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LOSS CONTROL TOOLS

Aggressive Driving

Are you an “aggressive driver”? The National Highway Traffic Safety Administration (NHTSA) states that aggressive driving has become a serious problem. It’s more than just running people off the road or having some sort of altercation. Speeding, tailgating, erratically changing lanes, passing in a no-passing zone, are all examples of aggressive driving, and such behavior can increase the chances of accidents and fatalities.

According to the [NHTSA](#), aggressive driving occurs when “an individual commits a combination of moving traffic offenses so as to endanger other persons or property.” Reckless behavior, failing to yield or obey traffic signs and signals, driving on the shoulder, and not signaling are additional behaviors cited by the NHTSA as aggressive driving. The [Insurance Information Institute](#) summarized the NHTSA’s 2013 data of 44,574 drivers involved in fatal accidents in 2013; of the 21,829 involved in aggressive driving:

<u>% Drivers</u>	<u>Driving Behavior (2013 Fatal Accidents)</u>
41%	Driving too fast for conditions or in excess of posted speed limit or racing
17%	Failure to keep in proper lane
14%	Failure to yield right of way
10%	Operating vehicle in a careless manner
8%	Failure to obey traffic signs, signals or officer
7%	Operating vehicle in erratic, reckless, or negligent manner
3%	Making improper turn

Promoting defensive or cautious driving within families, among employees, and to insured clients not only protects lives, but saves money lost in collision damages, cost of injury treatment and lost time and productivity from injuries and claim management.

Impact on Insurance

Insurance companies review the driving records of insured drivers when evaluating and pricing automobile insurance. In addition to protecting lives and preventing accidents and injuries, driving safely helps control personal and commercial automobile costs. Aggressive driving, even without accidents, can significantly impact the cost of automobile insurance or insurability of an individual or company. Unacceptable driving may also cost a bad driver his/her job if it requires driving on behalf of the company – even in his/her own car. Employers may be unwilling to pay the higher cost associated with an aggressive driver; a bad accident can impact other insurance, such as workers compensation, if the employee is injured, or the umbrella policy if the loss is large.

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Assess Your Aggressiveness

At Berkley FinSecure, we encourage our partner agents and insured clients to talk often about the dangers of aggressive driving, and offer resources to help address it. To assess your “aggressiveness”, consider whether you find yourself engaging in any of these behaviors more than once:

- Tailgate a driver you hope to incent to go faster or change lanes;
- Close the space between you and the car in front of you to prevent someone from cutting in;
- Use gestures or “dirty looks” to express your displeasure with another driver;
- Refuse to change lanes or allow another car to pass you;
- Follow or chase another car after a perceived insult or injustice;
- Wish bad things upon another driver;
- Mentally envision harming another driver;
- Get out of your car to yell or physically attack another driver;
- Try to run another driver off the road;
- Intentionally bump or hit another car in anger.

According to the NHTSA, the anonymity of a driver behind the wheel leads aggressive drivers to forget the human element involved and fail to consider the consequences of their actions.

Don't be a Victim of Aggressive Driving

Aggressive driving is widespread. Adequate preparation can help you avoid resorting to this type of behavior. Consider these tips:

- Leave yourself plenty of time to get to your destination; build in time for normal traffic delays.
- Drive cautiously, treat others politely, and follow posted speed limits and traffic signs.
- When confronted with tailgating or someone trying to pass you, don't stubbornly “stand your ground” in a battle of wills or a game of chicken. Your life and safety are more important than winning that battle or being right.
- Exercise self-control; confrontational behavior, such as gestures, hard stares, shouting, even shaking your head in frustration with another driver can escalate a situation. Don't engage.
- Give other drivers adequate space, especially aggressive drivers – better to let them move on and get away from you, as their driving is at high risk for causing an accident.
- When feeling frustrated or angry while driving, slow down, take a deep breath and focus on relaxing and getting to your destination safely.

The NHTSA offers toolkits to help stop aggressive driving with brochures, logos, stationary etc. ([click here](#)). These are designed to create visual reminders and generate conversations about the dangers of aggressive driving. The NHTSA also provides guidelines and best practices for law enforcement to address aggressive driving, and more states are evaluating legislation and penalties for this offense.

Source Materials

- The National Highway Traffic Safety Association (NHTSA) <http://www.nhtsa.gov/Aggressive>
- The Rocky Mountain Insurance Information Association (RMIIA) http://www.rmii.org/auto/traffic_safety/Aggressive_Driving.asp
- Insurance Information Institute <http://www.iii.org/fact-statistic/aggressive-driving>
- “The most common forms of aggressive driving: Report” by Kendall Greenwood, June 5, 2015, Insurance Business America <http://www.ibamaq.com/news/the-most-common-forms-of-aggressive-driving-report-21173.aspx>