

Defensive Driving for Small Fleets

Berkshire Hathaway Homestate Companies

Loss Control Department

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Objective

At the end of this discussion all participants should be able to more effectively understand common hazards associated with operating a motor vehicle, and implement actionable driving behaviors which can help to avoid vehicle collisions.

Discussion Points

Why Drive Defensively

What we can and can't control

Motivations to drive safely

Focus & distracted driving

Safe Driving Concepts

Speed

Intersections

Parking

Backing

Distractions

Tailgating

Following Distances

Right of Ways

An aerial, high-angle photograph of several yellow taxis in a city street. The taxis are arranged in a line, and the street has white lane markings. The image is slightly blurred and has a dark, moody color palette.

**“When you drive defensively,
you drive safely to save time,
money, and lives, despite the
conditions around you and
the actions of others.”**

**- Safe Practices for Motor Vehicle Operations,
ANSI/ASSE Z15.1**

Defensive Driving

What is Defensive Driving?

Defensive driving is a set of road skills and techniques that assist a driver in defending themselves from hazards outside their control.

We Can't Control Other Drivers



Attention Level



Speed



Impairment



Failures to Yield

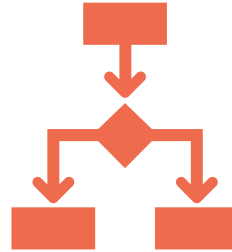


Mental State

What We Can Control



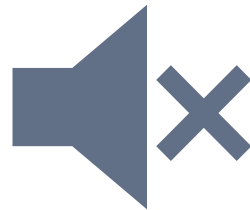
Vehicle Condition



Decision Making



Speed



Limiting Your Distractions



Mental State



Drowsy Driving

According to the National Safety Council

20 hours without sleep is equivalent of a blood alcohol level of 0.08%

100,000 reported crashes are the direct result of driver fatigue each year

20% of Americans admit to having fallen asleep at the wheel in the past year

What Drives **You** to Be Safe?



Motor Vehicle crashes are the leading cause of death in the US, with over 100 people dying every day.



Crashes that occurred in 2017, the cost associated to injuries or death exceeded \$75 billion.



In 2018, pedestrian fatalities rose by 3.4% when compared to 2017.



You are 23x more likely to be involved in an auto accident while texting and driving.



Seatbelts reduce the risk of death by 45%.



Intersection crashes represent 40% of all reported crashes and 21% traffic fatalities.

