



CIRMA's Risk Management Services department continues to achieve the goal of providing high quality resources that educates and empowers members to manage risk.

## Defensive Driving:

Addressing the unique exposures of municipalities, school districts and local public agencies.



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Defensive driving is the responsibility of everyone who drives a vehicle and is necessary to save lives, time and money.

## Introduction

Let's start with the basics - What is the goal of driving?

How should we approach driving? Is it:

"Safe driving requires your full attention."

**Approach A:** To get to my destination as quickly as I can. Other drivers need to get out of my way.

- OR -

**Approach B:** To get to my destination safely and with consideration for the well-being and safety of other drivers and pedestrians.

The correct answer is **Approach B**.

## What is Defensive Driving?

**Defensive Driving:** the practice of using driving strategies that minimize risk and help avoid accidents, as by predicting hazards on the road.

Defensive driving is the practice of using driving strategies that minimize risk and help avoid accidents, as by predicting hazards on the road. In other words, it is essentially driving in a manner that utilizes safe driving strategies, enabling motorists to address identified hazards in a predictable manner. These strategies go well beyond instruction on basic traffic laws and procedures.

Defensive driving is the responsibility of everyone who drives a vehicle and is necessary to save lives, time and money.

**Distracted Driving:** any activity that diverts attention from driving, including talking or texting on your phone, eating and drinking, talking to people in your vehicle, fiddling with the stereo, entertainment or navigation system — anything that takes your attention away from the task of safe driving.

**Statistics** - According to the NHTSA (National Highway Traffic and Safety Administration), in the United States, 36,560 people were killed in traffic crashes in 2018<sup>1</sup>.

- 9,378 were speeding-related deaths
- 6,283 were pedestrian fatalities

## Driving Awareness

Don't depend on other drivers. Make sure you take the proper steps to be aware of your surroundings. Don't assume the other driver can see you.

## Don't Get Distracted

**Distracted driving** is "any activity that diverts attention from driving, including talking or texting on your phone, eating and drinking, talking to people in your vehicle, fiddling with the stereo, entertainment or navigation system — anything that takes your attention away from the task of safe driving."<sup>2</sup>

Safe driving requires your **full attention**.

## Distractions

**Manual** – Taking hands off the wheel, eating or drinking, looking at text messages, being concerned with our cell phone being connected to the radio, etc.

**Visual** – Can cause drivers to take their eyes off the road – looking at other vehicles, scenery, etc.

**Cognitive** – Talking to someone else in the car, thinking about work, etc.

**Auditory** – Listening to loud music while driving, etc.

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<sup>1</sup> <https://www.nhtsa.gov/traffic-deaths-2018>

<sup>2</sup> <https://www.nhtsa.gov/risky-driving/distracted-driving>

According to the NHTSA, in 2016, speeding caused the death of 9,378 people. This accounted for 26 percent of all traffic fatalities that year

### Don't get too comfortable

#### Watch your surroundings

"It only takes a few seconds to look both ways. Those few seconds may prevent accidents and save lives."

Never get too comfortable in your surroundings or driving routine. Always look both ways when going through a stop sign. As a best practice: **Look left, right, and then left again.** Look both ways when backing up. Always look, even if you are driving in a quiet neighborhood or an environment where there is little vehicle or pedestrian traffic. **It only takes a few seconds to look both ways.** Those few seconds may prevent accidents and save lives.

#### Speeding

AAA reported that 24% of those stopped for speeding say they didn't realize they were going over the speed limit.<sup>3</sup> Don't get too comfortable driving that you neglect to pay attention to your speed. Don't get too comfortable listening to music while driving or enjoying the scenery.

**Speeding:** driving faster than the posted limit or driving too fast given the current driving conditions

#### Collision Avoidance

A *preventable collision* is a collision in which the driver **fails** to do everything **reasonable** to avoid it.

**Preventable Collision:** a collision in which the driver fails to do everything reasonable to avoid it.

When driving:

- Scan ahead, around, and behind your vehicle.
- Check the mirrors every 3 to 5 seconds.
- Use the "what if" strategy to keep yourself alert to hazards.

