

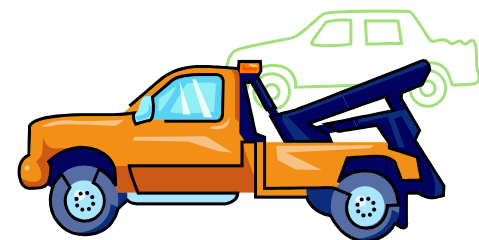


Driver Safety

Common Crashes and Ways to Avoid Them

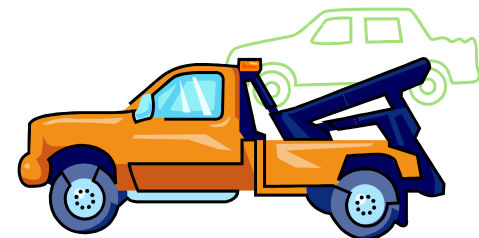
8/20/2004

WTTA Tow Show



Main Areas of Safety Program

- “Crash Prevention”: safe following distance, backing, turns & merges, etc.
- Towing Safety: safety chains, roadside safety, care & use of towing equipment, etc.
- Operator Skills: driver attitude, customer service, injury prevention, etc.



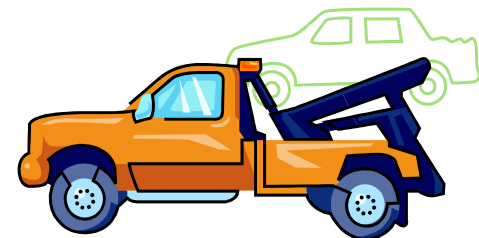
Tow Operator Safety Goals

- Decrease Employee Injuries
- Decrease Vehicle Accidents
- Decrease Damage Claims
- Avoid Regulatory Issues (fines)
- (Avoid Lawsuits)
- (Keep Insurance Costs Under Control)



Steps To Achieve Goals

- Establish min. qualifications for drivers
- Periodic Training
- Monitor for Complaints – early warning signs of potential “bad habits”
- Compare notes with peers
- Highlight common crashes and take steps to avoid them



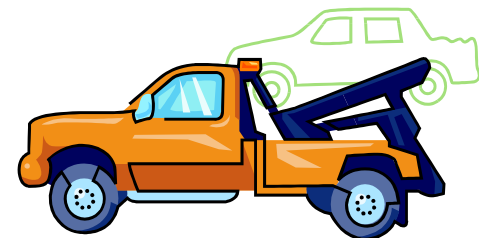
Minimum Qualifications

- License is valid (in force)
- Few (if any) tickets or prior accidents
- Minimum Age (21) if DOT regulated
- Prior experience handling type of truck and/or equipment that will be assigned for use



Periodic Training

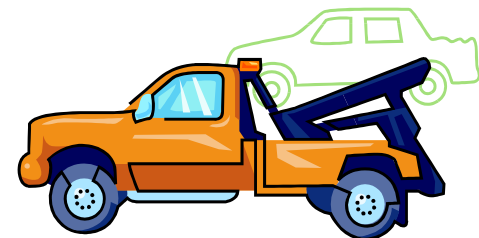
- Everyone develops habits – good or bad
- Training reminds us of the “ideal” way of driving and handling situations
- Like visiting the doctor/dentist or performing oil changes, WE need safety maintenance for our habits/behavior



Periodic Training

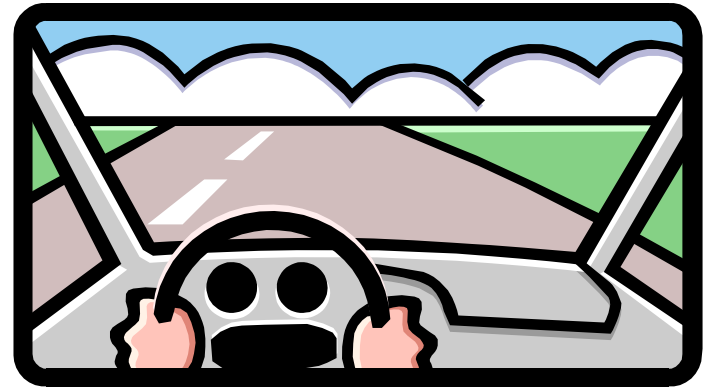


- **Once a year:**
 - Self study course (video, online)
 - Defensive Driving Class
 - To establish a “baseline” or foundation
- **Monthly:**
 - Safety Bulletin - “Ten Minute Training Topics”
 - To Keep Fresh and Aware
 - Specific topics that relate to driving



Annual Refresher Training

- Key Concepts Should be Covered:
 - Hazard Recognition
 - Vehicle Handling
 - Space Management
 - Speed Management



We know one vendor who produces a training program that is self-led and is designed specifically for tow operators...



