

Vehicle Accidents Top CAPP Claims Severity: Part II

In the last five years, vehicle accident claims have made up 25% of all Colorado Counties Casualty and Property Pool (CAPP) claims. Vehicle accident claims usually fall into one of four categories: following too close, intersection accidents, braking accidents, and striking animals. The first two types of accidents were addressed in the previous Technical Update, so this issue focuses on avoiding backing accidents and striking animals.

Backing Accidents

Although generally minor in nature, the potential for serious harm is great. Backing vehicles are responsible for 22% of CAPP vehicle claims at a cost over five years of \$670,000.

- Park in a manner or place to avoid backing up at all.
- If available, use a pull through parking space, to avoid backing up.
- Back into a parking space upon arrival in order to avoid backing up later. This approach is preferable, because the driver has a good view of the space and conditions which can change while the driver is away from the vehicle, making a backing maneuver much more difficult.
- Ensure that the vehicle is equipped with sufficient mirrors to give the driver the best view of what is behind the vehicle.

Striking Animals

11% of automobile claims come from striking animals. These claims cost your insurance programs more than \$700,000. To avoid adding to these statistics, practice the following precautions.

- Slow down when passing yellow animal-crossing signs. These warnings are posted because heavy animal traffic frequents the area.
- Wildlife is most active during dusk, dawn, and night. Deer are most frequently hit during dusk and dawn, bears and moose at night.
- Headlights have an illumination range of 200 to 250 feet. To allow for sufficient brake time, reduce your speed to 45 mph at night—or even down to 30 mph when roads are icy.
- Pay attention to shoulders. Even though wildlife may be off to the side as your car approaches, animals may suddenly attempt to flee by inexplicably leaping into the road. Slow as you approach, and don't hesitate to hit the horn.
- Look for reflecting eyes.
- Slow if you spy a moose. Instead of leaping into forested cover, moose will gallop down the road ahead of you for long distances before finally veering into the woods.
- Keep in mind that deer, elk, and antelope wander in groups. If you see one crossing, slow to a crawl. More are bound to follow.

What This Means for Counties

Remember that an alert driver can avoid most accidents by maintaining a safe following distance, by focusing on driving, and by being courteous. For more information, contact CTSI at (303) 861 0507. [ctsi](http://www.ctsi.org)