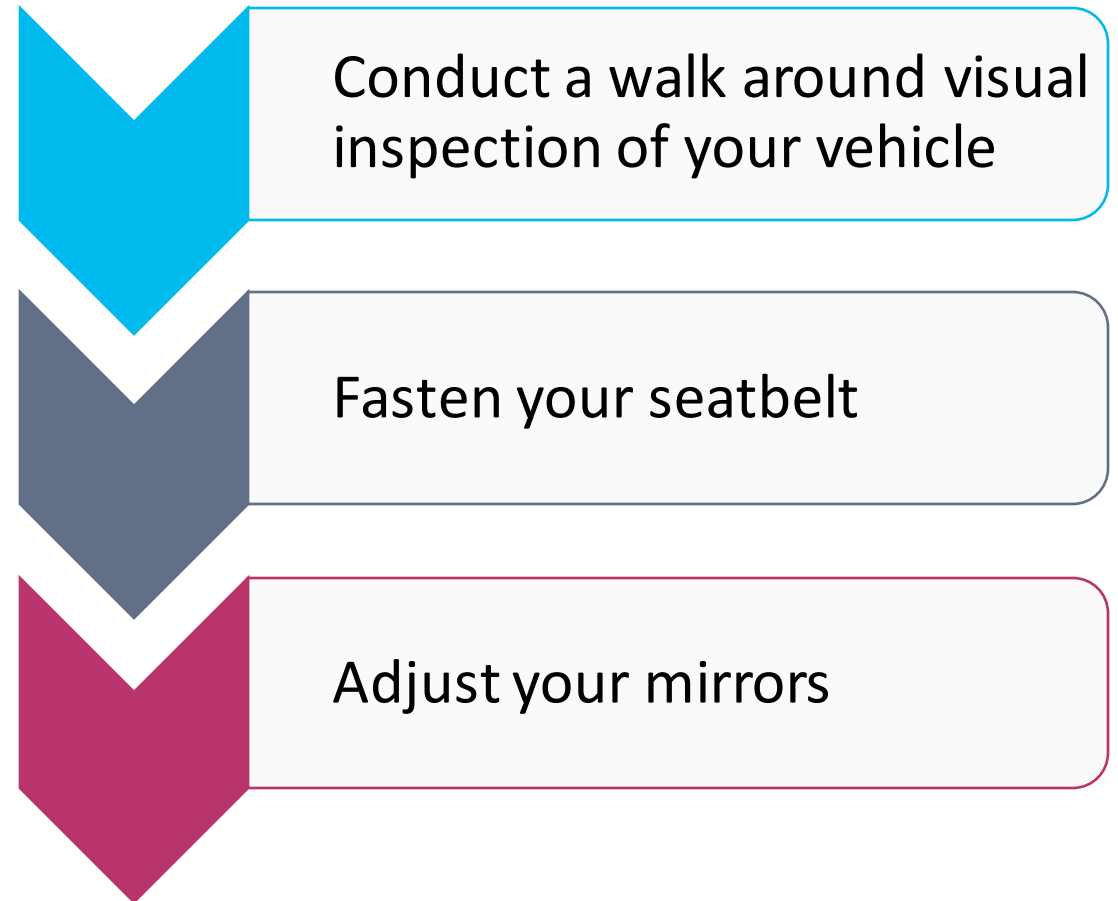
Vehicle Inspection Checklist

Person Completing the Inspection: _____

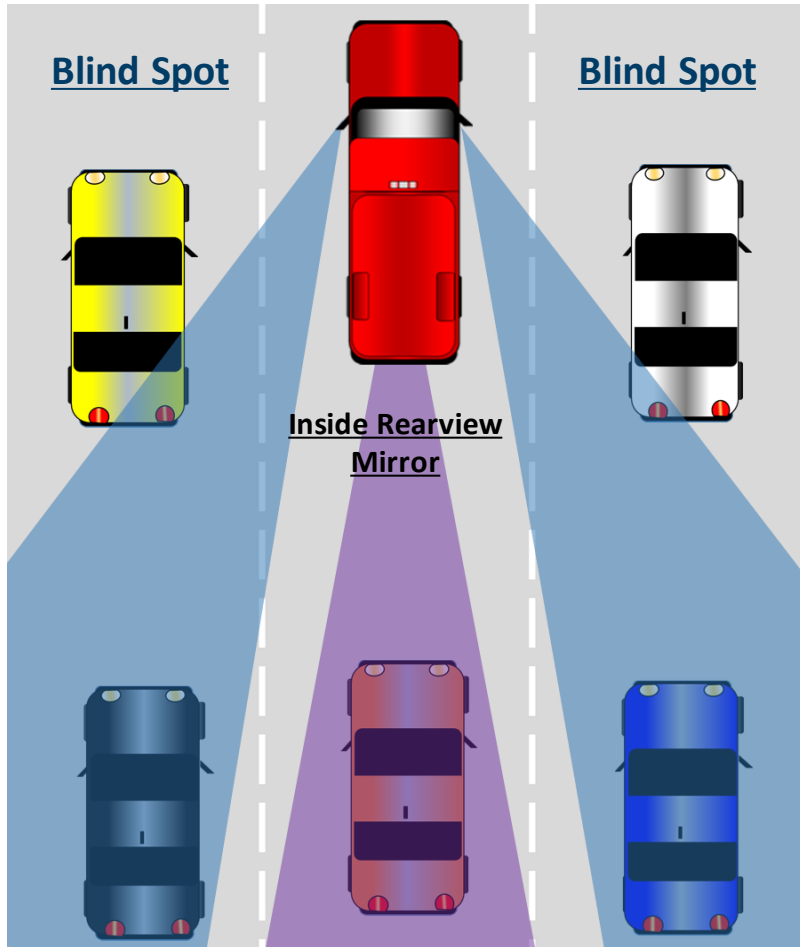
Date Completed: _____ Vehicle Information: _____

Exterior Inspection			
Lights and Signals		Acceptable	Unacceptable
	Headlights (low and high beam)		
	Brake lights		
	Turn signals		
	Reverse lights		
	Hazard lights		
Tires			
	Check tire pressure (including spare)		
	Tread depth		
	General condition of tires		
Fluids			
	Engine oil level		
	Transmission fluid		
	Brake fluid		
	Power steering fluid		
	Coolant level		
Windshield/Windows			
	Check for cracks or chips		
	Ensure wipers are functioning properly		
	Refill windshield washer fluid		
Mirrors			
	Adjust side mirrors		
	Check rearview mirror for clarity		
License/Registration			
	Ensure Current and Valid		
Interior			
Seatbelts			
	Check for proper function and visible damage		
Brakes			
	Test the brakes for responsiveness		
Steering and Suspension			
	Check for any unusual sounds, leaks or vibration		
Dashboard Warning Lights			
	Ensure no warning lights are illuminated		
Horn			
	Test for proper functioning		

