



# Risk Management

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The purpose of risk management or a systematic decision making process is to improve driver safety and reduce the incidents of loss that occur when risk management practices are ignored or improperly used.

The low risk driver is defined as a driver who identifies real and/or potential hazards, and reduces the risk of these hazards by adjusting speed and/or position and communicates to others his/her intentions.

## **Driver Limitations**

1. *Decisions are limited by a driver's capabilities.* Drivers, lacking in driving knowledge, skills, and self-confidence, are limited in their ability to make safe driver decisions.
2. *Decisions are limited by the environment.* Safe drivers are aware of and use environmental information to make safe driving decisions. They observe a traffic control sign, derive information from it, and use that information in executing a safe driving decision.
3. *Decisions are limited by what a driver is willing to do.* Safe driving is contingent upon drivers practicing safe driving habits and using effective decision-making strategies.

## **Driver Awareness**

Almost all activities people engage in have some level of risk. Operating a motor vehicle is a risky activity and drivers must do all they can to reduce risk. Consider the following steps to manage risk and be a safe and responsible driver:

### **Accept the responsibilities associated with operating a motor vehicle:**

1. Do not drive under the influence of drugs or alcohol or otherwise be impaired while driving.
2. You and your passenger(s) should always wear seatbelts.
3. Although it may not seem important to obey everyday laws, it is important to do so for the safety of yourself and others.
4. Safely sharing the roadway with other drivers and pedestrians is essential for avoiding crashes.
5. The traffic laws and rules of the road cannot address all possible driving situations. If you remember to be courteous, you can help avoid crashes and keep traffic moving in an orderly fashion.
6. The golden rule of driving is to treat others the way you would want to be treated. You should obey traffic laws, drive responsibly, and avoid taking unnecessary risks.

## **Risk Awareness**

Identify the risks associated when you drive. Risks are created by:

1. Our own limitations as a driver. Not all people react to situations the same.
2. The vehicle we drive has limitations. Larger vehicles can be less stable and have reduced visibility around the vehicle. Smaller vehicles are harder for other drivers to see.
3. The environment we drive in has its own limitations. Driving in areas where there are hills and mountains requires special skills. Urban or city driving has increased risks because many other people are using the roadway as well.



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Manage the risks by first identifying them and then making adjustments to your driving techniques to minimize those risks. We know that it is impossible to eliminate the risks so you must learn how to best minimize them.

1. Increase time to respond to threats through position and/or speed adjustments
2. Increase vehicle control through position and/or speed adjustments
3. Separate the risks through speed and/or position adjustment

## **Human Errors**

Human errors can be significantly reduced when drivers develop effective decision making capabilities.

1. *Not choosing an action because one does not know it as a possibility.* Drivers typically fail to consider their options because they execute the first response that enters their head. Drivers tend to be more erratic drivers than more mature drivers because they make impulsive driving adjustments in the immediacy of the moment.
2. *Choosing an action even though one does not know the possible outcomes.* Drivers rarely consider the possible outcomes of their actions. They tend to rely on a gamblers mentality and blind faith that everything they do will work out in their favor. Acting without thinking about the consequences is an inherent aspect of the driver.
3. *Underestimating or overestimating the importance of certain information.* Valid and reliable information is required to make safe and responsible driving decisions. Drivers who rely on inaccurate information or who underestimate or overestimate the value of information they receive are placing themselves and others at risk.
4. *Relying on myths or assumptions in choosing an action.* Cognitive distortions and faulty beliefs run counter to reason, often with dire consequences. For, example, drivers may believe that all motorists stop at STOP signs, vehicle engines that start must be mechanically sound, and the most vehicular collisions crashes occur far way from home. Armed with these thoughts, drivers are likely to engage in dangerous driving behaviors.

Three options novice must recognize:

1. Risk avoidance - when the potential for personal risk to life or property is high, individuals need to choose not to attempt the activity.
2. Risk Prevention - Most driving situations pose a variety of dangers that can be corrected before the driver gets behind-the-wheel.
3. Risk Reduction - While risk prevention actions are applied in advance of being exposed to the risk, risk reduction methods are applied while participating in the task.

This fact sheet was developed using the following:

ADTSEA Curriculum version 2.0

AAMVA Model Driver Manual