

# AEGIS Insurance, Ltd.

## Large Loss Claim Scenario- Fatality



### Scenario:

DSP driver parked on right side of four lane highway – there was not a full shoulder. The driver exited vehicle to deliver a package.

A motorcycle ran into the rear of DSP parked vehicle without braking, resulting in a fatality to the motorcycle driver.

DSP driver received a ticket from the police for “illegal parking.”

### Financial Impact:

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

### Lessons Learned:

1. Ensure that drivers plan their day ahead of time. They should be looking at their daily routes in advance to identify unique risks and safe, legal parking options.
2. Use the provided App to find a safe place to park.
3. DSP drivers must clearly understand that they are Professional Drivers held to a higher standard. Professional Drivers have a duty of care to drive and park safely and legally. Decisions and actions that may save time in the moment may have life altering consequences.
4. **Follow the Rule of Law!** It is not ok to speed, park illegally or drive aggressively. Professional Drivers must practice Defensive Driving techniques and find legal solutions to their daily challenges.
5. Understand the risks associated with pulling into driveways. Pulling into drive-ways may:
  - create difficulty backing out,
  - upset the customer -or-
  - bring unknown hazards into play.***HOWEVER***, as a Professional Driver, it is up to you to make the best decision to deliver the product safely. If that includes pulling into a driveway, consider that as an option. If that requires you to park further away and walk, consider it.
6. 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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