Leading a Defensive Driving Effort Presented By BHHC Loss Control July 2025

40,901 Fatalities from vehicle crashes in 2023 (NHTSA)

94% are due to human error! (NHTSA)

2nd Leading Cause of Death for last 40 years for people ages 1-44 (CDC)

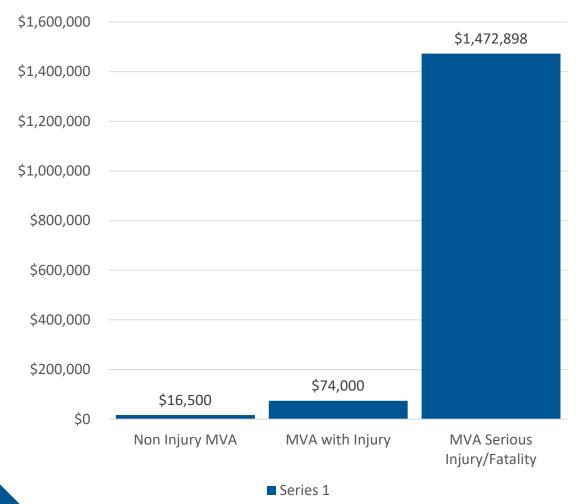
AGENDA

- Economic Impact of MVAs
- Introduction to Defensive Driving
- Where training fits in a Fleet Safety Program
- Defensive Driving Techniques
- Proactive Approaches
 - Dealing with Time Pressures
 - Fatigue Management
 - Managing Driver Distraction
 - Aggressive Driver Strategies
- Summary and Homework



Cost of Occupational Motor Vehicle Accidents

(driveteam.com)



Economic Impact of Motor Vehicle Accidents

Direct Costs

- Medical Expenses: medical treatment for injured employees
- Wage Replacement: Time loss for injured employees
- Vehicle Repair/Replacement: Costs associated with repairing or replacing company vehicles involved in accidents.



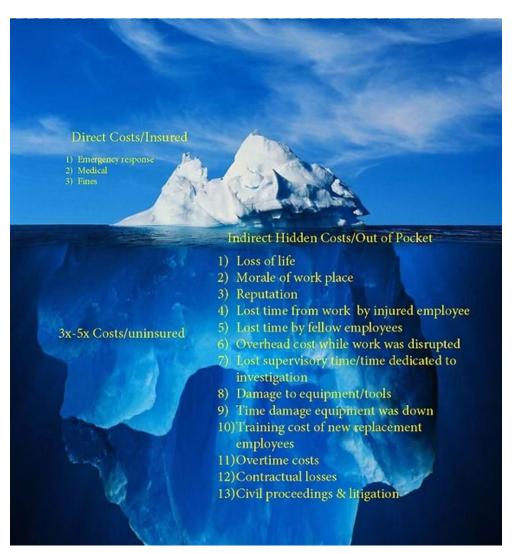
Economic Impact of Motor Vehicle Accidents

Indirect Costs

- Lost Productivity: Lost productivity for injured worker, supervisor and coworkers
- Replacement Workers: Hiring temporary workers or paying overtime

Insurance Costs

- Increased Premiums: WC and Auto Insurance are experienced rated – costs go up with more claims
- Liability Claims: Auto Liability claims from damaging others property or injuring others.





Economic Impact of Motor Vehicle Accidents

Legal and Administrative Costs

- Legal Fees: Legal representation and potential settlements or judgments (often covered in insurance).
- Administrative Costs: Time and resources spent on accident investigations, reporting, and compliance with regulatory requirements.

Reputation and Morale

- Reputation Damage: Accidents can harm a company's reputation, especially if they result in serious injuries or fatalities.
- Employee Morale: Accidents can negatively impact employee morale and lead to decreased job satisfaction and productivity.



Key components of a fleet driver safety program



- 1 Clear policies and procedures
- Ongoing driver training and education
- 3 Frequent vehicle maintenance
- 4 An effective system for incident reporting and prevention
- 5 Telemetrics to monitor driver safety habits

Economic Impact of a Safe Fleet

Training and Safety Programs

- Training Costs: Companies may need to invest in additional training and safety programs to prevent future accidents.
- Safety Equipment: Costs associated with purchasing and maintaining safety equipment for vehicles and employees.
- Fleet Safety Program: MVR's and driver selection, fleet maintenance and repair, Fleet Manager

Training fits into a fleet safety program



Creating a Fleet Safety Program



Establish Clear, Written Fleet Safety Policies



Use Tele metrics to monitor driving hehavior



Screen Drivers with Background and checks



Investigate accidents and implement corrective actions



Provide comprehensive driver training programs



Reward safe driving and recognize improvement



Conduct regular vehicle maintenance and inspections



Review and update program regularly



WHY NOT PUT TRAINING AND SAFETY FIRST?



