



Spring 2013

Aggressive Driving Creates Danger On The Roadways

On today's roadways all too frequently motorists encounter aggressive drivers. The behavior of aggressive drivers ranges from the honking of a horn to serious road rage incidents.

Consider for a moment a recent news story from Nashville, Tennessee where a woman was driving down Interstate 65 just south of Nashville. After merging onto the highway with several other vehicles, a semi-truck suddenly rear-ended her car not once, but four times, before speeding away. The driver of the car stated, "My car went about 3 or 4 feet when the truck first hit me. Then I looked in the rearview mirror and he was 20 feet behind me. And he then rammed into me, and he did this four times." The driver of the automobile could see in her rear view mirror that the truck driver was very angry. "All I kept seeing was the grill on that truck. It was a nightmare," she said.

After the truck drove by her car, she called the police as did witnesses to the incident. State troopers caught up with the truck driver and charged him with leaving the scene of a crash, failure to exercise due care, and possession of drugs and paraphernalia. The driver worked for a trucking firm based out of Birmingham, Alabama.

This incident represents the extreme of aggressive driving in the form of road rage. Road rage is defined as using a vehicle as a weapon with intent to do harm. It is a physical assault of a person or vehicle involving a traffic incident and is a criminal offense that can result in jail time.



Other forms of aggressive driving include tailgating, honking of horns, flashing of lights, yelling at other drivers, gestures directed at other drivers, speeding, passing cars too closely, passing on the right hand side of a stopped car and other behaviors that are not acceptable on the road.

Why Is Aggressive Driving Increasing?

Lack of responsible driving behavior – On the road, the focus is often on individual rights and freedom, not on responsibility to other drivers we share the road with. Driving should be cooperative, not a competitive sport.

Reduced levels of enforcement – The perceived risk of being apprehended for a traffic violation is directly related to the level of traffic enforcement. Unfortunately, many jurisdictions have cut back on traffic enforcement because of budget constraints.

More travel and congestion, especially in urban areas – Over the last 30 years, the number of miles driven in the United States has increased by 38% while the number of miles of available roads has increased by less than one percent. Some motorists find themselves responding to the frustrations of driving in high-density traffic areas by acting aggressively.

What You Can Do?

- + Reduce your own aggressive driving tendencies.
- + Keep your emotions in check.



- + Don't take your frustrations out on other drivers.
- + Plan ahead and allow enough time for delays.
- + Focus on your own driving.
- + Yelling and pounding the steering wheel will not make traffic move any faster.

How to Avoid Danger

- + Be a cautious and considerate driver.
- + Avoid creating a situation that may provoke another individual.
- + Don't tailgate or flash your lights at another driver.
- + If you're in the left lane and someone wants to pass, move over and let the driver pass.
- + Use your horn sparingly.
- + If you encounter an angry driver, don't trigger a confrontation.
- + Avoid eye contact.
- + Steer clear and give angry drivers plenty of room.
- + Don't make inappropriate hand or facial gestures.
- + If you're concerned for your safety, call 911.

Defensive Driving Policy

The best offense to aggressive driving habits is solid defensive driving skills. Talk with your employees about the risks associated with aggressive driving and encourage them to adopt safe habits whenever they are behind the wheel.



Does Your Company Have a Cell Phone Policy?

The Federal Motor Carrier Administration (FMCSA) has been pursuing active measures to reduce the number of distracted driving accidents relative to commercial trucks and buses. On January 3, 2012 a FMCSA ruling went into effect that banned the use of hand held cell phones while driving a commercial vehicle adding to a previous rule that banned text messaging. The importance of staying in compliance with this rule is critical.

Beyond the important regulatory component concerning distracted driving, there is significant civil liability for companies if a driver involved in an accident is found to be using a hand-held device or texting at the time of the accident. One of the first steps plaintiff's attorneys often take is to seek the driver's cell phone records to determine if the driver was operating the vehicle while distracted. Plaintiff's attorneys will also explore company policies on distracted driving and review how well those policies are enforced. In a jury trial, jurors take a strong position on situations involving distracted driving. They often express their outrage by awarding plaintiffs large awards to be paid by the defendant.



