

# Accident Reporting, Recording and Analysis

Reducing the frequency and severity of motor vehicle accidents requires thorough fact-finding when accidents occur. This report briefly describes the various areas of responsibility of drivers and management in investigating accidents, and discusses the need for thorough accident records and analysis to determine the underlying factors that cause accidents.

## Introduction

Accident, as used in this report, is any motor vehicle-related incident that results in a fatality, injury, or property damage. Currently, multiple terms are used to describe a mishap involving a motor vehicle, including incident, crash, and collision. Rather than try to blend these terms, the description “accident” will be used in this report and may include incidents where a vehicle collision did not occur.

As every accident results in a reduction of company assets, the management of any business that operates motor vehicles, irrespective of size or type, should consider the elimination of all accidents as a major goal. In order to achieve this, a system of reporting, recording, and analyzing the facts surrounding vehicular accidents must be established. These procedures should be reviewed often to assure that all those involved know their role in an accident investigation and that the procedures provide for a thorough analysis of the events that led up to the accident.

## Driver Responsibility

The driver’s initial actions at an accident scene are often critical to minimizing financial loss resulting from the accident. The driver may be under extreme stress at the accident scene;

thus the procedures to follow must be clear and concise, and thoroughly understood. To help facilitate this, an informational packet containing instructions and forms for use in the event of an accident should be carried in a vehicle at all times. A disposable camera also can be provided in the vehicle to record conditions at the accident scene and to document damage. Most cell phones can be used for photographing the scene as well.

After protecting the accident scene and assisting anyone who was injured in the accident, the first step in accident reporting is for the driver to collect all pertinent information at the scene in a preliminary accident report. Thoroughness in performing this task will be of great help in assessing the accident afterwards. Once the driver has obtained the basic information for the preliminary accident report, the driver’s company should be contacted.

## Management’s Responsibility

When the driver calls to report the accident, the person receiving the information should have a checklist for recording the accident data. This will aid in collecting all vital facts so that it can be determined whether someone should be immediately dispatched to the accident scene. If there are any fatalities, multiple serious

injuries, or extensive property damage, it is normally considered desirable to immediately send someone to the accident scene to initiate an investigation. If the driver is injured or killed, someone should be immediately dispatched to the accident scene to represent the company. Department of Transportation (DOT) regulations or company policy may require the testing of the driver for the use of controlled substances following an accident.

All accidents should be investigated to some extent. Management needs to know exactly what happened and why it happened in order to determine what might be done to prevent a similar occurrence in the future. Key personnel should be trained in basic accident investigation and the investigation should be started as soon as possible, while witnesses' memories are fresh and any evidence is still available. The investigator should determine how the accident occurred, what physical evidence might be available, and any factors contributing to the accident. The investigator should be able to reconstruct the events leading to the accident and record those facts for future reference. Photographs are often helpful for recording conditions at the accident scene and to document damage.

## Accident Records

A company representative should complete an accident report to be sent to the company's insurer as soon as possible, as well as any state or federal government reports that may be required. A permanent file should contain all the pertinent information concerning the accident, including:

- The preliminary accident report from the driver;
- Copies of accident reports submitted to various agencies; and
- Accident investigation data, police records, witness reports, and any other information that might be useful in evaluating the accident.

In addition to the individual accident files, all vehicle accidents should be recorded, in chronological order, in an "accident register," to provide management with an overall summary. Analyzing the accident register may indicate problem areas or trends that would not otherwise be obvious by reviewing accident reports separately. The accident register should include at least the following information:

- Date of accident
- Name of driver
- Vehicle identification number(s)
- Location of accident
- Brief description of accident
- Number of fatalities
- Number of injuries
- Amount of property damage

Motor carriers subject to the Federal Motor Carrier Safety Regulations (FMCSR) must maintain an accident register with specific information. For information on the FMCSR requirements, see *Federal Motor Carrier Safety Regulations—General Requirements* on our Risk Solutions website.

## Determining the Preventability of Accidents

A determination should be made as to whether the accident was a "preventable accident" on the part of the company's driver. This is irrespective of the legal conditions involved with the accident, as preventability relates to "defensive driving" and not legal culpability. A preventable accident is one in which the driver failed to exercise every reasonable precaution to prevent the accident. In order to avoid becoming involved in a preventable accident, it is necessary for a driver to understand the concept of, and to practice, defensive driving.

Defensive driving is driving to prevent accidents in spite of the incorrect actions of others or adverse driving conditions, such as weather, traffic, lighting, vehicle or road condition, or the driver's physical or mental state.

The determination of preventability should be entered on the driver's individual record card, thus giving management a complete synopsis of the person's driving history. Reviewing that record may indicate that remedial training or disciplinary action is necessary.

For additional information, see *Determining the Preventability of Motor Vehicle Accidents* on our Risk Solutions website.

## Accident Analysis

Proper accident analysis involves the gathering of facts, arranging them in a usable format, and analyzing what transpired. A properly developed accident reporting and recording system will allow management to determine not only "primary" causes of accidents but also "contributing" causes, which might be otherwise overlooked.

The investigation of each accident should not merely seek the specific act that was involved, but should go further into the conditions responsible so as to avoid problems in the future. The investigation must include areas such as:

- Checking the driver's record for similar occurrences, length of service, and indications of poor attitude or lack of skill.

- Questioning whether a proper job of selection was done, whether training was adequate, and if the driver was properly supervised.
- Determining if there were previous indications that should have warned of an impending accident.
- Evaluating if scheduling or routing could be improved.
- Ascertaining if there was any indication of improper maintenance procedures or if an equipment deficiency was involved.
- Evaluating any conditions related to the vehicle's cargo.

A detailed investigation helps to identify the areas in which either specific or general corrective action should be taken. The information derived from the accident analysis should be used constructively to educate employees or change procedures in an effort to prevent future occurrences.

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