

Defensive Driving & Fleet Safety Management



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WRECKED VEHICLES



MADISON RISK GROUP
LLC
INSURANCE BROKERS, CONSULTANTS AND RISK MANAGERS

WARNING



How many of you have:

- ◆ had an accident in the last 5 years?
- ◆ received a moving violation in the last 5 years?

The Human Cost

In 2005 total construction fatalities from vehicle related accidents was 1,437

25% of all construction fatalities

Nationally 44,000 Americans
120 people per day

5,250,000 Car Accidents Per Day

DEFENSIVE DRIVING

- ◆ Driving to prevent collisions and violations in spite of the conditions around you and the actions of others (creating a safe driving space).

GIVE YOURSELF SPACE

Preventable Collision

- ◆ All motor vehicle collisions can be classified as either preventable or non-preventable. "A preventable collision is one in which the driver failed to do everything reasonable to prevent it."

Defensive Driving

Identify	Scan ahead, check mirrors
Predict	"What if" strategy
Decide	Know your defense
Execute	Perform the maneuver

How we operate

Parent-
 - Critical punishment (eye for an eye)

Child
 - First me then you

Adult
 - Rational

Figure out who you are and make sure you get to the adult stage

Distractions on the Road

Cell Phone	Writing
GPS	Radio
Reading	
Grooming	
Other people	
Smoking	
Drinking	

CONDITIONS

There are six conditions that are always present and adjusting to them is vital:

➤Light	➤Traffic
➤Weather	➤Vehicle
➤Road	➤Driver

High Beams

If a driver approaching you has high beams on:

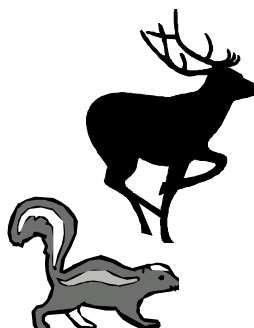
- ◆ look to the right for the white line or the edge of the road to avoid being temporarily blinded and to guide you along the road.
- ◆ adjust your mirror to the night setting and slow down. This encourages the driver to pass you and gets the light out of your eyes.

WEATHER

Clear day; drive like its raining
 Rainy day; drive like its snowing
 Snowy day; drive like its icy
 Icy day; don't drive



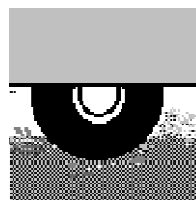
Road Hazards/Animals



There's nothing you can do!!!
 Except...
 expect the unexpected
 scan the road for hazards



Hydroplaning



On wet or oily pavements, your vehicle could hydroplane. Hydroplaning occurs when the tread of your tires is not in full contact with the road. The tires glide on a layer of water or oil and this can reduce your ability to control the vehicle.

Avoid Hydroplaning

To avoid hydroplaning, slow down the minute it starts to rain or fog and increase your following distance from the vehicle in front of you.



Signs & Signals

What if there were no signs or signals?

- More accidents?
- Less accidents ?

DRIVER

The last and most important variable is the condition of the driver.

DUI-Fatigue-Age



How you react means a lot!

Appropriate behavior

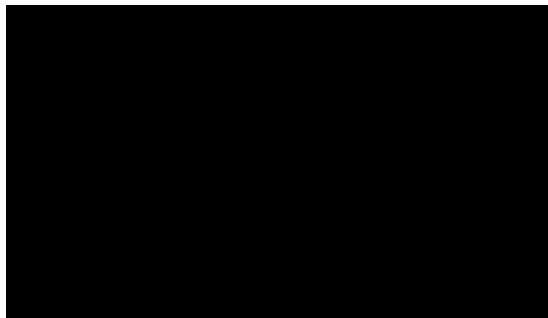
Don't get "caught up" (revenge)

Over 70% of accidents are caused by improper actions by the driver

Know your emotions and why they are there...then you can control them

According to AAA 1,500 people are killed each year from road rage incidents

Road Rage



Common Driver Errors

- ◆ Improper speed
- ◆ Failure to yield
- ◆ Improper turns
- ◆ Following too close
- ◆ Impaired drivers
- ◆ Improper passing
- ◆ Intersection accidents

Why? Rushed, attitude, habit, lack of skills or knowledge.

