



Risk Quick Tips

Defensive Driving Training

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Are you taking a risk... or managing a risk? The 1974 Health and Safety at Work Act directs that employers have a *duty* to ensure, as far as it is reasonably practical, the health, safety, and welfare of all employees at work including when they are driving on work related business. *Drivers may have a license to operate a vehicle, but that does not mean they always drive safely.*

According to the National Highway Traffic Safety Administration, motor vehicle crashes cost employers more than \$50 billion every year in medical care, legal expenses, property damage, and lost productivity. When a worker has an on-the-job crash that results in injuries the cost to the employer is more than \$24,000. In one year, employer medical care spending on crash injuries was nearly \$9 billion. Another \$9 billion was spent on sick leave and life and disability insurance for crash victims. More than 41,000 people lose their lives in motor vehicle crashes each year and over two million more suffer disabling injuries, according to the National Safety Council. *The threat of high speeds, impaired or careless driving and not using occupant restraints threatens every driver-regardless of how careful or how skilled.*



There were 262 state owned or leased motor vehicle related incidents reported to the Risk Management Division in FY '07. These incidents cost the state of North Dakota \$177,196 in liability costs alone – that is the actual costs of damages to the *other* parties' vehicles. Repairs to state owned vehicles are paid for by State Fleet and are accounted for separately. While vehicle operation is an essential part of the services provided by state employees, accidents, damage, and abuse of vehicles represent a huge expenditure by the State. In many cases these costs are preventable. Driving defensively means not only taking responsibility for yourself and your actions but also keeping an eye on "the other driver".

Risk Management's newly established **Discount Plus Program** is being dedicated to helping state agencies reduce risks associated with employees operating motor vehicles. The Discount Plus Program will allow agencies to receive an additional 2% discount on their Risk Management contribution in 2008 if at least 50% of their employees complete the on-line training module titled *Defensive Driving Small Vehicles*. While The goal of this course is to ensure the safety of drivers and passengers, minimize losses, damages, and claims against the state of North Dakota by ensuring the safe operation of state owned and leased motor vehicles, the additional rewards of the training extends to state employees operating motor vehicles when not on state business. If your employee is injured in an off-duty accident, that accident can impact your productivity making it a good business decision to encourage participation in this training even for employees who do not regularly operate a state owned or leased vehicle. Proactive participation in this program will not only decrease your contribution costs but also ensure that your employees are provided with the knowledge and safe driving techniques needed to prevent collisions and traffic violations on and off the job.

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Training Module: [Defensive Driving Small Vehicles](#)

Course Description: Most vehicle accidents are actually the result of human error. If an error is made at the wrong moment, an accident or collision will result. A consistent defensive approach to driving is the best way to reduce the likelihood of driver error. This course is intended for all audiences and can take up to 55 minutes to complete. Topics covered include:

- The five characteristics of defensive drivers
- The three major causes of traffic accidents
- The actions to take to remain in control of driving
- What to do to control your vehicle as you drive
- The eight most common driving errors and how to prevent them
- The collision prevention formula
- The action to take in the event a collision or traffic incident