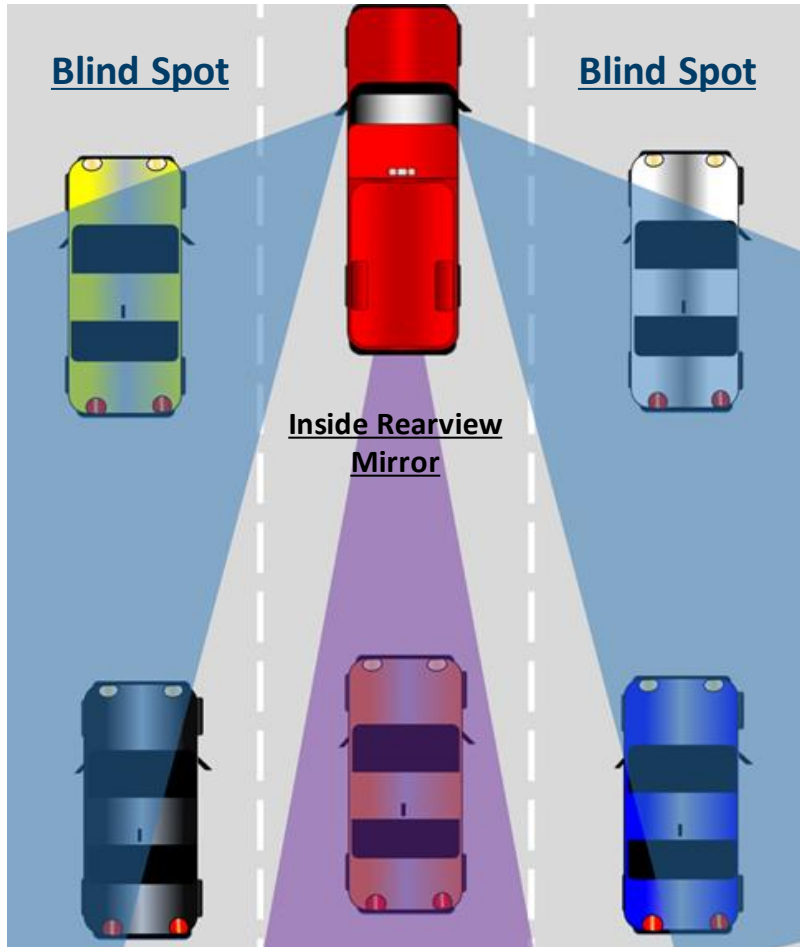
Before You Begin Driving



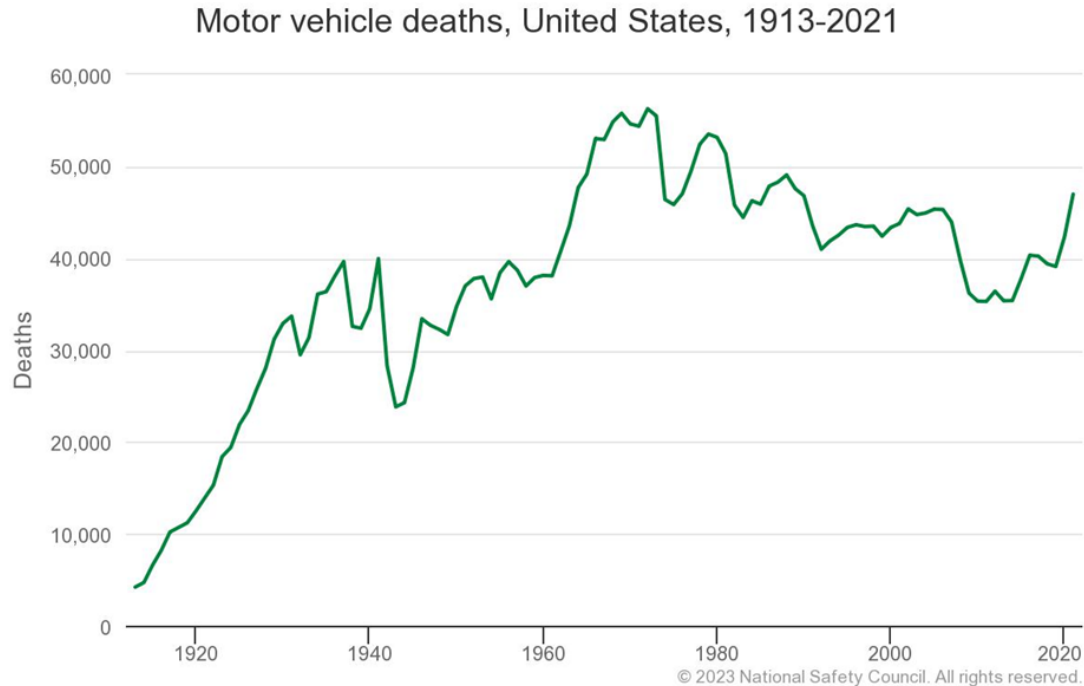
Improper Mirror Adjustments



Proper Mirror Adjustments

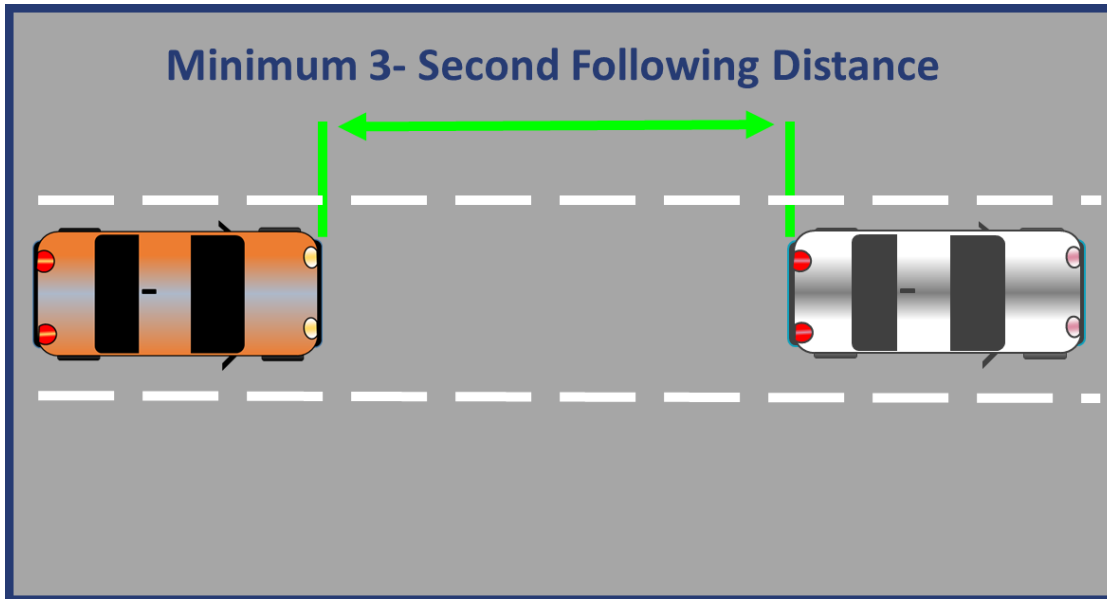


Defensive Driving Techniques



- Why are we discussing this?
 - Workplace fatalities are high in many industries
 - Driving exposures are increasing after notable slowdowns in 2020
 - Insurance costs continue to rise for across all lines
 - These risks are preventable

