TRAVELERS Risk Control

Vehicle accident reporting and investigation

To say accidents involving vehicles can be costly is a gross understatement. They can be devastating in terms of suffering from injuries, loss of lives, time, and money, and ruined personal and company reputations. Safety-minded companies want to control vehicle accidents by investigating and analyzing the information from the accidents in hopes of learning enough to prevent future ones.

Many Transportation Risk Control consultants are asked by Fleet Safety Managers for benchmark statistics in accident frequency for their type of vehicle fleet. "How many accidents would you say are acceptable for our fleet of vans or straight trucks, or sales cars?" the question is posed. They start off with an immediate problem; what is an accident?

The U.S. Department of Transportation defines an accident as an occurrence involving a commercial vehicle that involved the towing of a vehicle or an injury treated away from the scene, or a fatality. But how would an unregulated sales fleet define an accident? Some managers may call it an accident if there was a payout for repairs, some may say it is one that has a minimum cost of $250, and some may say something else.

So when asked for benchmark statistics the Transportation Consultants say there is no really good database that collects accident statistics by which to compare your fleet against. But all is not lost for those Fleet Safety Managers looking for benchmarks. It is best for them to set their own benchmarks for accident frequency. When setting their own benchmarks the manager should formulate the definition of an accident to meet the company's needs. Over the years the accident criteria should not change. As the years go by all accident statistics are compared against the set standard.

Once the definition of an accident is determined various benchmark rates can be set to determine performance over time. These rates might include: accidents per million miles, accidents per type of vehicle, or accidents for company vehicles in the state of Maine compared to the accidents in the state of New York.

The Fleet Safety Manager should also decide what data should be captured from the accident reports to obtain the desired information needed for trending and analysis of vehicle accidents. For instance, the manager may want to obtain accident time of day, amount of time the driver had been driving that day prior to the crash, weather conditions, or amount of passengers at time of accident.

The insurance company also tracks a vital statistic about vehicle accidents. It is called Lag Time. That is the time between when the accident occurs to the time it is reported to the Claims department. Generally, the shorter the Lag Time the better for all parties involved. Whether the insured reports the claim to the agent or directly to the insurance company, some procedures should be in place at the insured's that determines how the reporting is going to happen.

As a Fleet Safety Manager, ask yourself, "If our Service Technician has a very serious accident on Friday night at 10:30 PM, what procedures are in place that will get this accident information to the insurance company Claims Department **before** Monday morning?" More than likely the insurance company will want to have a representative to the scene within 24 hours.

In order for the drivers to properly manage and report the accident in a timely manner, the Fleet Safety Manager should have a few things in place that would include:

- Accident training for the drivers. Orientation time and periodic refresher training help to assure the driver will be equipped to handle a traumatic experience.
- Having a reporting form in the glove box of the vehicle can help the driver keep on track during the post accident time.
- A camera in the vehicle for taking pictures of the scene, viewpoints of each driver, and witness, and vehicle damage will provide information that may disappear in minutes.

- Accident reporting procedures outlined in a driver's handbook guide the driver through the company's requirements for reporting.
- Procedures and responsibilities outlined for any manager involved in reporting the accident assure that management in the field has proper guidance.

Another question Transportation Consultants are asked is "Should all accidents be investigated or just the major ones". They reply that all accidents should be investigated, even the little ones. Would you believe that some “little” accidents could be only a 1/4 of a second from being a fatality?

“Was the accident preventable” is a question that is going to have to eventually be answered. The company's investigation should determine if there was any reasonable thing their driver could have done to avoid the accident. If there was something the driver could have done to prevent the accident, the accident should be called a preventable accident.

Company personnel investigating the accident should have experience in the vehicle type involved in the accident. A passenger car driver would not have knowledge of how a tractor trailer driver could have avoided the accident. The investigators should also have been taught accident avoidance techniques that a defensive driver would use to help the investigator decide preventability. When all the investigations are completed, preventability has been determined, and the Fleet Safety Manager has analyzed all the data for trends, company management needs to consider the probing question: "Have we made management decisions that are the root causes of the vehicle accidents?" Decisions to over-schedule, to hire drivers without checking background history, to pay for production with no disincentive for poor safety performance, to select the wrong vehicle for the job, and many other decisions that managers make that may eventually lead to accidents must be considered.

Safety conscious senior managers are realizing they must involve themselves in the vehicle accident reporting and investigations of their companies.

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