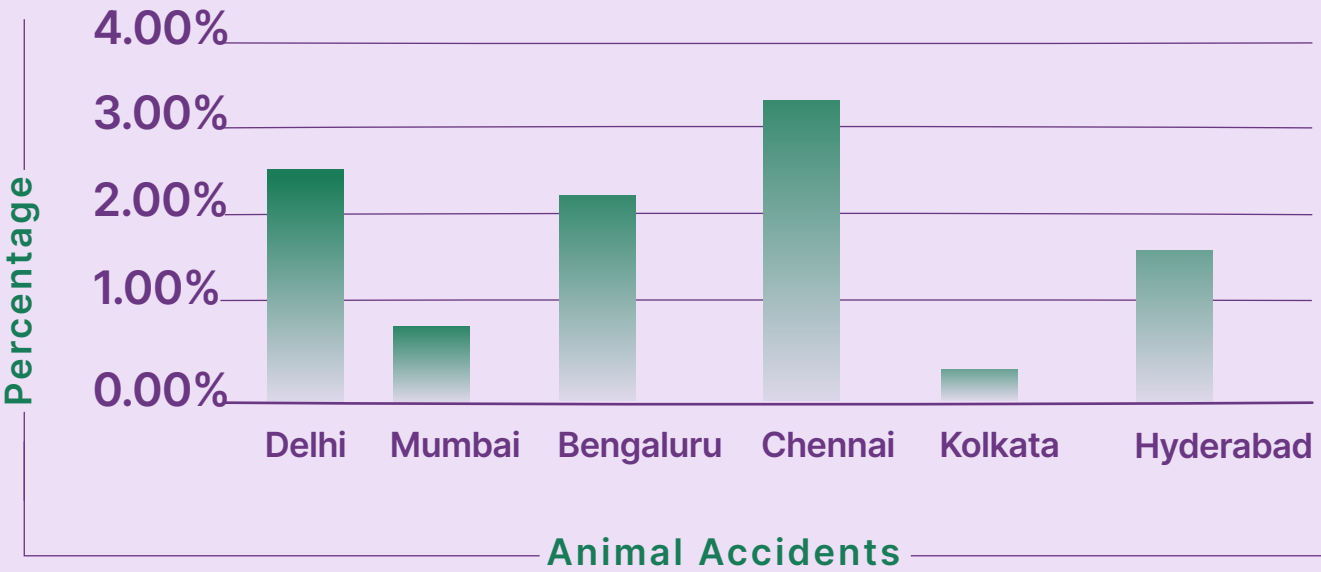
DID YOU KNOW: The car density in Kolkata is 432 cars/ square kilometre!

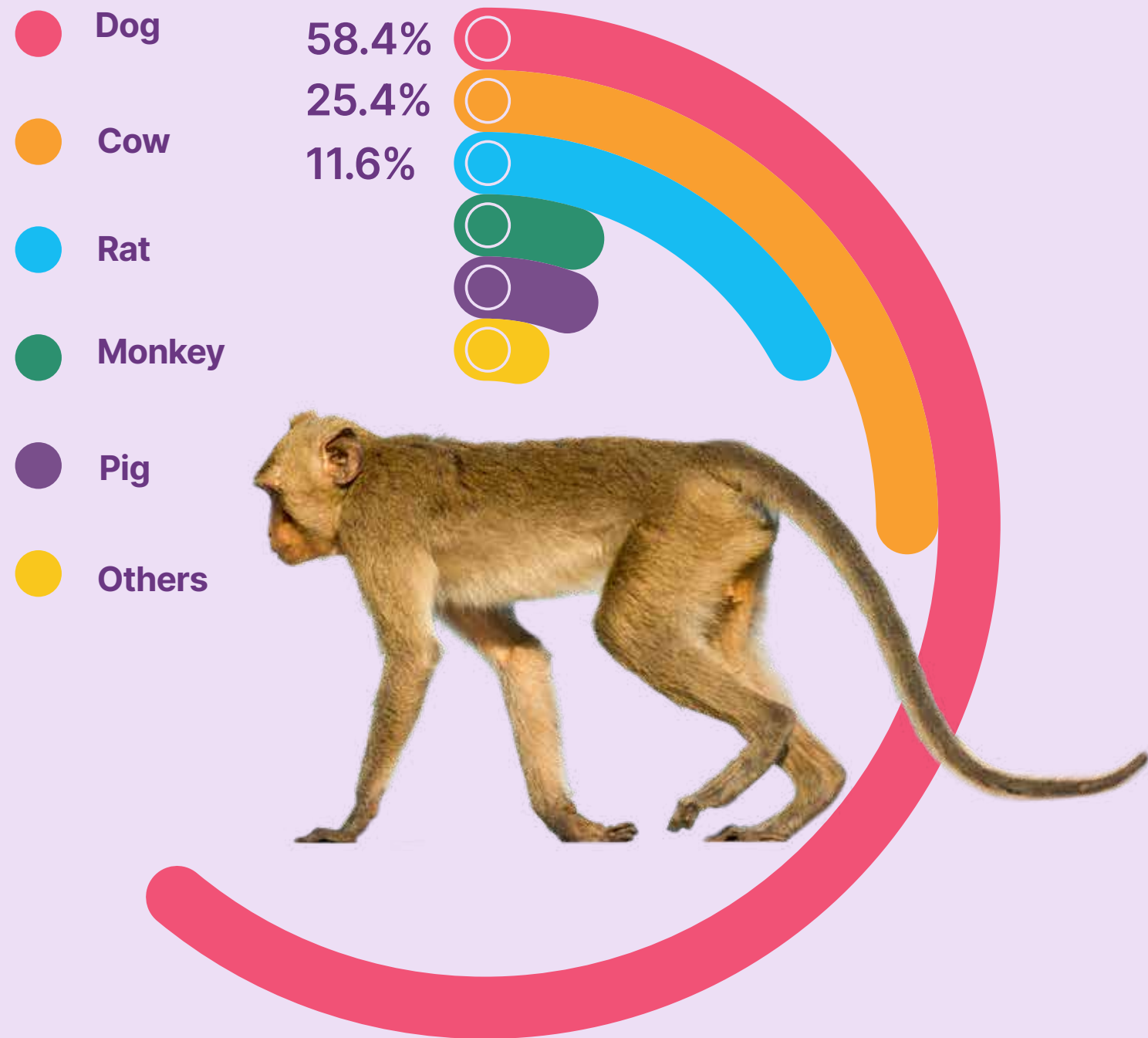
Accidents gone wild

There are times when the reasons behind accidents can get a little wild! Our data revealed that a significant percentage of on road mishaps can be attributed to bizarre reasons. Here's some trivia we bet you didn't know before!



Cities with the most animal accidents





Not so friendly animals on the road

No So Friendly Animals on the Road		
Dog	804	58.43%
Rat	160	11.63%
cow	350	25.44%
Monkey	32	2.33%
Pig	25	1.82%
Others	5	0.36%

DID YOU KNOW:
236 accidents were
caused by coconuts - in
just six months!



Methodology and Conclusion

ACKO has created this report to shed light on some of the most common reasons for accidents and to help car owners in India to drive better.

The data in this report is from the ACKO database. Certain third party data sources have been used as and where necessary.

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