

# Auto Insights

Auto and driver risk management tips provided by:  
**KorthaseFlinn Insurance & Financial Services**



## Get on the Defensive Behind the Wheel

Being a defensive driver means driving to prevent accidents in spite of the actions of others or the presence of adverse driving conditions. In other words, defensive driving means that you are ready for any and all surprises on the road.

### Defensive Driving Techniques

Defensive driving requires the knowledge and strict observance of all traffic rules and regulations applicable to the area you are driving in. It also means that you should be alert for illegal actions and driving errors made by others, and have a willingness to make timely adjustments to your own driving to avoid an accident.

Beyond that, defensive driving means that you possess the confidence and attitude that you can drive without ever having a preventable accident.



## Safety first

By keeping safe driving techniques in mind, you will learn how to modify and tailor your own driving behavior to the unexpected actions of other drivers, pedestrians and animals on the road.

By doing so, you'll be ready for unpredictable factors such as light, weather, road conditions, traffic patterns and mechanical troubles.

### Accident Prevention

To avoid accidents by practicing defensive driving, follow a three-step process of seeing hazards, understanding potential defenses and acting in time. These steps should be taken in spite of the actions of other drivers and any adverse driving conditions, such as bad weather or heavy traffic.

#### *See the Hazard:*

- Think about what may happen as far ahead of you as possible, and never assume that hazards will resolve themselves before you reach them.

#### *Understand the Defense:*

- Review a potentially hazardous situation in your mind after you see it so that you can act quickly and in plenty of time. This will allow you to formulate a defense that will prevent an accident.

#### *Act in Time:*

- Once you see a hazard and decide upon a defense, you must act immediately. The sooner you act, the more time you will have to avoid a potentially dangerous situation.

We hope these defensive driving tips help to keep you safe and accident-free. If you would like more information about our auto policy basics, contact us today.

Boyne City: (231) 582-6512

East Jordan: (231) 536-2268

Petoskey: (231) 348-8121

<http://www.korthaseflinn.com>