Annual Refresher Training

- **Hazard Recognition:** Recognizing and anticipating hazards, such as blocked views of upcoming intersections, and how to cope with them successfully.
- **Vehicle Handling:** Recognizing that different vehicles handle and maneuver differently can help to avoid collisions.
- **Space Management:** Maintaining safe spacing with other traffic and managing space in an emergency.
- **Speed Management:** Driving at speeds that are right for conditions and maintaining control in emergency situations.



Periodic Training



- Monthly:
 - To place a spot light on specific issues
 - To keep safety awareness a high priority
 - To combat “bad habits”
 - It helps if it is delivered to you automatically

SafetyFirst produces a monthly training package for drivers that is included in the Trans West Insurance Package...



Monitor For Complaints

- Most motorists do not understand your job (rush to an accident scene at all hours of day/night), but...
- Complaints are really just suggestions that you or your drivers may be taking risks that could lead to a crash/injury



Monitor For Complaints

- If we take a moment to take away the emotional frustration of a complaint, we find opportunity to improve performance
- Athletes accept “constructive criticism” to enhance their performance
- We are talking about “Coaching” for better driving



Monitor For Complaints

- Safety Hotline Service – impartial call takers screen for details
- “Polite Interrogation of caller”
- Remove emotions – point out areas where driving technique could be better
- Offered as part of insurance package



Talk to Peers About Safety

- You and your peers influence people's perceptions about the "safety" of your industry. Who are these "people"?
 - Insurance companies
 - Attorneys
 - Prospective clients (motorists)
 - The media/The press



Talk to Peers About Safety

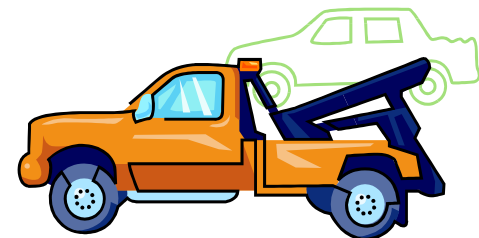
- Active participation in safety sessions like this one help spread “good ideas” from company to company
- WTTA and similar state associations can help you focus safety efforts
- Your insurance agent/company can help, too!



Common Crashes

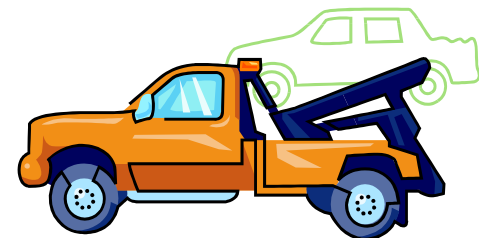
- There isn't a lot of great data about crashes sorted by type of vehicle
- However, there are some types of crashes that seem to be more common...
 - Turning
 - Rear End
 - Sideswipe

(Based on National Safety Council Statistics)



Crashes While Turning

- Turning Crashes seem to be the most common – they are common to many types of fleets and operations.
- There were **5.48 Million** turning crashes reported in 2002



Crashes While Turning

- To reduce the chances of a collision:
 - Remember to check to the left and right before pulling into any intersection
 - Always stop at a stop sign. If your ability to see oncoming traffic is blocked, edge forward only after coming to a complete stop.
 - Use turn signals and horn (when needed) to alert other motorists of your turn



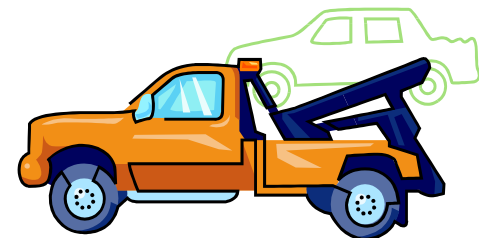
Rear End Collisions

- Crashes where one vehicle fails to stop in time and hits the vehicle in front of them are very common
- There were **5.4 Million** of these crashes reported in 2002



