



Loss Control Safety Techniques



Avoiding Rear-End Collisions

Rear-end collisions are very costly, and they have the capacity to cause serious injury. Like all accidents, however, they are also preventable. To ensure your driving doesn't result in such an accident, it is important to keep the following considerations in mind.

> **Be attentive**

Under ideal road conditions, a car traveling at 65 miles per hour (mph) requires close to the length of a football field to safely stop. At that speed, a car will travel more than 70 feet in the time it takes a driver to move his foot from the floor to the brake pedal (three quarters of a second). Add rain or snow to this scenario and the distance dramatically increases.

Another critical factor in accident prevention is driver attentiveness. Some reports indicate "driver inattentiveness" contributes to more than 50 percent of all accidents. Keeping in mind the speed factor referenced above, a driver looking away from the road for a second at 65 mph travels almost 100 feet. If that same driver is smoking, drinking, eating, reading, watching his or her children, talking on a cell phone, changing CDs, etc., hundreds and hundreds of "inattentive" feet may have been travelled.

> **The two-second rule**

It is also important to maintain safe following distance under all road conditions to prevent this type of accident. Under ideal road conditions, the "two-second rule" is best at determining the safe distance between yourself and the vehicle in front of you – and it can be applied to virtually any speed. The driver watches the vehicle in front of him pass a fixed object, such as a road sign or light post, and then counts "one-thousand one, one-thousand two." If the counting driver's vehicle reaches the fixed object before he finishes counting, he's too close. He should slow down until he is two seconds or more behind the vehicle in front of him.

> **Adverse conditions require the "two plus rule"**

This rule adds an additional second for each adverse condition. Rain, fog, snow or sleet requires additional following distance to ensure safe reaction distances.

Safe driving is no accident. Keep focused on your task at hand – driving. Take note of the topics and recommendations discussed in this bulletin. We encourage you to put them into practice – doing so helps ensure your safety. It is the philosophy of Frankenmuth Insurance to provide services that give policyholders peace of mind.

At Frankenmuth Insurance, we truly are with you all the way.

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