Following Distance - The 3-Second Rule



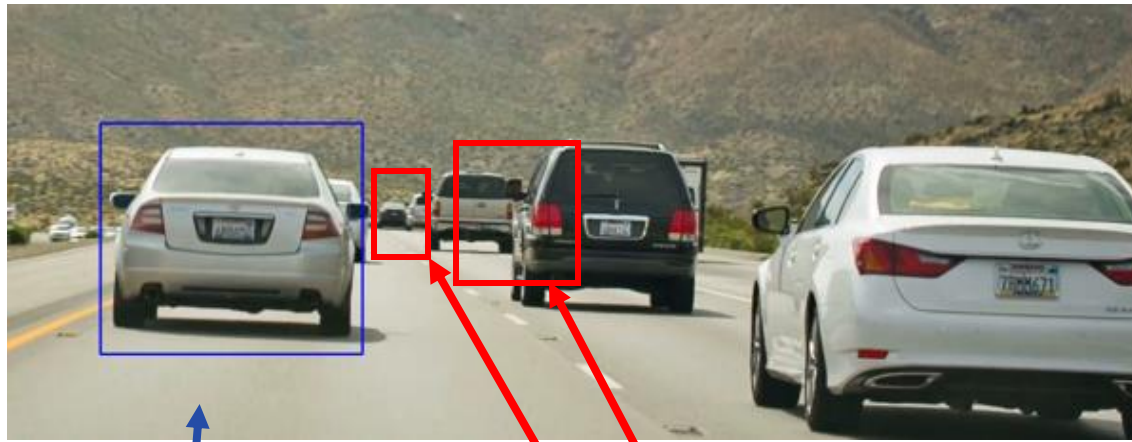
Maintain an adequate minimum following distance

3-5 seconds
for speeds
less than 40
MPH

5-7 seconds
for speeds
more than
40 MPH

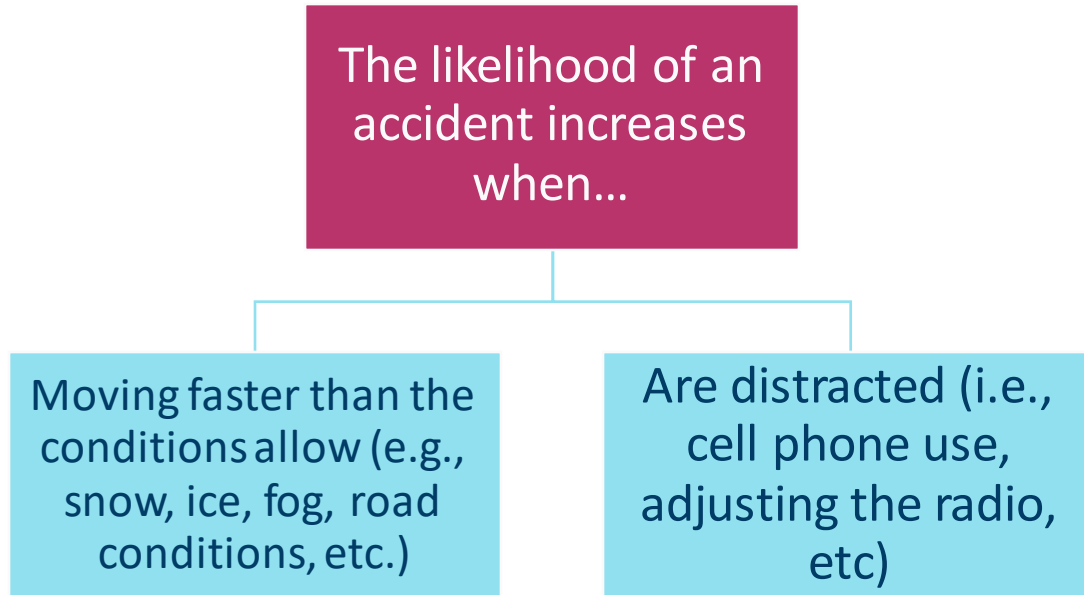
Scan Far in Advance

- How much space is available?
- Plan your movements - Smooth stops and turns.
- Keep your eyes ahead - either 10 seconds or focusing on the car driving in front of the car you are following.



Should you be focused on this car?

How about these cars?



Tailgating

The act of following too closely to the car in front.



If you are the driver of the car being tailgated

- Maintain a safe speed
- Scan mirrors
- Change lanes
- Look for a safe place to pull over

Avoiding Rear-End Collisions

How can you avoid rear-ending ANOTHER DRIVER?

Do not tailgate
– keep plenty
of space
between you
and the vehicle
in front.

Keep your eyes
far down the
road to see
hazards

Anticipate
actions of
other driver

Drive at a safe
speed and not
distracted

Rear-End Crashes - Reduce the Risk

According to Property Casualty Insurers Association of America, the average driver will file an auto collision claim about once every 17.9 years. That's about 3-4 collisions in a lifetime. And rear-end crashes are one of the most commonly reported motor vehicle incidents that can result in serious injury or fatality.

What's the quickest answer on how to avoid a rear-end crash in most cases? Increase your following distance, maintain a safe speed for the conditions, be alert, and be attentive. The dangers of being under the influence of illicit drugs or alcohol or other serious impairment are not detailed here. Please refer to your local Department of Motor Vehicles (DMV) for information on alcohol and drug use and impairments, and their effects on driving.

The following mainly applies to passenger vehicles - fleet vehicles have their own unique circumstances to address. To help minimize the risk of being involved in a rear-end crash, ask yourself the following questions:

Am I driving a safe vehicle?

Windshield

Clean on the inside and out? Windshield wiper blades properly working?

Tires

Properly inflated to your vehicle manufacturer's specifications? This includes the spare tire if you have one. Walk around your vehicle before entering it to check for underinflated tires. Check tire pressure at least once a month when tires are cold. The National Highway Traffic Safety Administration (NHTSA) recommends at least a monthly check of tires.¹

Check for worn tire treads

For years, drivers have been told to use the "penny test" to determine whether it was time to replace their tires. If you put a penny into the tire tread and could see all of Lincoln's head, it was time to replace the tire (1/16" measurement). However, according to Consumer Reports, the penny test is no longer the norm to measure for tread depth. Instead, use Washington's head on a quarter to measure for tread depth of 1/8" measurement by holding the quarter, head down, inside of the tire groove. Part of Washington's head should be covered by the tire tread. If you can see the top of Washington's head, it's time to go tire shopping.²

The difference between 1/8" of measurement vs. 1/16" of measurement could result in being able to stop on a wet freeway vs. crashing into the car in front of you or hydroplaning in rainy weather.

