

## Avoiding Rear-End Collisions

## **Loss Control Bulletin**

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Rear-end collisions are one of the most common types of accidents. According to the National Highway Traffic Safety Administration, rear-end collisions account for approximately 23 percent of all motor vehicle crashes. This type of vehicle accident results in millions of dollars in property damage and bodily injury losses every year.

Rear-end collisions predominantly occur in the daytime under clear, unobstructed viewing conditions and usually involve a lead vehicle that is stopped at the time of the collision. These facts suggest that driver inattention plays a significant role in these types of accidents.

Many people think that being rear-ended is unavoidable, but that is not always the case. Often, drivers are rear-ended because they are distracted. Other significant factors include:

- Speeding or driving too fast for conditions
- · Inadequate following distance
- · Driver fatigue
- Load positioning and securement
- Mechanical breakdown

Preventable collisions are regularly defined as collisions in which the driver failed to do everything reasonable to avoid the collision. (Is it reasonable to follow another vehicle too closely?) Rear-end collisions are often preventable. Not only can you take steps to prevent running into others, but you can also take precautions to keep from being hit from behind.

## Following these suggestions may keep you from becoming one of the many rear-end collision statistics:

- 1. Maintain a safe following distance. Do not tailgate! It is most important to maintain a safe following distance behind the vehicle in front of you. When drivers tailgate (follow another vehicle too closely) they significantly reduce their stopping distance or the distance needed to come to a safe and complete stop. Your stopping distance is directly proportional to the size and weight of the vehicle you are driving. The heavier the vehicle, the longer it takes to stop. Remember that if you are following too closely, or are being followed too closely, you are not really in full control of your vehicle. The drivers of the vehicle in front of you and/or behind you play a significant role in whether or not you are involved in a rear-end collision.
- 2. Maintain a "safety cushion" by keeping at least two seconds between your vehicle and the vehicle in front of you. When you follow other vehicles, you need a cushion of time to perceive and react to whatever you see. Perception time is the time needed to see and process roadway hazards. Reaction time is the time needed for a driver's body to physically react to the brain's perception. It takes alert drivers approximately two seconds to see a roadway hazard and react to it. The more space drivers maintain between their vehicle and vehicles in front of them, the more time they have to see a hazard and react.
- 3. **Stay alert and be prepared.** When you spot a potentially hazardous situation, take your foot off of the accelerator and cover your brake pedal. By doing this, your vehicle will begin slowing down and you will be prepared to apply the brakes more quickly if necessary.
- 4. **Scan and anticipate.** Many drivers do not look far enough ahead of their vehicles, are distracted, fail to consider road conditions, or may be unskilled. You need to consider that the driver in front of you may not be prepared for what is in front of them. Scan as far ahead as you can see. The farther up the road you look, the more you will be able to see in all directions. Watch for unexpected brake lights, changing traffic signals, pedestrians, and other vehicles pulling onto the roadway. By looking ahead, you will be prepared if the car in front of you brakes suddenly.
- 5. **Plan your trip.** Monitor traffic reports for adverse weather, road, and traffic conditions. If possible, avoid rush hour traffic or places where traffic may be congested.

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- 6. Consider the conditions. Always increase your following distance during adverse weather, road, and traffic conditions.
- 7. **Slow down well in advance of intersections and toll booths.** Fuel, oil, and grease dripping from stopped vehicles in these areas can create slick pavement. During winter months, ice may accumulate in these areas due to frozen exhaust and/or compacted snow caused by frequent starting and stopping.
- 8. Avoid stopping too closely to the vehicle in front of you at intersections. Leave yourself a cushion of space. It is recommended to keep at least one vehicle length between your car and other vehicles. Be aware of vehicles that may pull into an intersection and then stop suddenly.
- 9. **Yellow lights mean caution:** Don't assume that because a traffic light is yellow, the driver of the vehicle in front of you is going to proceed through the intersection. Remember that the yellow light is an indicator that the light is going to turn red, and be prepared to stop. Yellow lights are not meant to get drivers to speed through the intersection.
- 10. **Do not roll through intersections.** Keep your eyes on the vehicle in front of you. Be sure you can stop safely if the vehicle in front of you stops suddenly.
- 11. **Monitor your speed.** Significant property damage or serious injury can occur even at low speeds. Remember that when you double the speed of your vehicle, you quadruple the force of impact at a collision.
- 12. **Make sure your brake lights are functioning properly.** If they are not working, the fix is quick and inexpensive and can be done at almost any maintenance facility.
- 13. **Use your rearview mirrors to avoid being rear-ended.** You should always use the inside rearview mirror to see what is directly behind you, while using the outside mirrors to view the surrounding area behind you.
- 14. **Keep all of your windows clean.** Collision avoidance requires clear fields of view so you can see what other drivers are doing and react accordingly. Always be alert when you are driving and be aware of your surroundings.
- 15. **Be aware of and avoid aggressive drivers.** If you see an aggressive driver, do your best to move away from him/her as safely and quickly as possible. If you feel threatened by a driver and have the ability to contact the police with a handsfree device, you could potentially prevent an accident.
- 16. When possible, move out of the way of vehicles that are following too closely behind you.
- 17. **Do not drive if you are tired, ill, or under the influence of drugs or alcohol.** You need to be able to act quickly to avoid collisions and any impairment may restrict your response time.
- 18. **Do not ride your brakes.** If you are constantly riding your brake pedal, drivers behind you do not know if you are slowing or stopping, as your brake lights are always on.
- 19. **Find a safe place to park if driving conditions become unsafe.** It's better to pull over and be late than to be late because you were involved in a rear-end accident. If you can't see clearly in front of you or behind you due to rain, snow, fog, or smoke, pull over. Don't forget to engage your warning flashers so someone does not hit you from behind.
- 20. **Do not engage in distracting activities while driving** (e.g., texting, using a cell phone, reading, writing, eating, reaching for distant or moving objects, etc.). These activities are some of the leading causes of rear-end collisions.
- 21. Commercial drivers should follow Federal Motor Carrier Safety Regulations (FMCSR) hours-of-service driving and on-duty time limitations and stop driving anytime they become fatigued.
- 22. **Ensure cargo is positioned evenly and secured to prevent movement.** A heavy load can slide forward, and through inertia, force your vehicle into the vehicle in front of you.
- 23. Watch for and stay well away from/behind snow removal, emergency vehicles, and towing equipment. Their flashing lights are warning you to be cautious.

Practice safe driving - don't learn by accident!

IMPORTANT NOTICE - The information and suggestions presented by Western National Insurance Company in this Technical Bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.

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