#### Safety Tips to Consider to Avoid Collisions

1. The recommended safe following distance in good driving conditions is three seconds.
2. The recommended safe following distance in a snow storm is six seconds.
3. Slow Down to avoid skidding on wet or icy roads.
4. An adverse driving condition is both limited visibility and reduced stopping distances.
5. When passing, the first thing to do is decide if the pass is necessary.
6. The number one unsafe behavior that contributes to crashes and violations is excessive speed.

#### The Crucial 4 in Preventing Accidents – Speeding, Right of Way, Driving Left of Center, Tailgating

**Speeding.** Driving faster than the posted limit or driving too fast given the current driving conditions (such as bad weather, a road that is not well lit, or a road experiencing construction). Speeding can impact not only the speeder but passengers, other drivers, pedestrians, and law enforcement.

According to the NHTSA, in 2016, speeding caused the death of 9,378 people. This accounted for 26 percent of all traffic fatalities that year.<sup>4</sup>

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<sup>3</sup>Your Roads: The Top Traffic Ticket Excuses. (2020, March/April). YourAAA, 4(2), pg 34

<sup>4</sup><https://www.nhtsa.gov/risky-driving/speeding>

The faster you go, the longer it takes to come to a complete stop.

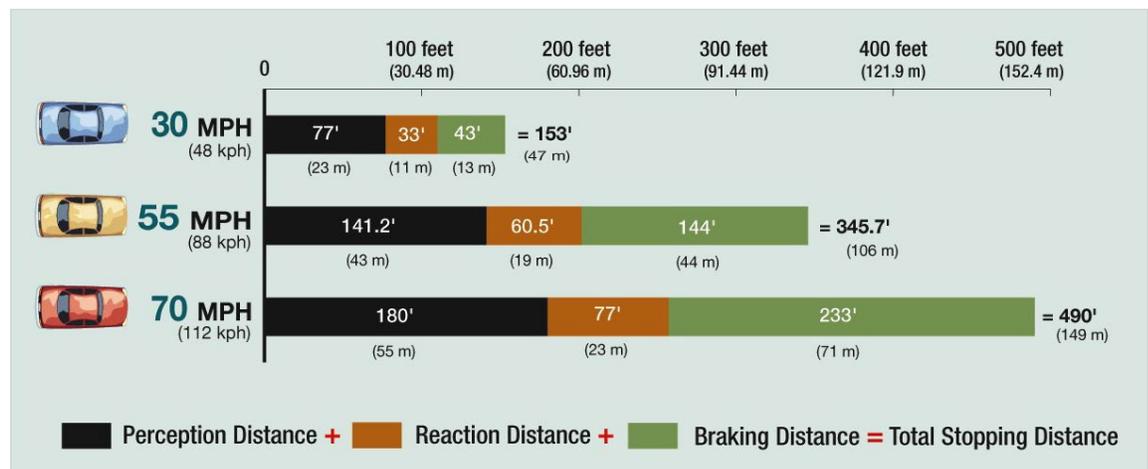
### The Higher The Speed, The Longer It Takes To Stop

There are three elements of braking:

1. **Perception Distance** - The distance the vehicle travels from the moment the event occurs until the driver sees it and becomes aware of the danger.
2. **Reaction Distance** - The distance the vehicle travels while the driver is moving his/her foot from the accelerator to the brake.
3. **Braking Distance** - The distance the vehicle travels from the time the brake is applied until the vehicle stops.

The faster you go, the longer it takes to come to a complete stop.

Figure 1: The Higher the Speed, the Longer it Takes to Stop



When we speed, we increase the risk of an accident. Speeding also does not really save much time off our trip. The table below illustrates the risk versus reward when you speed.

Table 1: Speeding - Risk Versus Reward

RISK			REWARD?
Speed	Time to Travel 10 Miles	Increased Risk of Death in a Crash	Time Saved
50 mph	12 minutes	-	-
55 mph	10 minutes, 54 seconds	1.5 x	1 minute, 6 seconds
60 mph	10 minutes	2 x	2 minutes
65 mph	9 minutes, 14 seconds	3 x	2 minutes, 46 seconds
70 mph	8 minutes, 34 seconds	4 x	3 minutes, 26 seconds
75 mph	8 minutes	6 x	4 minutes
80 mph	7 minutes, 30 seconds	8 x	4 minutes, 30 seconds
85 mph	7 minutes, 3 seconds	12 x	4 minutes, 57 seconds

## Backing Safety

### CIRMA Claims statistics:

1. One in four driving accidents involves backing.
2. The average driver spends less than one mile a year driving in reverse.