Steering

Is the steering wheel too easy or too difficult to steer that could signal the need for service? Is the steering wheel itself free of slippery substances such as water, grease, lotion, oil that could result in loss of control of the vehicle?

Brakes

Are they working properly? Is your vehicle serviced on a routine basis to check for brake wear? Keep in mind that the heavier the vehicle, the more work that it takes for the brakes to stop it. Cargo and/or passenger loads can add to brake performance.

Lights

Are headlights, tail lights, back-up lights, and turn signals all working?

Mirrors

Rearview mirror, left and right side mirrors adjusted for your visibility?

Seatbelts

Are seatbelt restraints properly working, and are you and your passengers wearing them properly?

Vehicle cargo and contents

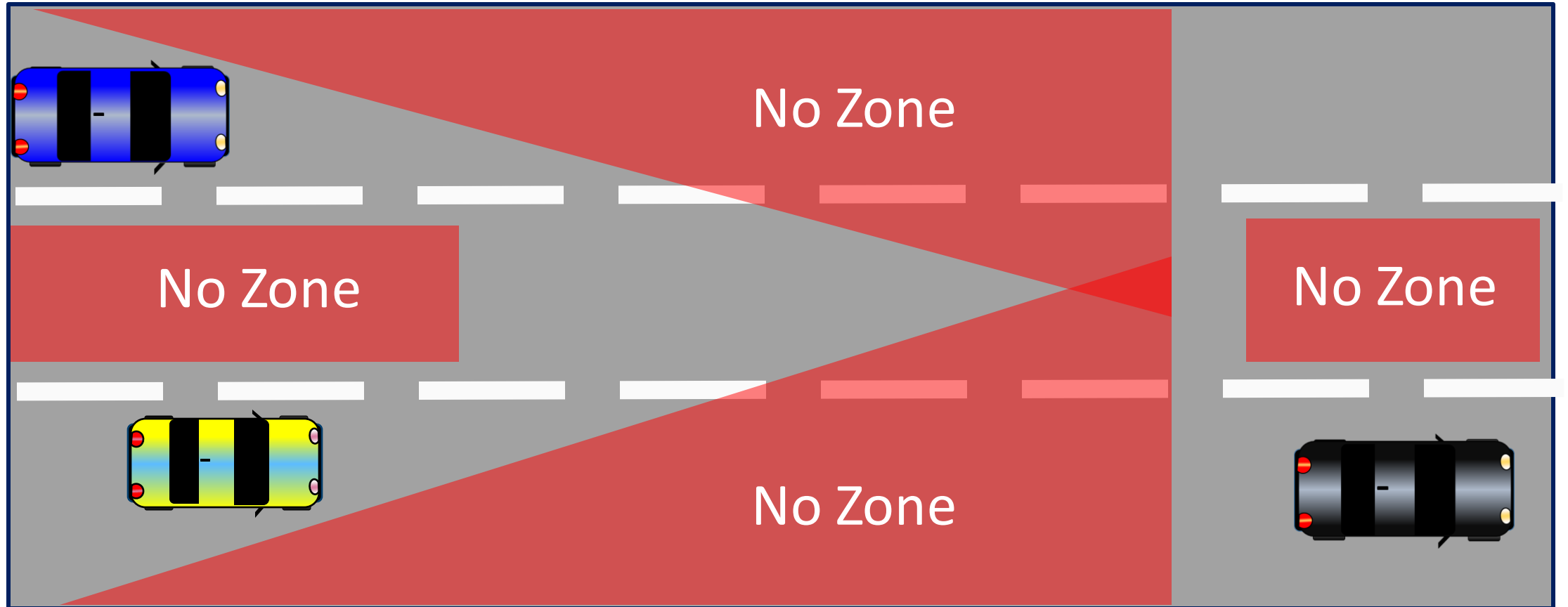
Are the contents of your vehicle secured to prevent movement while driving?

