

AEGIS Insurance, Ltd.

Large Loss Claim Scenario - U-turn Fatality

2026 V1.0



Scenario:

While making a U-turn on a highway intersection, a DSP vehicle struck a pickup and a motorcycle. A fatality was suffered by the motorcycle driver. DSP driver failed to yield right of way.

Financial Impact:

The valuation of this claim could exceed \$1,000,000 including legal fees.

Background:

The DSP driver was new. He had only been with the company for six-days. During the six-days, he went on 2 supervisor led ride-a longs and had zero Safety events (Netrodyne) on his Nursery routes. Furthermore, he even earned a few stars for positive driving results. By all accounts, he met all hiring guidelines and performed well prior to the accident.

Considerations for U-Turns:

Defensive driving, as taught by the National Safety Council (NSC) emphasizes that U-turns should only be performed when necessary, legal, and safe. A safe U-turn is not just a physical movement, but a mental calculation to mitigate risks by focusing on anticipation, recognition of hazards, and controlled reaction.

Key Defensive Driving U-turn Guidelines:

1. Evaluate Necessity: Consider if it is easier and safer to "go around the block" or to nearest safe intersection to turn right.
2. Legal Check: Never make a U-turn where prohibited by signs, on one-way streets, or near railroad crossings.
3. Visibility Rules: Do not initiate a U-turn on a curve or near the crest of a hill where you cannot be seen by other drivers within 200–500 feet.
4. Check Surroundings: Perform a 360-degree scan for oncoming traffic, pedestrians, and cyclists.
5. Positioning: Move into the far-left lane or designated center turn lane.
6. Signal: Use your turn signal well in advance.
7. Executing the Turn Safely:
 - a. Slow Down: Reduce speed significantly, as a slower speed allows for a sharper, more controlled turn.
 - b. Yield Right-of-Way: You must yield to all oncoming traffic and vehicles approaching from the rear or sides.
 - c. Target Lane: Aim for the closest available lane on the opposite side, rather than drifting into outer lanes.
 - d. Complete Quickly: Once the path is clear, complete the turn smoothly and accelerate to the flow of traffic.

Key Lessons Learned:

1. New Drivers:

- are high risk regardless of their prior experience, performance and age.
- are unfamiliar with routes, expectations and customers. You must consistently remind them to slow down and make GOOD DECISIONS.
- Although the following Lessons Learned apply to all drivers, it is especially important to consider as part of your on boarding process.

2. Evaluate Routes ahead of time. This is especially true for new drivers. Identify and discuss high risk factors such as dogs, parking, U-Turns, poor cell service and high speed roads. Try to eliminate these risks if possible. Be sure to train drivers on how to handle these situations BEFORE they encounter them.

- Minimize Highway Driving if possible: High-way driving at high-speeds is a unique risk that should be avoided if possible.

3. U-turns are inherently unsafe even if they are considered "legal" by law and identified as an option by the Flex-App.

- U-turns should only be done as a last resort IF they are legal.
- U-turns should not be done on highways or where the posted speed limit is over 35 mph.

4. DSP owners and supervisors must have regular (daily) conversations with drivers specific to the importance of Defensive Driving.

5. DSP drivers are Professional Drivers held to a higher standard. Professional Drivers have a duty of care to drive safely.

- In essence, we are Safety driven companies who happen to deliver packages. Make sure this is emphasized regularly with your drivers. Put your new drivers at ease and let them know that Safety is not an option. A package delivery is never worth endangering someone's life.

6. Follow the Rule of Law! It is not ok to speed, park illegally, make illegal U-turns or drive aggressively. Professional Drivers must practice Defensive Driving techniques and find legal solutions to their daily challenges.

7. Evaluate Cell-Service Providers. This is especially true for companies that operate in rural areas. Cell service affects the Flex-App and its ability to provide direction in real-time.

8. The 2026 Aegis Member Development Plan (MDP) is designed to help DSP members focus on Fleet Safety. Please open the link and follow the instructions to use the resources and complete the MDP.

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