Leading a Defensive Driving Effort

By the end of this presentation, you will be able to

- Equip your drivers with techniques to handle unexpected situations on the road
- Help your drivers more effectively understand common hazards associated with operating a motor vehicle.
- Help create actionable driving behaviors and avoid vehicle collisions.



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

National Safety Council

Defining Defensive Driving

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

10 Key Techniques

- Stay Alert & Focused
- Safe Following Distance
- Expect the Unexpected
- Follow Traffic Laws
- Scan For Hazards
- Avoid Aggressive Driving
- Weather Awareness
- Communicate Clearly
- Have an Escape Plan
- Stay Sober & Rested



You make one mistake every two miles you drive.

Adjusting the radio

Not signaling

Not checking mirrors

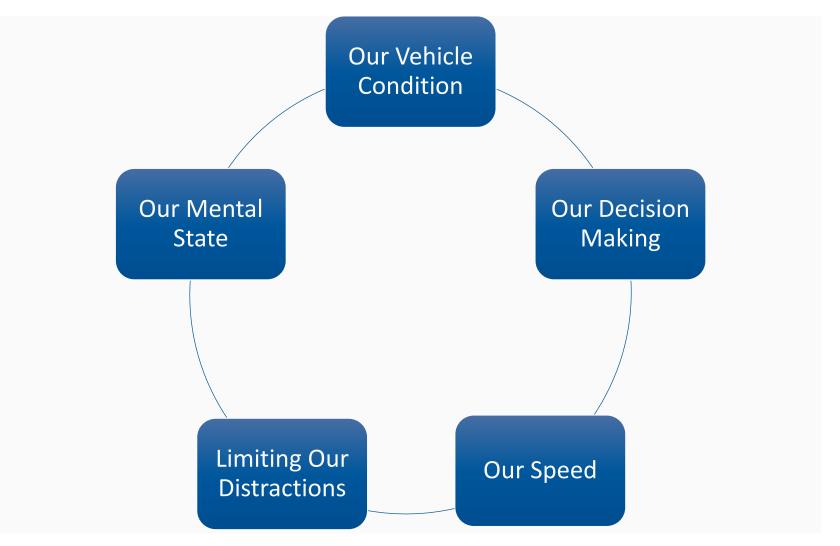
Other Drivers

WE **Attention Level CAN'T** Speed **CONTROL** Potential Impairment **OTHER** Failures to Yield DRIVERS Mental State



Defensive Driving focuses on What We Control!

Focus on what we can control







Stay Alert and Focused

- Be aware of common hazards such as pedestrians, cyclists, parked cars, and road debris.
- A sudden stop in traffic, a last-minute lane change, or an unexpected obstacle in the road—these situations test your ability to make split-second decisions.

Example: While driving through a residential area, you notice children playing near the street. By being aware of this potential hazard, you slow down and prepare to stop if necessary.



Managing Driver Distraction

Identify Common Distractions

- Cell phone use (calls, texts, apps) is a major culprit.
- Food, drinks, and adjusting in-car systems can also pull your attention.

Create a Distraction-Free Environment

- Set your GPS and music or podcasts before driving.
- Keep phones silenced or use hands-free options only if absolutely necessary.



Managing Driver Distraction



Maintain a Defensive Mindset

- Scan mirrors frequently, keep both hands on the wheel.
- Practice the "three-second rule," giving extra distance to adapt safely.

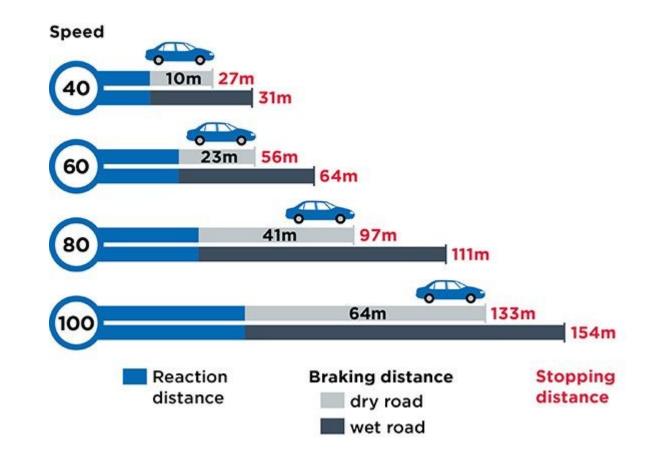
Stay Focused on the Road

- Deal with distractions only when stopped in a safe location.
- Always maintain an awareness of surrounding traffic and hazards.



