



Defensive Driving – Management Considerations

Defensive driving is driving to prevent crashes in spite of the incorrect actions of others or adverse driving conditions, such as weather, traffic, lighting, vehicle or road condition, or your driver's physical or mental state. The defensive driver assumes that other drivers may make mistakes and is on guard in the event an error is made.

Drivers must understand that a “preventable” crash is one in which a driver failed to exercise every reasonable precaution to prevent the crash irrespective of the extent of property damage and/or personal injury, to whom it occurred, the location of the crash, or who is judged legally liable.

Your company's safety program should include defensive driver training. The following are management areas that should be addressed.

	Yes	No
Have your drivers been trained in the concept of defensive driving and preventable crashes?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company encourage defensive driving?	<input type="checkbox"/>	<input type="checkbox"/>
Do drivers perform a pre-trip vehicle inspection to assure that all lights are functioning properly, tires have sufficient tread and pressure, windshield wipers function and washer fluid is available, company-specified emergency equipment is on the vehicle, brakes and steering components are functioning properly, and tire chains are available in areas that warrant their use?	<input type="checkbox"/>	<input type="checkbox"/>
Are your vehicles equipped with emergency equipment (e.g., reflective triangles, fire extinguisher, first-aid kit, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you periodically have a “qualified” person ride along with your drivers to evaluate their defensive driving habits?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company have a formal review program for classifying preventable and non-preventable crashes?	<input type="checkbox"/>	<input type="checkbox"/>
Where the route is specified, is routing of vehicles selected to avoid hazardous situations and updated frequently to avoid hazardous situations, such as road construction?	<input type="checkbox"/>	<input type="checkbox"/>
Does your company have a realistic scheduling policy that encourages drivers to operate safely, including consideration of inclement weather effects?	<input type="checkbox"/>	<input type="checkbox"/>
Has your company defined a standard for judging safe driving performance for its drivers?	<input type="checkbox"/>	<input type="checkbox"/>
Are vehicles provided with adequate mirrors, proper lights, and reflective devices?	<input type="checkbox"/>	<input type="checkbox"/>
Is brake system maintenance performed as needed (e.g., shortened when operating in mountainous terrain), and are brakes adjusted properly?	<input type="checkbox"/>	<input type="checkbox"/>



Yes **No**

Do drivers properly adjust mirrors before starting a trip?

Do drivers take time to walk around their vehicles and look under vehicles to check for people, closely-parked vehicles, or other objects before starting or backing up?

Do your truck drivers know that commercial motor vehicles generally cannot negotiate curves at as high a speed as automobiles without the possibility of rolling over and that the posted advisory speed on curves is not for commercial vehicles, but for automobiles?

Do your drivers know what conditions make rollover more likely (e.g., high center of gravity of load, unsecured heavy load, excessive speed, etc.)?

Do your drivers understand the meaning of right-of-way? Generally, a driver should give right-of-way when entering traffic, when turning left in front of approaching traffic, and when changing lanes.

Have your drivers been trained on how to perform safe passing maneuvers? Passing tasks include checking sight distance ahead, checking mirrors for rear traffic, checking for passing traffic, estimating speed and position of approaching vehicles, estimating the time needed to safely pass, accelerating, steering, and checking for traffic entering from side roads.

Have your drivers been trained regarding safe turning procedures and hazards? Making turns with longer vehicles is more difficult, and an unsuspecting automobile driver can enter the trucks blind spots. Vehicle length forces truck drivers to make wide turns, sometimes encroaching upon adjacent lanes of traffic. Turning also takes longer to complete in a truck, thus increasing exposure time to hazards.

Have you considered attaching a "Wide Right Turn" decal on rear of trailers?

Have your drivers been trained regarding safe driving procedures when crossing intersecting roads (e.g., be in readiness to stop in the event a vehicle crosses in front of them)?

Have your drivers been trained regarding safe lane use and lane changing? Most lane use and lane changing crashes result from following too closely or being inattentive to traffic conditions ahead or to the side.

Have drivers been trained to properly control their vehicles on downgrades (e.g., gear selection)?



- Have drivers been trained to maneuver safely near pedestrians? Pedestrians often misjudge the speed and closeness of a commercial motor vehicle and assume a driver can and will slow down for them. Also, pedestrians think that because they can see a vehicle, the driver can see them.
- Have drivers been trained to safely maneuver on slippery surfaces and under reduced visibility conditions? Having a safe off-road area available to drivers for practicing vehicle handling on slippery surfaces is very helpful.
- Have drivers been trained regarding safe parking procedures (e.g., not parking near the crest of a hill)?
- Do drivers know how to set up and place emergency warning devices, and is periodic training provided?
- Do your drivers know what to do at the scene of a crash and who to contact?

Contact

AIG Programs Loss Control
T 800 611 3994
F 888 659 9047
programs@aic.com



Bring on tomorrow

COPYRIGHT ©2014, ISO Services, Inc.

CH-10-40 9/10/14

The information contained in this publication was obtained from sources believed to be reliable. ISO Services, Inc., its companies and employees make no guarantee of results and assume no liability in connection with either the information herein contained or the safety suggestions herein made. Moreover, it cannot be assumed that every acceptable safety procedure is contained herein or that abnormal or unusual circumstances may not warrant or require further or additional procedure.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: www.linkedin.com/company/aig

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

© 2014 American International Group, Inc. All rights reserved.