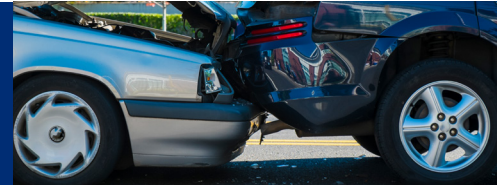


Preventing Rear End Collisions



Rear end collisions are one of the most common, yet catastrophic type of crashes that occur. There are nearly 1.8 million rear end collisions each year accounting for 29% of all crashes¹.

Rear end collisions are especially significant due to the potential for a combination of human injury and property damage. One incident can trigger several insurance claims such as workers compensation, liability, and property along with soft costs such as a depleted vehicle fleet. It is important to know the risk factors, techniques, and prevention measures necessary to avoid a rear end collision.



Following Too Closely

Following too closely behind a vehicle is one of the main causes of rear end collisions. Maintain safe following distances by practicing the three second rule. The three second rule is; when a vehicle in front of you passes a stationary object on the side of road, begin counting to three, then, you should pass that same object. Times when the following distance should increase beyond the three second rule include operating larger vehicles, driving in heavy traffic, entering or exiting a highway or while driving amongst aggressive drivers.



Driver Behaviors

Risky driver behaviors such as speeding endanger everyone on the road and have resulted in over 12,000 fatalities in 2022². Risky driving behavior contributes to rear end collisions by reducing the ability to control a vehicle and increases needed stopping distances.

Always check your speed, follow speed limits, identify personal triggers such as stress and use calming exercises, provide drivers more time to allow for unforeseen delays like traffic and extended delivery times, adjust seat position and mirrors, promote proper rest and nutrition, utilize cruise control and safety technology such as telematics. Telematics can

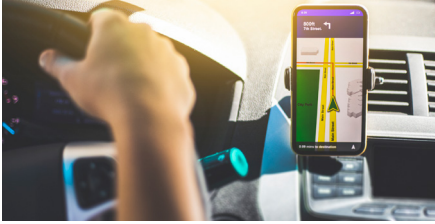
provide businesses with driver scores based upon data captured while driving. These scores should provide benchmarks, but should also correlate to recognition, performance, and the need for additional training requirements based upon the scoring. Organizations without telematics can utilize manager ride alongs for identifying risky driver behaviors.



Distracted Drivers

Distracted driving is anything that takes away the driver's attention away from the road. Distracted driving can include using your phone, eating and drinking, grooming and interacting with the automobile's internal controls. Distracted driving has had severe consequences, accounting for 3,308 motor vehicle related fatalities in 2022 and 289,310 injuries³.

Providing ongoing prevention tips is just a start. Businessowners are recommended to develop comprehensive policies to prevent distracted driving in the workplace. Policies should include clear expectations, senior management buy in, ongoing education, consequences for distracted driving and continuous program monitoring.



Routes

When drivers have too many, unfamiliar or constantly changing routes coupled with firm deadlines; it is likely to result in speeding, anxiousness, and fatigue; all factors that can lead to a rear end collision.

Proper route planning improves productivity, reduces transportation costs and increases the safety performance of drivers. To optimize route planning; map out daily delivery routes keeping vehicle type top of mind, account for stops and delays in travel time such as weather, establish routes for different types of deliveries, consider a third-party logistics provider or invest in route optimization software.

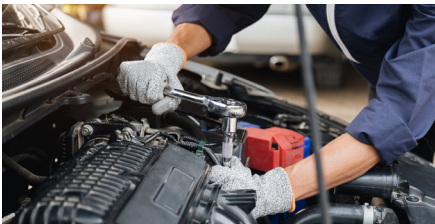


Fatigue

Fatigue degrades cognitive and motor performance which can lead to significant reaction time declines. Long working hours, nonroutine shift work, lack of sleep, too little/too much physical activity, improper diet and physical conditions can all lead to fatigue.

To prevent the impact of fatigue while driving, ensure that regular breaks to drivers are provided and encouraged, promote wellness strategies such as adequate sleep and nutrition. Investing in fatigue detection technology systems such as lane departure

detection, blind spot warning detection, forward collision warning systems, adaptive cruise control and automatic emergency braking systems are all technologies and vehicle options that should be carefully considered.



Vehicle Maintenance and Inspection

Lack of inspections and overdue vehicle maintenance can place a strain on vehicles causing mechanical failures, which can impact the vehicles' ability to operate safely.

Vehicle inspections (recommended daily) will help ensure vehicles are properly equipped, set up for the impending road and weather conditions and ensure the vehicle operates safely. Inspections will also identify mechanical defects before a trip to help drivers avoid crashes and downtime due to vehicle failure. The benefits of maintaining vehicles are plentiful; extended vehicle lifespan, safety, decreased fuel costs and maintaining

the vehicles' resale value. To ensure proper maintenance businessowners should consider tracking mileage through logs which can be tied to manufacturers recommended maintenance schedules. For larger fleets of vehicles, strong consideration should be given to fleet management providers. Fleet management providers can assist with maintenance, fuel, registration, accident, mileage reporting and toll management.



Weather

Weather conditions such as rain, snow, sleet, ice, and fog play a significant role in the safety of a roadway. When driving in poor weather conditions, it is important to alter the way we drive.

Increasing the three second rule, slowing down, providing drivers increased route times, reducing routes, short educational talks prior to departing, pulling over during extreme weather events and in some cases canceling trips should be considered to minimize the potential for rear end collisions.

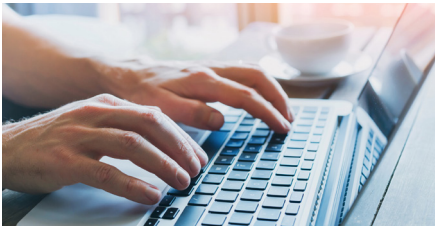


Management Controls

Formal driver safety programs, policies and education are critical for organizations to promote safe driving practices and minimize the risk of crashes. Elements of a driver safety program should include:

- Leadership commitment
- Driver screening procedures
- Driver training
- Driver management
- Incident procedures
- Formal inspection and maintenance procedures
- Enforcement of safety rules

For additional information, please reach out to AmTrust for guidance.



Website Sources

¹ National Highway Traffic Safety Administration. Retrieved from: [Traffic Safety Facts 2021 A Compilation of Motor Vehicle Traffic Crash Data.pdf](#)

² National Highway Traffic Safety Administration. Retrieved from: [Quick Facts 2022 \(dot.gov\)](#).

³ National Highway Traffic Safety Administration. Retrieved from: [Traffic Safety Facts Research Note: Distracted Driving 2022 \(dot.gov\)](#)