Speed

- ◆ What is the Speed Limit ?
- ◆ Every 10 mph over 50 mph doubles your chance of fatality
- ◆ Speed is responsible for 25% of fatal accidents
 - Longer stopping distances
 - decreased ability to scan
 - violations
 - increased chance of injury
 - How do we avoid it ?
 - Time management

IT'S YOUR CHOICE NOT TO SPEED!

Speeding

At 60 mph we will travel 1 mile in 1min

At 70 mph we will travel 1 mile in 51 seconds.

- Gross Savings=9seconds

At 60 mph we will travel 10 miles in 10minutes

At 70 mph we will travel 10 miles in 8 minutes and 34 seconds.

- Gross Savings=1 min 26 sec


ISO Speed Experiment

Driver A and Driver B left Minneapolis, Minn.
 On a 1,000 mile trip to the East Coast.
 Both identically equipped, same truck, trailer and load.
 Driver A told to drive over the speed limit.
 Driver B told to obey speed limit and use safe driving techniques.


ISO Survey Results

Driver A - Passed 2,000 vehicles - Applied brakes 1,339 times. - Reached East Coast in 20hr. 12 min	Driver B - Passed 13 vehicles - Applied brakes 652 times. - Reached East Coast 20hr. 43 min.
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Right of Way




- ◆ Signal to let others know what you're doing
- ◆ Slow down as you approach intersections and scan for the other drivers
- ◆ Don't assume that the other vehicle will stop



Turning

- ◆ Signal > 100 feet in advance
- ◆ Check mirrors and blind spots
- ◆ Yield to pedestrians
- ◆ When making a left turn, keep wheels straight



Stopping Distance

Perception Time= 1.75 seconds
 Reaction Time= .75 seconds

At 60 MPH you will travel 220 feet in 2.5 seconds
 OG-OB

*Ideal Driving Conditions and a well maintained vehicle.

Following Distance

Perception + Reaction + Brake distance=
STOPPING DISTANCE

At 55 MPH

- PT= 141.2 feet
- RT= 60.5 feet
- BD= 144 feet
- Total Stopping Distance= 346 feet

The 3 second rule

Applies to ideal conditions only

Add one second for each adverse condition:

- Poor light
- Weather
- Traffic
- Roads

Improper Passing

- ◆ Reasons why we pass:
 - Slower vehicle in front
 - Late
 - Better vision
 - Aggressive driving habits
 - Leader of the pack
- ◆ Is the pass necessary?

Tips when passing:

- ◆ Maintain proper distance
- ◆ Check blind spots
- ◆ Don't stay in blind spots
- ◆ Look at front tires
- ◆ "See" pavement in front of car you're passing
- ◆ "what if"

Intersections

Highest chance of a collision

At every intersection you are either the first vehicle or someone is ahead of you.

- If first scan before you proceed-delayed acceleration
- If others ahead stop so you can see the bottom of their tires. Count 2 seconds before moving.

WARNING



Cell Phone use

Inattentive Blindness
 – “Being able to see the automatic or routine but missing the unexpected”

Per Va-Tech study you increase your chances of being in an at fault accident by 400%

NHTSA estimates 25% of all police reported accidents involve distraction or inattention

Illegal in most States

Hands Free Devices

Primary Distraction is not holding the phone it is the conversation.

Per Hopkins; the brain can not simultaneously dedicate full attention to visual and auditory tasks.

The Distracted Drivers Test

* This quiz was created for the NBC current events program. “Dateline,” by leading scientists who are studying driver distraction.

* It is not intended to be scientifically valid, but should serve as a guide determining your risk factor at the wheel.

