



Chicago Chapter

Smart Driving is Applied Risk Management

December 10, 2013

All drivers assume a risk of loss.

Apply techniques to manage risk:

- Assess & evaluate exposures
- Prevent
- Mitigate
- Avoid
- Transfer

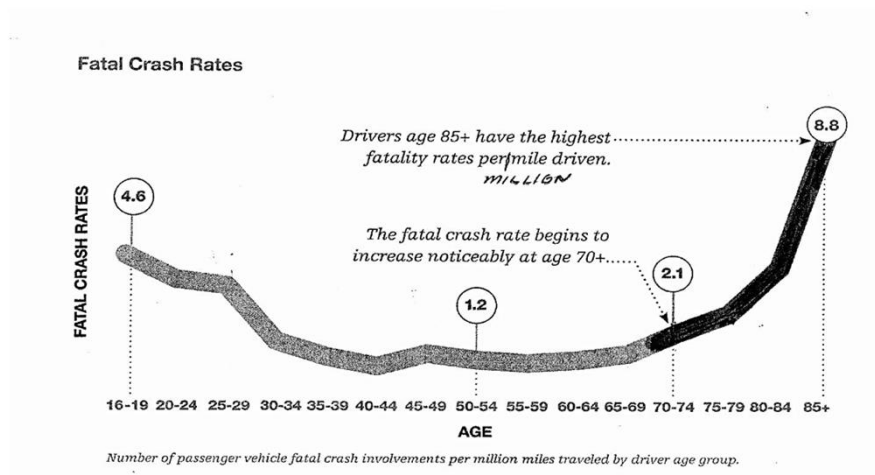
Types of Risk

- Impaired
- Vehicle damage
- Injury to others
- Ticket

Change Increases Risk

- What has changed?
 - Safety equipment
 - Dashboard
 - You
- Distracted driving

Fatal Crash Rates



Impairment Risk

- Maintenance
- Good fit
- Am I fit to drive today?

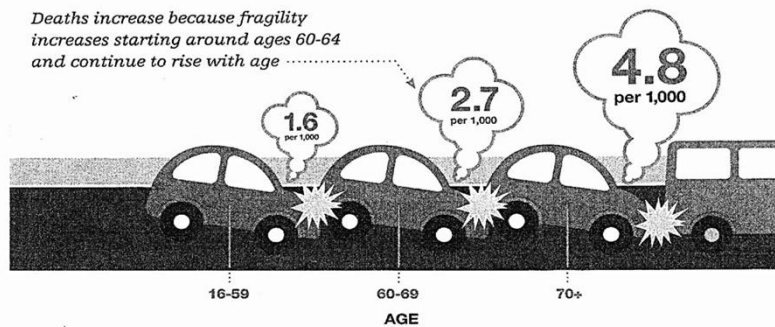
Vehicle Damage Risk

- Stopping
- Following distance
- Sharing the road
- Too fast for conditions

Crash Deaths

Deaths per 1,000 Crashes

Deaths increase because fragility increases starting around ages 60-64 and continue to rise with age



Number of passenger vehicle driver deaths per 1,000 drivers involved in police-reported crashes by age group.

Risk of Injury To Others

- Passengers and Pedestrians
- School buses and Emergency vehicles
- Fatigue / Drowsy driving

Ticket Risk

- Distracted driving
- Speeding
- Failure to yield right-of-way



Ticket Risk

- Distracted driving
- Speeding
- Failure to yield right-of-way

Concerned About Renewing?

- Refresher course
- Get tested
- Practice for road test

Time to Stop Driving?

- Have the talk
- Assess skills
- Alternatives

Takeaways

- **R**efresh your knowledge and skills
- **I**nternalize positive behaviors
- **M**anage the risk of driving
- **S**hare with others what you learn



Questions?