



## **Fremont Insurance Offers Michigan Winter Driving Advice**

**Fremont Michigan, December 14, 2009** – The rapid onset of winter caught many people – particularly motorists – off guard. Icy road conditions and unsafe driving practices lead to hundreds of fatalities each year. In fact, 70 percent of winter weather-related deaths in the United States are caused by icy road conditions<sup>1</sup>. Fremont Insurance (OTC BB: FMMH), a Michigan-exclusive property and casualty insurance carrier with headquarters in Fremont, Michigan, offers the **Top Ten Winter Driving Tips**, to help keep Michigan drivers stay safe and avoid costly accidents.

“Winter driving in Michigan provides every kind of driving condition, wet to slick to snow-covered roads and downpours to white outs creating scary conditions for people of all ages, skill levels and driving experience,” said Kevin Kaastra, Vice President of Finance for Fremont Insurance. “While many driving tips are things Michigan drivers have heard before, it’s always a good idea to stop and think about them again before heading out on the road.”

1. Before starting out, turn on your lights to increase your visibility to other motorists. Be sure to clear snow and ice completely from all windows, lights, hood and roof. In addition, law enforcement officials are warning that they will be on the lookout for “peephole drivers.”
2. Posted speed limits are for dry pavement. Decrease your speed on icy or snow-covered roads and allow extra distance (at least three times the norm) between your vehicle and the vehicle in front of you.
3. Watch the traffic well ahead for extra reaction time. Always drive defensively and give yourself a cushion of time to deal with wintry conditions and remember to use low gears to maintain traction, especially on hills.
4. Stay well back of maintenance vehicles and snowplows – at least 200 feet (it’s the law) – and don’t pass on the right. Use extreme caution when passing in a passing lane. Also do not cut quickly in front of heavy trucks. Remember they take longer to safely respond and come to a complete stop.
5. Avoid abrupt lane changes. There may be a snow ridge between lanes. Also, the passing lane may be in worse shape than the driving lane.
6. Brake early and gently to avoid skidding. It takes more time and distance to stop in adverse conditions. If your wheels start to lock up, ease off the brake. Do not pump anti-lock brakes. The right way is to stomp and steer.

*Fremont Insurance Top Ten Winter Driving Tips – Page 2 of 2*

7. Watch for slippery bridge decks, even when the rest of the pavement is in good condition. Bridge decks will ice up sooner than adjacent pavement.
8. Don't use cruise control or overdrive in wintery conditions. Even a slight depression of your brakes to deactivate can cause loss of control on hidden slippery patches
9. Do not assume your vehicle can handle all conditions. Even four-wheel and front-wheel drive vehicles encounter trouble on winter roads.
10. Don't drive at all in adverse conditions if you can avoid it. If you can't, try to wait until the snow plows and sanders have been out.

“If I had to give people just one bit of advice, it would be to just simply slow down,” said Kaastra. “It seems like everyone is in a hurry to get somewhere these days, particularly during the holiday season. Always remember that it's better to arrive a few minutes later and be safe than to drive too fast for conditions and not arrive at all.”

**About Fremont Michigan InsuraCorp, Inc.**

Fremont Michigan InsuraCorp, Inc. is the holding company for Fremont Insurance Company. Headquartered in Fremont, Michigan, the company provides property and casualty insurance to individuals, farms and small businesses exclusively in Michigan. Fremont Michigan InsuraCorp's common stock trades under the symbol “FMMH.”

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