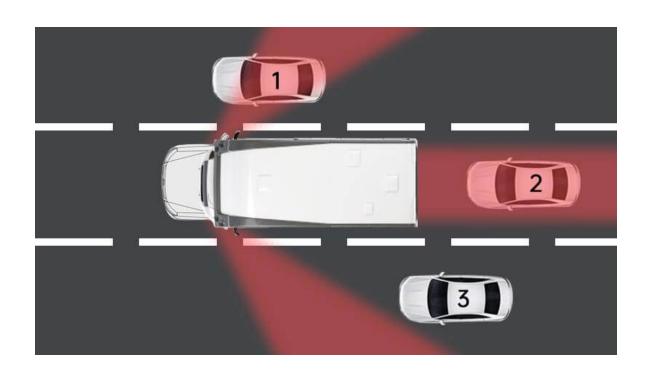
Safe Following Distances

- Three-Second Rule: Keep at least a three-second gap between your vehicle and the one in front of you. This gives you enough time to react if the vehicle ahead suddenly stops.
- Increase Distance in Adverse
 Conditions: In poor weather or
 heavy traffic, increase your
 following distance to allow for
 longer stopping times.



From NSW Government (Canada)





Expect the Unexpected (Defensive Maneuvers)

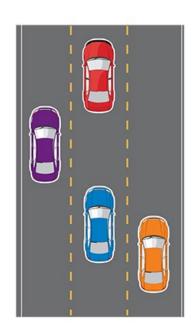
- Preparedness for all sorts of actions and reactions of other drivers and pedestrians.
- Remain visible-don't drive in another vehicles blind spot

Proper Scanning Techniques

- Use the "12-Second Rule". Scan the road ahead to spot problems and assess traffic conditions.
- Check your rearview mirror every 5-8 seconds.
- Glance at your side mirrors frequently.
- Pay extra attention at intersections and areas with potential hazards.

This helps you anticipate and prepare for changes in traffic patterns and road conditions.

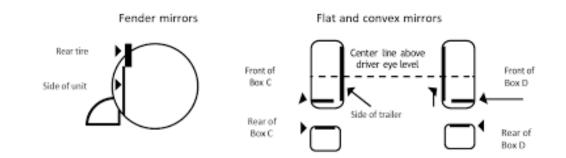


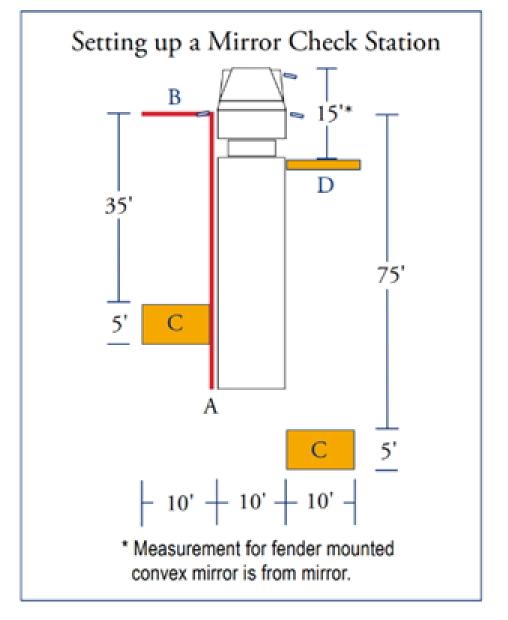




Mirror Check Station

- DOT Approach to significantly reduce lane change accidents
- Install targets for box trucks and tractor trailers to adjust mirrors to.
- Properly adjusted, cars will not leave the convex mirror prior to entering rectangular mirror.









Aggressive Driver Strategies

Recognize Aggressive Behavior

- Tailgating, weaving in and out of lanes, or excessive honking.
- Speeding or sudden, aggressive maneuvers.

Stay Composed

- Avoid engaging; remain calm and do not make eye contact or respond to provoking gestures.
- Keep your distance and let aggressive drivers pass when possible.



Adjust your Driving

- Maintain a safe following distance—back off if someone is driving erratically.
- Watch for sudden stops or lane changes and prepare to brake or steer smoothly.

Protect Yourself

- Use defensive driving habits (mirrors, signals, scanning) to stay aware of all surroundings.
- If you feel threatened, find a safe place to pull over and contact authorities if needed.

Follow Traffic Laws

- Driving at or below posted speed limits—and adjusting for weather or traffic conditions—helps prevent loss of control and reduces crash severity
- Understanding and yielding the right-of-way at intersections, crosswalks, and during merges prevents confusion and side-impact collisions
- Always signal before turning or changing lanes to alert other drivers and avoid sudden, unexpected movements that can lead to crashes
- Obeying red lights, stop signs, and yield signs is critical to avoiding intersection collisions and pedestrian accident
- Maintain a safe following distance (e.g., the 3-second rule) to allow time to react to sudden stops or hazards



Horn Flash Headlights Turn Signals **Hazard Lights** Vehicle **Position**

Communicate Clearly

- Use turn signals before every maneuver.
- Tap brakes to signal slowing down.
- Use headlights in low visibility conditions.
- Honk briefly to alert nearby drivers.
- Make eye contact at intersections safely.