**Don't let technology do the job for you.** Rear-view cameras are great, but you still need to exercise proper backing principles of looking both ways and being aware of your surroundings.

### How to Avoid a Backing Accident:

- Plan ahead to reduce the need for backing or position your vehicle to avoid backing
- Avoid backing whenever possible
- Conduct a walk-around of the vehicle before backing to check for maneuvering room, potential hazards, or pedestrians
- If possible, use someone to help guide you while backing
- Continuously check all mirrors while backing
- Always back slowly while continuously looking and listening for signs of other cars or pedestrians

**Aggressive Driving:** the operation of a motor vehicle in a manner which endangers, or is likely to endanger, persons or property.

**Road Rage:** A violent criminal act involving an intention to cause physical harm.

## Aggressive Driving and Road Rage

**Aggressive Driving:** NHTSA defines aggressive driving as the operation of a motor vehicle in a manner which endangers, or is likely to endanger, persons or property.

**Road Rage:** A violent criminal act involving an intention to cause physical harm. Including, but not limited to:

- Cursing and directing rude or obscene gestures at another driver or person
- Throwing objects at another driver or person
- Purposely ramming or sideswiping another vehicle.
- Forcing a driver off the road

In one AAA Foundation study that looked at more than 10,000 road rage incidents committed over seven years, the study found the incidents resulted in at least 218 murders and another 12,610 injury cases.<sup>5</sup> **Aggressive Driving and Road Rage can have serious consequences.**

### Tips for Addressing and Avoiding Aggressive Driving and Road Rage

#### 1. Understand that driving is not a competition:

- The goal is not to "one up" other drivers. You are not driving in the Indianapolis or Daytona 500 car race.

#### 2. Don't offend:

- Be careful about tailgating or cutting people off. These actions can aggravate other drivers and create a potential conflict.

#### 3. Don't take things too personally:

- The driver who cut you off or swerved a bit too close to you may not have seen you or meant to do that. They may have been distracted. Try to give the other driver the benefit of the doubt.

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<sup>5</sup><https://exchange.aaa.com/wp-content/uploads/2013/06/Road-Rage-Brochure.pdf>

# Never get out of your vehicle in a confrontational way to settle things with another driver.

For additional information on this topic, please contact your CIRMA Risk Management Consultant.

#### 4. Don't engage:

- Even if someone is driving aggressively, once you decide to engage someone or retaliate for a perceived slight on the road, you may escalate the situation to a dangerous level.
- Don't use threatening hand gestures.

#### 5. Don't confront

##### **Remember: You never know who you are dealing with.**

You may be right or feel righteous indignation toward another driver – **BUT**, the person you are dealing with could be dangerous (have a weapon, be under the influence, or be a convicted felon with bad intentions). **NEVER** get out of your vehicle in a confrontational way to settle things with another driver.

**Don't let things get out of control.** Few people get into their vehicles hoping to have an aggressive driving or road rage incident. Many road rage incidents happen because of misunderstandings and/or one party not wanting to disengage.

**DON'T BECOME A STATISTIC OR A NEWS STORY**

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*The Connecticut Interlocal Risk Management Agency, CIRMA, is Connecticut's leading provider of municipal risk financing and risk management services. A member-owned and governed agency, CIRMA provides high quality insurance for municipalities, school districts, and local public agencies. CIRMA operates two risk pools, the Workers' Compensation and the Liability-Auto-Property pool. It also provides Heart & Hypertension claims services and claims administration and risk management services to self-insured municipalities. CIRMA's financial strength enables it to provide assured rate stability, open availability, and expert risk management and claims services.*

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#### **Defensive Driving: Addressing the unique exposures of municipalities, school districts and local public agencies.**

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