



Helping to Lessen Instances of Automobile Losses

Relying on our risk management expertise and our extensive information database, Utica National analyzed automobile losses reported by our auto repair shop customers during a three-year period. We identified the most frequent loss-producing areas so you can focus your risk control efforts and apply countermeasures to help prevent future problems.

1) Colliding with the Rear of Other Vehicles

Common causes of rear-end collisions are following too closely, especially in wet or icy conditions, distracted driving and speeding.

Questions for Management

- Have your drivers been trained to avoid rear-end collisions?
- Do you have a policy that forbids following too closely and are there consequences for getting into a preventable accident? An example would be having the driver pay the deductible amount.

Driver tips to prevent rear-end collisions include:

- Allow no less than 2 seconds between vehicles during the daytime. Allow more leeway for different conditions: 3 seconds at night, and 4 seconds during inclement weather such as rain, snow or ice.
- Avoid tailgating as it doesn't make the person in front of you drive any faster, and may simply make them irritated with you.
- Avoid distractions in your vehicle such as mobile phone usage and texting.
- Anticipate potentially hazardous situations that could cause the driver in front of you to stop suddenly, such as a child darting out from between parked cars on a city street.

Vehicle

- Make sure tires are not excessively worn.
- Assure the best visibility with a good set of windshield wipers and keep the windshield free of snow and ice accumulation.

2) Striking Fixed Objects

Some common fixed objects struck are parked vehicles, poles, barriers and meters. Poor judgment of clearances and a lack of frequently checking for clearances are common causes.

Questions for Management

- Do you know if your drivers practice safe procedures in tight situations?
- Have drivers been trained on how to avoid hitting fixed objects?

Driver Tips to prevent striking fixed objects include:

- Check and/or properly judge clearances on the road, especially on narrow streets while turning.
- Allow ample room when passing between fixed objects. If in doubt, stop and get out of the vehicle to check or take another route.

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- While driving in parking lots, especially during darkness, keep your speed down and manage the “field of vision” to avoid hitting poles and other parking lot objects, including other vehicles.

Vehicle

- All mirrors should be functional and clean.
- Make sure there are no obstructions from cargo, window stickers and dirt.

3) Failure to Yield (by Others)

Common causes of failure to yield are distracted driving, not obeying signs and not knowing traffic laws. Your drivers are exposed to these actions by other drivers.

Questions for Management

- Have your drivers been trained how to drive defensively?
- What does the company do to encourage defensive driving, such as establishing a defensive-driving policy?

Driver tips to prevent getting struck by other drivers who fail to yield include:

- Scan frequently to the side and rear for passing or approaching vehicles.
- Scan thoroughly before changing speed or direction
- Adjust speed, position, direction and attention to be able to maneuver safely if a hazard develops.

4) Backing Accidents

The hazards associated with the backing of a vehicle are limited vision, blind-spots, depth-perception issues and frequency of backing.

Questions for Management

- Are your drivers aware of the different types of hazards that may arise during backing?
- Do you have a policy instructing drivers to make a walk-around check?

Driver tips to avoid backing accidents include:

- Avoid backing whenever possible
- Before start-up or back-up, walk around vehicle and look underneath to ensure there is safe clearance for start-up. Don't forget to check blind areas on right and in front. After a walk-around check, don't delay in moving the vehicle. Do not allow time for another hazard to approach.
- Start up slowly at first to allow other vehicles and pedestrians, who may have unexpectedly approached, to safely move away.

Vehicle

- Check for mirror adjustments, broken mirrors and loose mountings.
- Make sure tail lights, brake lights and turn signals function.
- Check horn and back-up alarm (if equipped).

5) Striking and Being Struck By Other Vehicles when Changing Lanes

Common causes include lack of defensive-driving skills, distracted driving and poor tire maintenance.

Questions for Management

- Do your employees know that most lane changing accident happen due to following too closely?
- Do you know if your drivers change lanes safely?

Driver tips to avoid accidents when changing lanes:

- Maintain a safe following distance.
- If you cannot see the vehicle ahead of the vehicle in front of you, increase your following distance.
- Give right-of-way, do not take it.

Vehicle

- Make sure turn signals are functional and brake lights are operative.
- Check brake performance.
- All mirrors should be functional and clean.

Utica National has a wide array of materials available to help you control these types of claims. Visit us at www.uticanational.com or contact your local Risk Management Representative for more information.

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