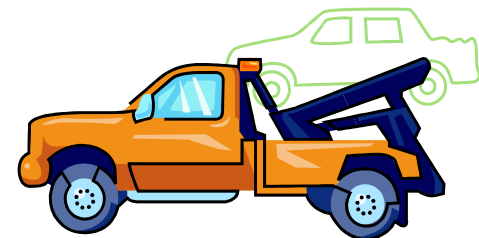
Rear End Collisions

- To reduce the chances of a collision:
 - Maintain generous following distance
 - Recognize the stopping distance and braking capabilities of your vehicle (loaded and unloaded)
 - Weather conditions may make stopping distances greater so leave extra clearance
 - Minimize distractions: phone conversations or reading maps while driving, etc.



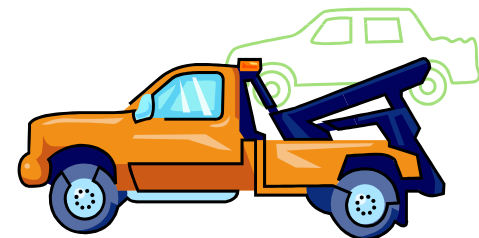
Side Swipe Collisions

- Crashes where both vehicles are moving in the same direction and strike a glancing blow to each other are also common to many types of fleets
- There were **1.18 Million** of these crashes reported in 2002
- These usually happen while merging or passing



Side Swipe Collisions

- To reduce the chances of a collision:
 - Make certain that all mirrors are clean and properly adjusted.
 - Take time to look carefully before moving into a neighboring lane.
 - Slow down and always maintain a generous following distance based on traffic conditions and the size / weight / stopping distance of your vehicle.
 - Signal lane change intentions well ahead of time.
 - Avoid changing lanes unless really necessary.



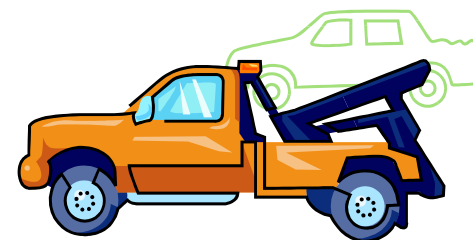
Types of Improper Driving as Reported During 2002

IMPROPER DRIVING REPORTED IN ACCIDENTS, 2002

Kind of Improper Driving	Fatal Accidents	Injury Accidents	All Accidents
Total	100.0%	100.0%	100.0%
Improper driving	59.5	54.7	50.3
Speed too fast or unsafe	21.9	12.6	10.1
Right of way	17.4	18.9	16.4
Failed to yield	10.1	14.3	11.4
Disregarded signal	4.0	3.3	3.4
Passed stop sign	3.3	1.3	1.6
Drove left of center	5.7	0.9	0.7
Made improper turn	0.5	1.2	1.7
Improper overtaking	1.0	0.5	0.8
Followed too closely	0.4	2.8	3.8
Other improper driving	12.5	17.9	16.8
No improper driving stated	40.5	45.3	49.7

Source: Based on reports from 8 state traffic authorities. Percents may not add to totals due to rounding.

Source – NATIONAL SAFETY COUNCIL® INJURY FACTS® 2003 EDITION

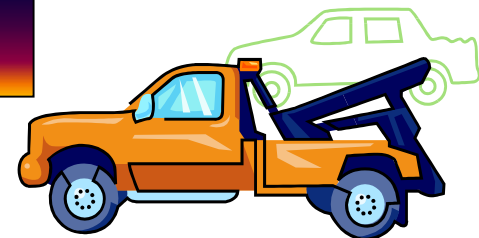


Parting Thought



- When used, lap/shoulder safety belts reduce the risk of fatal injury to front seat passenger car occupants by 45% and reduce the risk of moderate-to-critical injury by 50%.
- For light truck occupants, safety belts reduce the risk of fatal injury by 60% and moderate-to-critical injury by 65%.

***PLEASE* wear seatbelts!**



SafetyFirst and Trans West Insurance want to Thank You for your interest

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(866) 606-2507

Please stop by the Trans West Booth for additional safety materials!

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