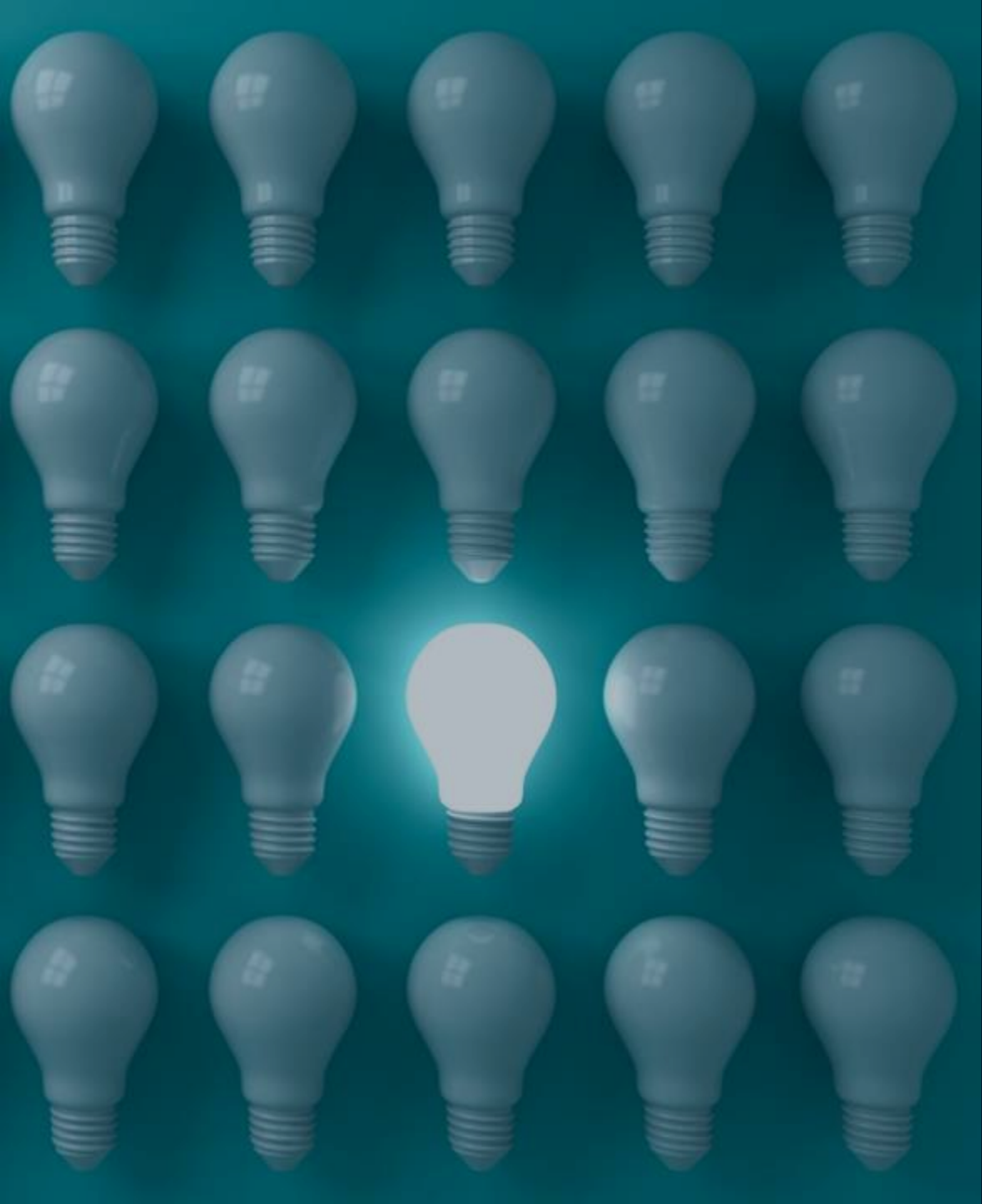


How can you avoid BEING rear-ended?

- Avoid tailgaters – change lanes if possible
- Use hazards/blinkers to alert other drivers of slow down ahead, if necessary
- Maintain a distance away from aggressive and distracted drivers
- Be a predictable driver – use signals and brake in advance

Billboards and "No-Zone" Areas





Remain Visible to Others

- Always keep your eyes scanning to see what's happening – check mirrors every 5 - 8 seconds
- Don't be afraid to honk
- Always use your turn signals
- When able, make eye contact or signal with other drivers
- Activate hazard lights when pulled over

According to NHTSA...

".... speeding-related fatalities increased 8% from 2020 to 2021, with 12,330 people killed in 2021 speeding-related crashes. This represents 29% of all traffic fatalities in 2021. The estimated number of people injured in speeding-related crashes also increased by 7%."

Source: <https://www.nhtsa.gov/press-releases/speed-campaign-speeding-fatalities-14-year-high#:~:text=NHTSA%20released%20new%20data%20on,crashes%20also%20increased%20by%207%25.>

How much time do you save by speeding?

Speed (MPH)	Time (Minutes)
65	55.6
70	51.4
75	48
80	45

Distance = Speed (MPH/60 minutes) x Time (minutes)

Speed vs Time Taken for 60 miles

A blurred background image showing a person's hands on a steering wheel and a smartphone held in the right hand, illustrating distracted driving. The image has a blue tint and a semi-transparent dark overlay.

Distracted Driving Activity

3,522 Deaths associated with
distracted driving in 2021*

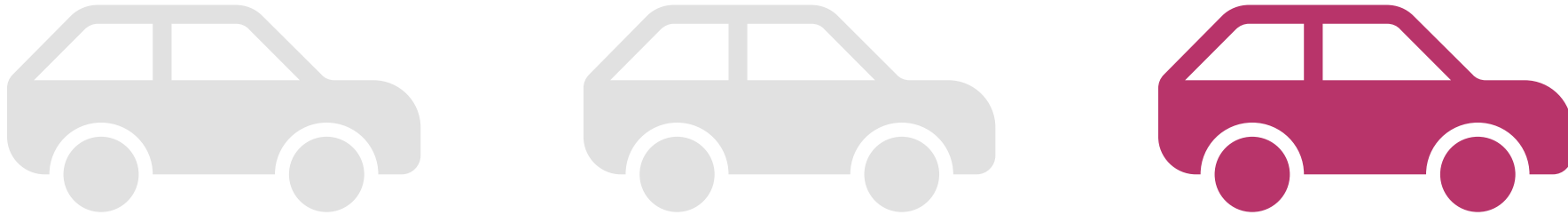
Young drivers are most likely to
be distracted while driving
though injuries occur with
drivers of all ages

Driving while distracted is
against the law in all 50 states

Distracted Driving

Any activity that takes
a driver's attention
away from the road

Talking on the Phone While Driving



Nearly **one in three** drivers say they did this “fairly often” or “regularly”.

