

## Internet-Based Defensive Driving Course Can Help Reduce Loss Frequency Among Car, Truck and Bus Fleets



AIG Programs is pleased to make available – at no cost to our policyholders – a state-of-the-art defensive driving education course designed to reduce vehicle loss frequency in businesses with car, truck or bus fleets. This innovative service is being offered to select AIG Programs commercial auto policyholders.

### Teaming Up with the Best

AIG Programs has contracted with the National Safety Council to provide its Internet-based Defensive Driving Course (DDC-PC Online) to our policyholders. Since 1964, more than 45 million drivers have taken the Council's eight-hour

Defensive Driving Course on which DDC-PC Online is based. No other course is as widely used by corporations, government agencies, courts and municipalities.

### Motor Vehicle Collisions Are Costly

According to the National Safety Council, the average annual cost employers incur as a result of motor vehicle collision injuries is \$350 per employee. On average, one out of nine employees are involved in collisions each year. Educating your employees on good driving habits provides them with the tools they need to avoid the risks of operating a vehicle – on or off the job. At AIG Programs, we feel that DDC-PC Online is one of the best tools available for driver education and improvement. It offers the most current and comprehensive content of any major driver improvement self-study program.

### Everything You Need to Know to Avoid Collisions

Upon completing the course, participants can identify the many personal benefits of driving defensively. Specific topics addressed in the program include:

- The difference between good driving and defensive driving

- How physical conditions, emotions, drugs and alcohol can affect driving
- The six most common driving errors (and how to avoid making them)
- What drivers can and cannot control in the driving environment (including vehicle, weather, light, traffic and road conditions)
- The benefits of various occupant restraint systems

DDC-PC Online uses multimedia streaming to enhance the course with sound narration. More than 600 interactive illustrated screens with colorful graphics, engaging animation and user-friendly exercises enhance the learning experience. Users proceed through the online course at their own pace (which, on average, takes about four hours). Pre- and post-tests help users and their administrators measure what they've learned.

### Getting Started

To get started with the DDC-PC Online program, follow these simple steps:

- 1) Access the Internet and go to AIG's Defensive Driving Site located at <http://www.stlu.com/fd/aigsn.asp>.
- 2) On the home page of the site, click on the "NEW STUDENT" button. Select an item from the main menu.
- 3) Once you select an item, you will be asked for a teamkey or serial number. Enter the teamkey given to you by your instructor and click on "Register ID."
- 4) You will be presented with a registration page. Fill in the required fields.
- 5) Once you submit your registration information, you will go to your Student Center page. Click on "My Courses" in the left navigation bar or "here" at the bottom of the page to access your Defensive Driving Course.
- 6) Enjoy the course and drive defensively!

It is also important to note that the course has been designed with a bookmark feature that allows participants to complete the course in several sittings. When returning to the site to continue training, participants just click on the "Returning Student" button and enter their username and password.

# AIG Programs

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## Inside This Issue

AIG Programs introduces a premier Internet-based Defensive Driving Course that can help reduce vehicle loss frequency among businesses that have car, truck or bus fleets. *Details inside...*

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**AIG Programs encourages you to photocopy the form below and distribute it to your drivers. Or create your own custom form for distribution that includes your company's policy number, insurance broker/agent name and telephone number, etc.**

## If You Have an Accident...

Report it to your local AIG claims office as soon as possible and have the following information available:

COMPANY NAME

VEHICLE MAKE, MODEL, YEAR AND SERIAL NUMBER

INSURANCE COMPANY IDENTIFICATION CARD AND POLICY NUMBER

DRIVER'S LICENSE NUMBER

UNIT NUMBER

YOUR INSURANCE BROKER OR AGENT NAME

IDENTIFICATION OF ALL OTHER PARTIES INVOLVED, INCLUDING WITNESSES

EXTENT OF VEHICLE DAMAGE