* It is intended to make you more aware of any dangerous driving habits you may have.

1) When you are driving, do you:

A/ Never or rarely use a cell phone 0 Points
 B/ Use a hand-held cell phone 40 Points
 C/ Use a hands-free cell phone 30 Points
 D/ Often talk on the phone and at the same time do things like eat, read, drink, smoke or write 50 Points

2) How long do you think you can safely look away from the road?

A/ One Second 10 Points
 B/ Two Seconds 20 Points
 C/ Three Seconds 30 Points
 D/ Four Seconds 40 Points
 E/ Five Seconds 50 Points

3) When driving, are you:

A/ Usually relaxed 0 Points
 B/ Often running late but not stressed about it 10 Points
 C/ Often running late and anxious to make up time 40 points

4) Describe your normal driving routine: (Check each that applies)

A/ Long Commute	15 Points
B/ Congested Traffic	25 Points
C/ Passengers	15 Points
D/ Children	25 Points
E/ Pets	50 Points
F/ None of the above	0 Points

5) What is your age:

A/ 16 to 25	35 Points
B/ 26 to 54	0 Points
C/ 55 to 69	15 Points
D/ 70 plus	35 Points

6) What do you do in dense traffic:

A/ Try to follow the car in front of me	35 Points
B/ Maintain a safe following distance, even if cars have to cut in front of me.	10 Points
C/ Try to avoid driving during peak traffic	0 Points

7) When your cell phone rings while you are driving, what do you do:

A/ Answer it when it rings	40 Points
B/ Answer it when safe to do so	15 Points
C/ Leave it turned off (or, don't own one)	0 Points

8) What do you regularly do when you drive (Check all that apply and tally the points)

A/ Adjust temperature/radio and other controls	10 Points
B/ Adjust mirrors, seat or seatbelt	15 Points
C/ Change cassettes or CDs	20 Points
D/ Eat, brush hair, apply makeup or shave	25 Points
E/ Read (maps, directions newspaper, etc.)	45 Points
F/ None of the above	0 Points

9) What is the farthest you will reach for something ?

A/ Drink holders	5 Points
B/ Passenger seat	10 Points
C/ Glove box	20 Points
D/ Floor	30 Points
E/ Back seat or floor	40 Points

10) When you drive, do you:

- A/ Often listen to music or the radio 10 Points
- B/ Often listen to books 30 Points
- C/ Sometimes get so caught up in conversations or whatever you're listening to that you get lost or miss an exit 50 Points
- D/ None of the above 0 Points

Tally

<u>Points</u>	<u>Distraction Factor</u>
0 to 110	Low Risk
111 to 190	Moderate Risk
191 + Points	High Risk

Seat Belts

Protect by absorbing forces of a crash.
 Help you stay in control of your vehicle.
 Keep passengers in their seats
 45% better chance of surviving a serious crash

It's the law!

WARNING

Seat Belts Don't Just Save Lives



Defensive Driving Summary

- ◆ Plan ahead so you're not rushed
- ◆ Drive defensively (scan the road)
- ◆ Off gas over brake
- ◆ Slow Down and make room
- ◆ Be patient avoid rage
- ◆ Remember, you **CAN'T** control others, but you **CAN** avoid them and you **CAN** control yourself.

Fleet Safety Management

Developing a Company Policy
MVR & Establishing MVR Criteria
Medical Cards
Driver Training
Insurance

Developing A Company Policy

Written Program
Establish Rules for Use
Inspection Requirements & Maintenance

MVR's & Criteria

Time of Hire and annually
Who runs your reports?
What criteria is used for evaluation?
What are the consequences of a poor record?

Medical Cards

GVW or GCW of 10,001 lbs.
Valid for 24 months

Driver Training

Designate a driver trainer for ride along
Set requirements for drivers
Provide online or Classroom training

Insurance

What are my limits?
Uninsured & Underinsured
Excluded Drivers