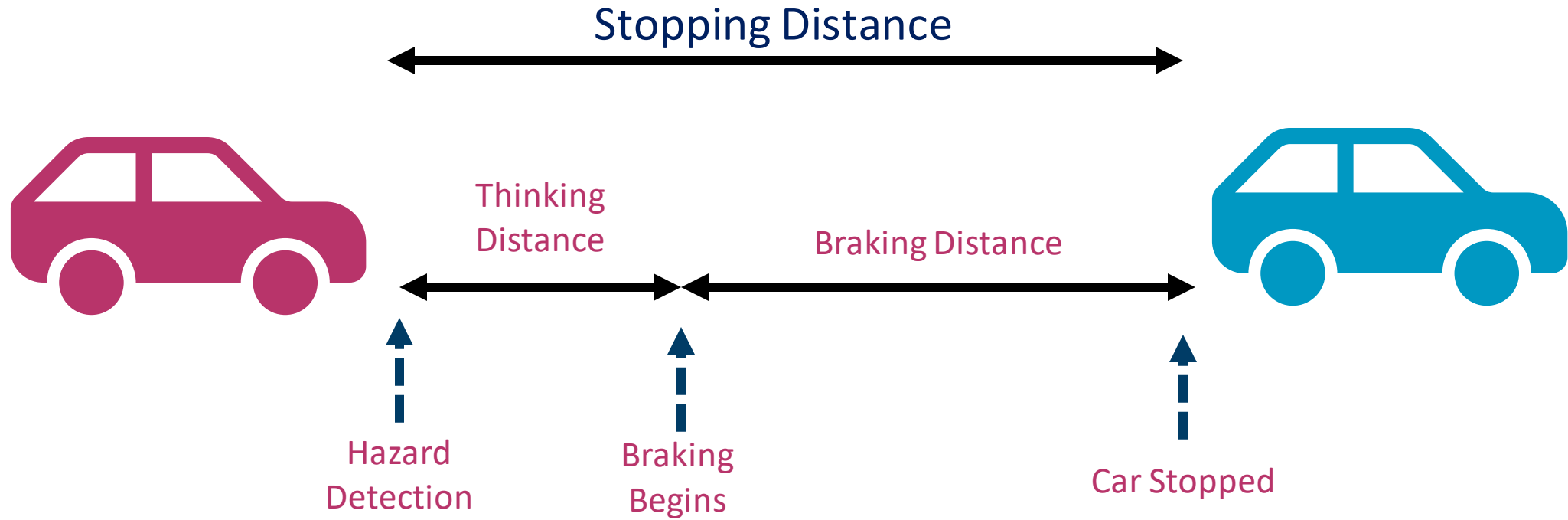


Intersections

Intersection accidents are the second leading cause for crashes, accounting for 40% of accidents

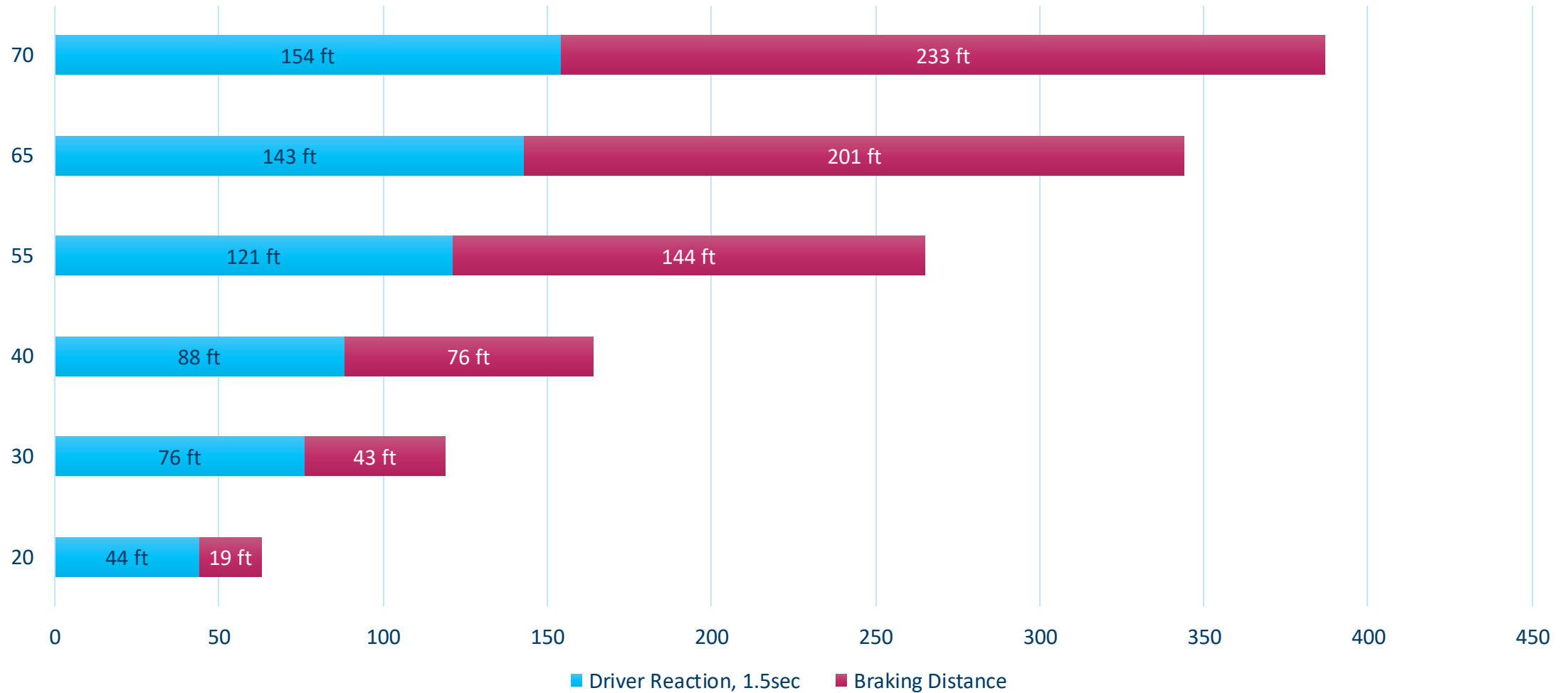
- Always approach an intersection as if you are going to stop.
- Don't forget to look both ways...TWICE!!
- Use your horn and lights

Stopping Distance



Thinking Distance + Braking Distance = Stopping Distance

Total Stopping Distance



Drive for the conditions encountered



Prepare



Protect



Prevent

Drive for the Conditions Encountered

In rain, wind, and blowing dust...

