
Vehicle Accidents Top CAPP Claims Severity: Part I

Over a five-year period, 25%, \$7.8 million, of all Colorado Counties Casualty and Property Pool (CAPP) claim dollars went toward vehicle accident claims. Each year, on average, CAPP processes about 360 claims at a cost of \$1.5 million.

Some of the top categories of vehicle accidents are following too close, intersection accidents, backing accidents, and striking animals. These four accident types account for nearly half of all vehicle claims and claim costs. In general, many of these claims could have been prevented with defensive driving.

Following Too Close

\$1.2 million was spent for 300 claims because drivers were following too close.

- No vehicle can “stop on a dime.” How long it takes to stop depends on road conditions, the speed you are travelling, your perception/reaction time and the braking ability of your vehicle.
- Heavy vehicles, such as large trucks and vehicles towing trailers cannot stop as quickly as passenger cars. Think about that before you pull out directly in front of one of these vehicles.
- Three-Second Following Rule: Watch the car ahead as it passes a certain point such as a sign, pole or tree. Then count “one thousand one, one thousand two, one thousand three.” If you pass the same point before you finish the count, you are following too closely and should drop back. More distance is necessary at night, in poor road or weather conditions or where visibility is limited.

Intersection Accidents

Just 63 intersection accident claims cost more than \$1.1 million.

- Never enter an intersection at the top of the posted speed, even if you have a solid green light.
- Slow down slightly before entering an intersection and see for yourself that it is safe to enter. The immediate danger is the traffic coming from your LEFT on the cross-street.
- Do not jackrabbit into the intersection as soon as the light turns green, and never roll through a light that changes from red to green just as you approach the intersection. A red light runner is going to arrive, on average, within four seconds of the light change.
- If you are attempting a left turn, don't turn your wheels in the direction you are turning until it is clear to go. If you are rear-ended while you are waiting, your already-turned wheels will steer your vehicle into the on-coming traffic.

What This Means to Counties

Most accidents can be avoided by staying alert, following at a safe distance, focusing on driving, and by being courteous. Without exception, drivers should always wear a seatbelt. Defensive drivers expect the unexpected and take nothing for granted. They never assume that the other driver is going to behave in any specific manner, and they are always prepared to take evasive action. The CTSI Loss Prevention Team offers many defensive driving classes. Contact CTSI at 303 861 0507 to schedule a class. 