Weather Awareness

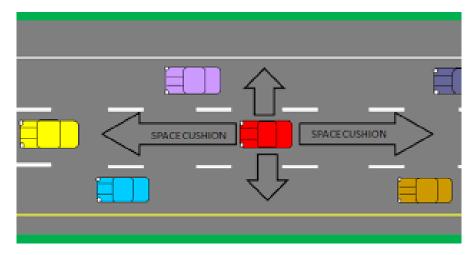
- Slow down in rain or snow.
- Increase following distance in fog.
- Use headlights in low visibility.
- Avoid sudden movements on slick roads.
- Check weather before every long trip.

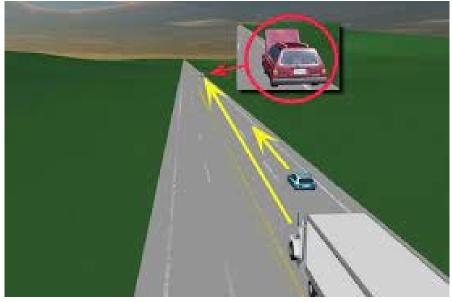




Have an Escape Plan

- Plan an "escape route" in case unexpected hazards arise (e.g., wide shoulders or clear side lanes)
- Try to predict what might happen.
- If driving on wet roads, brake smoothly and steer gradually to avoid loss of vehicle control.
- When driving in a snowstorm, fog, or other weather-related conditions, increase following distance to account for all hazards.
- If you sense a dangerous situation (like a driver swerving), increase following distance or safely pull over to let them pass.

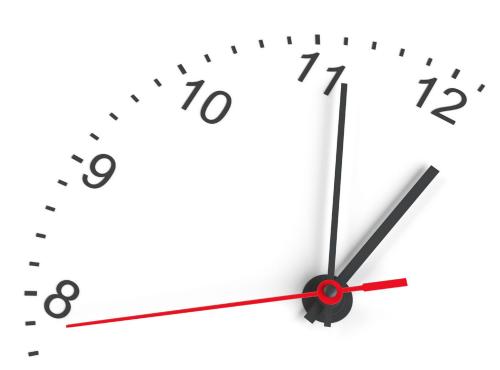






Other Distractions

Dealing with Time Pressures



Plan

- Schedule realistic travel times to minimize rushing.
- Pre-plan routes, anticipate traffic conditions, and allow for unexpected delays.

Pace Yourself

- Maintain safe driving speeds, even if you're behind schedule.
- Follow the "three-second rule" (or extend to four seconds in adverse conditions) to ensure sufficient stopping distance.

Dealing with Time Pressures

Prioritize Focus

- Resist distractions—no texting or adjusting electronics while driving.
- Stay mentally calm; avoiding frustration helps you stay alert and make better decisions.

Adapt to Conditions

- In heavy traffic or bad weather, slow down and give yourself more space.
- If you feel pressured, pull over briefly to reduce stress and safely update your schedule if needed.



San Francisco Rush Hour - CADOT





Fatigue Management

Recognize Fatigue

- Watch for warning signs: yawning, heavy eyelids, difficulty focusing, or drifting lanes.
- If you notice these signs, pull over in a safe location immediately.

Plan for Rest

- Schedule regular breaks on long trips (every two hours or 100 miles).
- Get adequate rest before driving; fatigue builds up over time.





Fatigue Management

Stay Alert

- Avoid driving at times when you would typically be sleeping.
- If you become drowsy, safely stop to stretch, rest, or take a short nap.

Maintain Defensive Mindset

- Keep extra following distance if you're feeling slightly fatigued.
- Vigilance is reduced when tired, so slow down and remain focused on surrounding traffic.



Assess YOUR Driving...

Evaluate your own driving skills the next time you get behind the wheel.

- Ask yourself "If I knew that today I will be injured or killed in an automobile accident, would I drive more defensively?"
- The next time you get behind the wheel, pretend that you are being evaluated by a driving instructor for the purpose of keeping your job.
 Only if you follow all the rules of the road, would you keep your job......would you pass the evaluation?

Assess your ORGANIZATIONS driving...

- If you have an employee that makes \$20/hour and they speed to get to their destination to save 2 minutes (that is \$0.67) of company pay/time, is it worth it?
- Do you find you have high maintenance bills brakes need replacement early, tires need replacement early, trucks in disrepair?
- If you walk up the side of one of the trucks, does the driver see you the whole time in their mirror?
- Do you give the drivers time to perform their job safely?
- Do you expect your drivers to follows the techniques described?
- How will you communicate this information to your drivers?





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