

RiskTopics

Crash reporting and loss investigation October 2017

Recognizing loss causes is a vital part of a proactive safety program. An understanding of root causes can allow for implementation of corrective measures and steps to help prevent future crashes.

Introduction

While no organization wants their vehicles and drivers to be in a crash, proper steps taken after the incident may help to mitigate the loss and also help reduce the likelihood of a similar incident in the future. Spending a little time learning from the vehicle crashes that do happen is usually a wise investment for companies and their owners.

Discussion and guidance

Incident reporting and information collection

All crashes, regardless of severity, should be reported to the driver's supervisor as soon as possible. Company fleet safety policies should clearly guide drivers through their responsibilities in a crash situation.

Equipping vehicles with proper identification paperwork and a simple accident kit can provide many of the tools the driver may need at the scene of the crash. Consider the following items:

- Insurance company ID card
- Valid vehicle registration
- Driver accident report form to collect information
- Pad of paper and pen
- Warning triangles
- Brightly colored cloth to tie to the driver-side door
- Camera (often available on a cell phone)
- Flashlight with fully charged batteries

Investigation and analysis

In most cases, companies will want to carefully review the information collected at the scene in combination with driver discussions and insight provided by police and other investigators to try to understand some of the factors involved in the collision.

The ANSI standard- Safe Practices for Motor Vehicle Operations³ and the National Safety Council⁵ suggest that companies should consider whether the driver took reasonable steps to prevent the collision and also whether any of the potentially causal factors could be addressed by management actions. Using this sort of critical analysis approach can be invaluable to identify improvements for individuals and organizations to help reduce overall crashes. In some more serious or complex incidents, a company may choose to defer to legal counsel and other professional investigators to review incidents.

Corrective actions

The findings of the analysis process should drive corrective actions such as remedial training for the driver, loss lessons for other employees, routing changes, and other management actions intended to help reduce future losses.

Maintaining a crash file

Having a file that contains all of the information developed following a crash can be extremely helpful for both the investigation and analysis process and general recordkeeping. Some of the items that should be collected (when available) include:

- Employee's report
- Supervisor's report
- Police report
- State agency report
- Witness statements
- Insurance company notification and claim numbers
- Internal notifications (such as safety director or company manager)
- Pictures (or unmodified digital copies)
- Associated bills and invoices
- DOT/OSHA log entry made if necessary
- Notification to proper agency if hazardous substance spilled
- Preventability determination and follow-up actions

Conclusion

When a vehicle crash occurs, companies can take important steps to collect appropriate information which can be used to manage that claim, and also to help improve the overall fleet safety program. Such actions can raise expectations for defensive driving behaviors and encourage a culture of continuous improvement.

The following resources provide additional information on this topic and others related to vehicle safety: (full links are provided in the References section)

- Occupational Safety & Health Administration (OSHA)
- American National Standards Institute
- National Safety Council
- U.S. Department of Transportation

Additionally, you can contact your Risk Engineering representative for assistance.

References

1. Safety and Health Topics - Motor Vehicle Safety. Occupational Safety & Health Administration (OSHA). Web. 18 May 2016. <<https://www.osha.gov/SLTC/motorvehiclesafety/index.html>>
2. *Guidelines for Employers to Reduce Motor Vehicle Crashes*. Occupational Safety & Health Administration (OSHA). Web. 18 May 2016. <https://www.osha.gov/Publications/motor_vehicle_guide.pdf>
3. *ANSI/ASSE Z15.1 – 2012 : Safe Practices for Motor Vehicle Operations*. American National Standards Institute. 20 August 2012.
4. Safety on the Road. National Safety Council. Web. 18 May 2016. <<http://www.nsc.org/learn/pages/nsc-on-the-road.aspx>>
5. *Guide to Determine Motor Vehicle Collision Preventability*. National Safety Council. 2011.
6. A Motor Carrier's Guide to Improving Highway Safety. U.S. Department of Transportation. December 2009. Web. 18 May 2016. <<https://www.fmcsa.dot.gov/safety/carrier-safety/motor-carriers-guide-improving-highway-safety>> <<https://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/docs/ETA-Final-508c-s.pdf>>

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