



Vehicle Crash Investigation & Prevention

The ultimate goal of a fleet loss control program is to prevent collisions. However, even with a solid safety training program in place, there is always a chance that a crash will occur. Vehicle collisions are some of the most frequent and problematic areas of employee safety and health. Many of these incidents and subsequent expenses are preventable, and caused by unsafe or improper driving. Through the identification of causal factors and implementing corrective measures, an organization is better armed at preventing and/or decreasing crashes in the future. Crash investigation is a key element in a fleet loss control program.

Organizations should have a documented Vehicle Crash Reporting and Investigation Policy. The policy should include an investigation procedure to determine cause, and indicate corrective or remedial measures. Investigation identifies needs for:

- driver training and/or refresher training;
- improved driver selection procedures;
- improved vehicle inspection and /or maintenance activities; and
- changes in traffic routes.

An effective crash prevention program should include defined responsibilities for management and employees.

Driver Responsibility

As the first person at the scene, the driver must initiate the information-gathering process as quickly and as thoroughly as possible. Vehicles should be equipped with a collision kit and report form. The driver's conduct at the scene can either help or hinder the results of the crash. Steps to be taken at the scene of a crash should be listed in the vehicle's collision kit.

DRIVERS SHOULD NOT:

- leave the scene even if it is not a severe crash;
- accept any offers of private settlement;
- offer to pay anything; and
- communicate any admission of guilt.

DRIVERS SHOULD:

- move to a safe area to prevent further damage;
- call police and seek medical assistance;
- remain calm;
- obtain complete information from those involved;
- complete the accident report form on the scene;
- obtain names of witnesses including addresses and phone numbers; and
- notify supervisor as soon as possible.

Management Responsibility

Management is responsible for obtaining the crash data from the driver through report forms and by verbal communication. It is important for management to determine the seriousness of the crash, especially if it involved injury or death to the driver, passengers or other parties. A formal investigation should be performed as soon as possible to determine the underlying causes and corrective actions. Completed reports must be forwarded to the insurance carrier.



Preventability

A system should be in place to review collisions for preventability. Your organization should have an incident review board consisting of fleet and management representatives. This board should meet regularly to evaluate the circumstances surrounding a crash and action taken by the driver. The board will determine whether a collision was “preventable,” or “non-preventable” in accordance with the National Safety Council. The standard definition of a preventable collision is one in which “the driver failed to do everything that he/she reasonably could have done to avoid it.”

Those in charge of investigating should obtain as many facts as possible and consider all the circumstances before determining preventability. When judging preventability, there are some general questions to consider:

1. Does the investigation indicate the driver considers the rights of others, or is there evidence of poor driving habits that need to be changed?
2. Does the investigation indicate the driver was alert? Did the driver make statements such as “I didn’t see,” “I didn’t expect,” or “I thought?” A driver who is aware of his/her surroundings at all times would see and expect hazardous situations in time to react appropriately.
3. Was the driver impaired? For example, was it the end of a long shift? Was the driver fatigued? Was the driver feeling ill? Was the driver under the influence of alcohol or other drugs?
4. Was the vehicle defective without the driver’s knowledge? Was a pre-trip inspection completed?
5. Could the driver have exercised better judgment by taking an alternate route through less congested areas?
6. Could the driver have done anything to avoid the collision?
7. Was the driver’s speed safe for the conditions?
8. Did the driver obey all traffic laws?
9. Was the driver’s vehicle under control?

Drivers are expected to drive defensively. This means that a driver does everything reasonable to avoid a collision or traffic violation. According to the National Safety Council, a defensive driver:

- makes safe and legal driving decisions;
- creates a safe, stress-free personal driving space in and around his/her vehicle;
- drives to his/her destination safely – without a ticket or a crash, and without affecting other drivers’ safety;
- practices common sense, courtesy, and cooperation; and
- recognizes the risks of hazardous driving behaviors and conditions.

A successful vehicle crash investigation requires that the investigator obtain and evaluate not only the basic causes involving unsafe acts or conditions, but also the primary causes involving a fleet management weakness in the areas of driver selection, scheduling, vehicle maintenance, driver supervision/motivation or driver training. Only after an evaluation of the basic and primary collision causes can effective corrective actions be developed to prevent future vehicle crashes.

Contact the ISA Risk Management Division today for more information on these and other risk management services and resources. Call 800-622-8272 or email riskmanagement@siegelagency.com.