From a corporate liability perspective, it is now absolutely imperative that companies have strong distracted driving policies in place. They must also make certain that those policies are understood across the organization and ensure the policies are enforced consistently.

To assist clients with this important issue, Deep South has developed resources to help control the substantial exposure to loss companies face from cell phone use in commercial vehicles. Visit www.deep-south.com to access these valuable resources:

Deep South Cell Phone Use Bulletin

Deep South Standard Cell Phone Use Policy Model - Non FMCSA

Deep South Standard Cell Phone Use Policy Model - FMCSA

April Is National Distracted Driver Awareness Month

Did you know April is National Distracted Driver Awareness Month? As a result of continuing adverse trends relative to distracted driving related accidents, private and public sector entities have joined forces to raise the level of awareness about this critical safety issue during the month of April.



To provide a sense of the severity of the problem, the National Safety Council estimates that 28 percent of all crashes, representing a total of 1.6 million accidents each year, are caused by drivers using cell phones to have conversations or text while driving. The statistic itself is sobering, yet the human toll and economic impact across the nation are of even greater concern.

Take advantage of this initiative to hold safety meetings and share information with your employees about the dangers of distracted driving throughout the month. Find a wealth of information and resources at www.nsc.org and www.distracted.gov. You may very well save the life of a co-worker or friend!



Loss Control Employee Spotlight: Meet Jack Vosburg

In this issue of Safety First, we are spotlighting a loss control consultant. Deep South's loss control consultants can deliver substantial value to clients by helping them to improve their safety results, reduce their exposure to loss, enhance productivity and contain the total cost of risk. In this Loss Control Employee Spotlight, we are pleased to introduce you to Jack Vosburg.

Jack has worked in insurance loss control since 1980. He's been employed with Deep South since 2011 and considers himself a generalist in the field of loss control. Prior to his employment at Deep South, he worked with various national property and casualty insurance carriers. He has gained much experience working with a wide variety of industries including contractors, municipalities, school districts, manufacturing, and fleets. He is certified in both Arkansas and Texas as an Approved Professional Safety Source, capable of assisting accounts in their safety needs to meet state requirements.



Safety First



Jack earned a Masters of Science degree in the area of Industrial Safety from the University of Central Missouri. He also served in the US Air Force and was a commissioned officer in the Army National Guard. Jack's varied list of hobbies include trout fishing, attending theatrical plays and symphony concerts, travel, antiquing and sporting events. He believes in the saying, "Variety adds spice to life."

Visit Deep South's Loss Control Web-Based Resources

Deep South's loss control department continues to add a wide range of valuable resources to the loss control section of the website. In the Clients Only Section of the website, new issues of Risk Watch are posted regularly along with other alerts and publications designed to help clients reduce their exposure to risk. Be sure to check back often for new information and resources. Here are some of the things that you will now find at www.deep-south.com/services/losscontrol:

- Ask An Expert - 24/7/365 access to loss control staff to get answers to questions**
- Risk Watch - Comprehensive reviews of safety topics (Client Only)**
- Tool Box Safety Talks - Resource materials to guide safety meetings (Client Only)**
- Sound Bites on Safety - Brief audio files on safety topics**



Thoughts From Ward

(Ward Johnson is Vice-President of Loss Control at Deep South and a veteran of the loss control and risk management business.)

Texting and driving is so dangerous it is in a sense the "New DWI". In fact, it could easily be referred to as DWT or Driving While Texting carrying with it nearly the same negative connotation as a DWI. The outcome of DWT is often a serious accident much like that of a DWI. Driver inattention in both personal passenger autos and commercial vehicles is epidemic and must be strongly addressed at home and at work.

Federal Motor Carrier Safety Administration statistics show your company's safety results and make them available to your clients, insurance organizations and the public. Are you prepared to explain your results to your client, a regulator or the media in the aftermath of a high profile accident. How can you improve your performance and results to make safety part of the value proposition for your organization?

If you need assistance with developing your safety and risk management program, contact "Ask an Expert" through our toll free number 855.258.8178 or e-mail at askanexpert@deep-south.com.

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