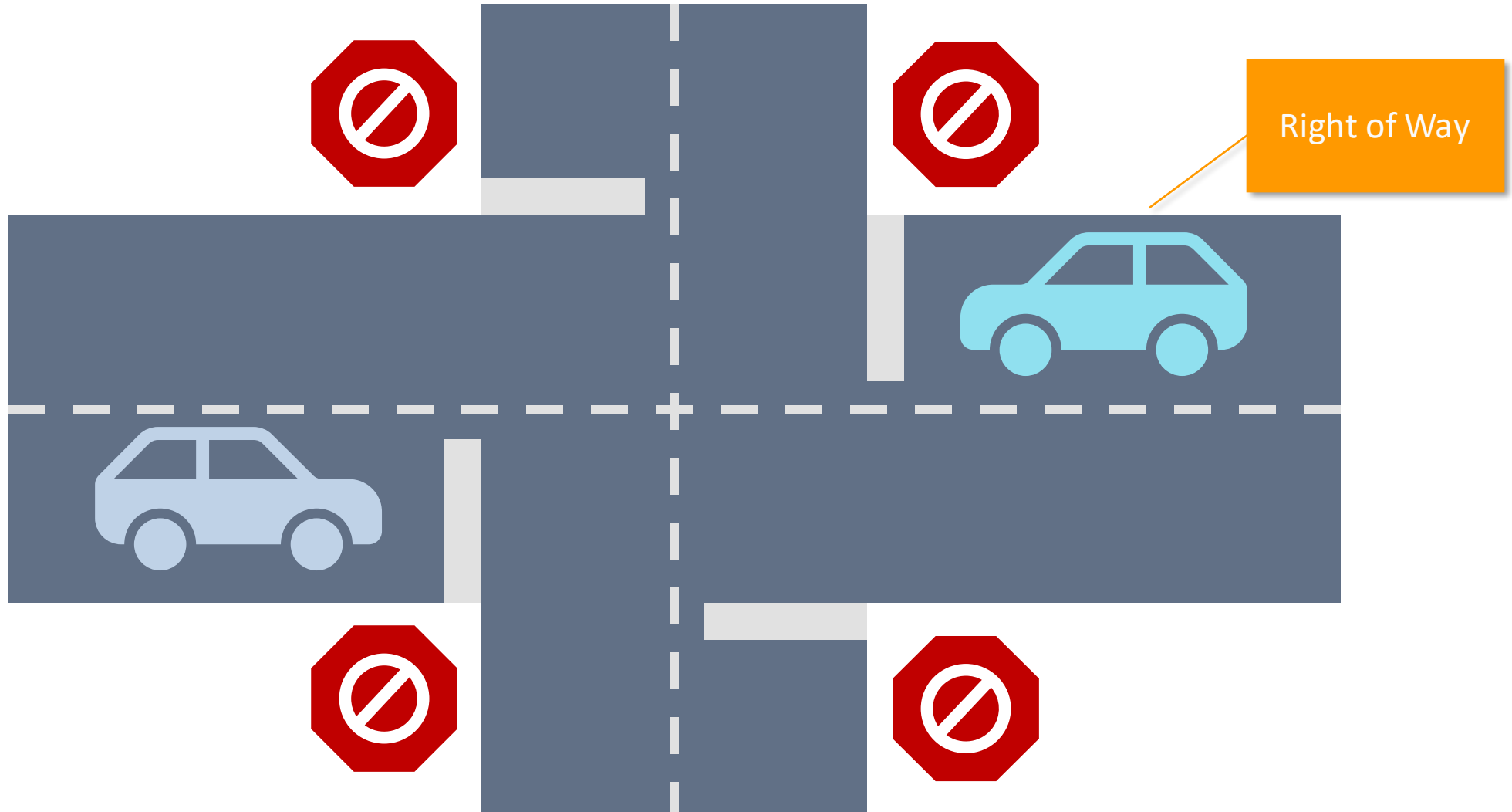
- 1 Make sure your car is in working order.
- 2 Plan your route.
- 3 Slow down.
- 4 Give extra room to other vehicles.
- 5 Turn on your headlights.
- 6 Avoid sudden movements.
- 7 Never use cruise control in wet conditions.
- 8 Avoid standing water on roadways.



Intersections: Understand Your Surroundings

Have an escape path
– be able to see the
tires in front of you
when stopped

Right of Way – Who Has it?





Parking Lot Safety

Drive Slow

Stop for pedestrians
(Yield at crosswalks)

Get prepared before moving
(Less distractions)

Look Behind You
(Even if you have a back-up camera)

500,000

backing accidents a year,
according to the NHSTA



Backing

- To avoid collisions while backing
 - Attempt to eliminate the need for backing
 - Walk around your vehicle to ensure there are no obstructions (i.e. shopping carts, etc.)
 - Always look behind the vehicle (never assume the area is clear)
 - Keep windows clear. Use defrosters to melt ice and snow during winter months (if applicable)

Defensive Driving Summary

Safe
Driving

Psychological
Factors

Human Factors

Dynamics of
Accidents

Safety
Equipment

Crash Preventative
Techniques

Traffic Laws

Proprietary Statement

The content in this presentation has been created by BHHC Workers Compensation in-house Loss Control Specialists and is reflective of information accurate as of December 2023. Please be aware that the contents are subject to change over time.