



# Accident Investigation

» Controlling Your Workers' Compensation Costs Through A Better Work Environment

*Nearly every accident offers the possibility of preventing another accident sometime in the future. Our unique approach focuses not only on unsafe acts or conditions that led to the accident, but also the weaknesses in your management systems that may have contributed to the accident. We believe unsafe acts and conditions are only symptoms and by identifying management weaknesses, primary causes can be corrected and your system improved.*

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## Definitions

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To develop sound accident investigation procedures and complete a written Vehicle Accident Investigation Report, use the following:

1. **ACCIDENT:** Unintended occurrence that caused or could have caused personal injury or property damage. Includes "near miss" accidents in which luck was the sole reason no one was hurt and/or nothing damaged.
2. **INJURY/PROPERTY DAMAGE:** Consequences of the accident, not the accident itself.
3. **BASIC CAUSES:** The unsafe acts or conditions that caused the accident (company driver rear-ended another vehicle due to wet pavement and driving too fast for conditions).
4. **PRIMARY CAUSES:** The unsafe acts or conditions that allowed the basic causes to exist. Include why the driver didn't slow down and maintain a safe following distance or why parking brakes failed. Identifies areas to strengthen in your management system.
5. **PREVENTABLE ACCIDENT:** Any accident involving vehicles, unless properly parked, that results in property damage or personal injury, and in which the driver failed to do everything he/she reasonably could have done to prevent or avoid the accident.

## What Accidents Should Be Investigated?

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All accidents are important regardless of whether or not they resulted in an injury and/or property damage and should be investigated. An "In Case of Accident" folder, available from the Loss Control Department, should be kept in your vehicles to assist drivers in obtaining important information to start the investigation. May also be useful for claims.

## Who Should Make the Investigation?

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The business owner or fleet supervisor should conduct the investigation and needs a good understanding of fleet operation, safe driving techniques and the company management system.



### When Should the Investigation Be Made?

Accidents should be reported immediately by the driver to a responsible person in your company so that the investigation can begin as soon as possible. Time erases and colors facts and witnesses may leave. A delay may permit evidence to be removed, destroyed and/or forgotten.

### How to Conduct the Investigation

A successful investigation avoids fixing blame while collecting information. Many accident investigation report forms are available. It's important to review these to make certain that the investigation covers the accident, basic and primary causes, and corrective action.

Thoroughly determining the answer to why an unsafe act and/or why an unsafe condition occurred and why it was permitted to exist will determine where weaknesses exist and where your safety efforts should be concentrated.

## PRIMARY CAUSES OF ACCIDENTS

This section is designed to identify weaknesses in your fleet safety procedures based on this accident. The identification of these weaknesses (primary causes) will enable you to take effective corrective action to prevent recurrence.

Satisfactory (SAT)

Needs Improvement (NI)

#### P-1 DRIVER QUALIFICATION

Source of Driver	<input type="checkbox"/>	<input type="checkbox"/>
Application	<input type="checkbox"/>	<input type="checkbox"/>
Interview	<input type="checkbox"/>	<input type="checkbox"/>
MVR	<input type="checkbox"/>	<input type="checkbox"/>
Road Test	<input type="checkbox"/>	<input type="checkbox"/>

#### P-2 EQUIPMENT—SELECTION/MAINTENANCE/PROTECTION

Driver Familiar W/Equip.	<input type="checkbox"/>	<input type="checkbox"/>
Equip. Suitable	<input type="checkbox"/>	<input type="checkbox"/>
Pre/Post Trip Insp.	<input type="checkbox"/>	<input type="checkbox"/>
Scheduled Maint.	<input type="checkbox"/>	<input type="checkbox"/>
Date/Mile Last Serv. _____		

*continued »*



**PRIMARY CAUSES OF ACCIDENTS** *continued*

**Satisfactory (SAT)                      Needs Improvement (NI)**

**P-3 ROUTING AND SCHEDULING**

Route Planning	<input type="checkbox"/>	<input type="checkbox"/>
Familiar W/Route	<input type="checkbox"/>	<input type="checkbox"/>

**P-4 DRIVER TRAINING** *(Evaluate Training Driver Has Received In:)*

Co. Rules/Policies	<input type="checkbox"/>	<input type="checkbox"/>
Equipment	<input type="checkbox"/>	<input type="checkbox"/>
Routes	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Procedures	<input type="checkbox"/>	<input type="checkbox"/>
Defensive Driving	<input type="checkbox"/>	<input type="checkbox"/>

**P-5 DRIVER MOTIVATION/SUPERVISION**

Mgmt. Safety Policy	<input type="checkbox"/>	<input type="checkbox"/>
Driver Incentives	<input type="checkbox"/>	<input type="checkbox"/>
Driver Discipline	<input type="checkbox"/>	<input type="checkbox"/>
MVR Review	<input type="checkbox"/>	<input type="checkbox"/>
Repeater ID	<input type="checkbox"/>	<input type="checkbox"/>
Supervisor Safety Contacts	<input type="checkbox"/>	<input type="checkbox"/>
Reference Check	<input type="checkbox"/>	<input type="checkbox"/>
Written Test	<input type="checkbox"/>	<input type="checkbox"/>
Physical	<input type="checkbox"/>	<input type="checkbox"/>
Documentation	<input type="checkbox"/>	<input type="checkbox"/>
Qualified By _____		
Maint. Records	<input type="checkbox"/>	<input type="checkbox"/>
Vehicle Loading	<input type="checkbox"/>	<input type="checkbox"/>
Load Check By Driver	<input type="checkbox"/>	<input type="checkbox"/>
Veh/Cargo Security	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Equipment	<input type="checkbox"/>	<input type="checkbox"/>
Problem Delivery ID	<input type="checkbox"/>	<input type="checkbox"/>
Time Adeq. For Trip	<input type="checkbox"/>	<input type="checkbox"/>

*continued »*



**PRIMARY CAUSES OF ACCIDENTS** *continued*

	Satisfactory (SAT)	Needs Improvement (NI)
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**P-5 DRIVER MOTIVATION/SUPERVISION** *continued*

Regulations	<input type="checkbox"/>	<input type="checkbox"/>
Cargo Handling	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>
What Form Did Training Take?	_____	
_____		
Driver Meetings	<input type="checkbox"/>	<input type="checkbox"/>
Acc. Reporting	<input type="checkbox"/>	<input type="checkbox"/>
Acc. Invest/Review	<input type="checkbox"/>	<input type="checkbox"/>
Driver Feedback	<input type="checkbox"/>	<input type="checkbox"/>
Type of Feedback	_____	
_____		
_____		
_____		

After evaluating the areas needing improvement, turn to the front of the form and check the PRIMARY CAUSES that apply.

**CORRECTIVE ACTION**

From your evaluation of the basic and primary causes, what corrective action should be taken to prevent future accidents?

WHAT \_\_\_\_\_

BY \_\_\_\_\_

WHOM \_\_\_\_\_

WHEN \_\_\_\_\_

FOLLOW-UP \_\_\_\_\_

*continued »*



**PRIMARY CAUSES OF ACCIDENTS** *continued*

**THE HANOVER INSURANCE COMPANY VEHICLE ACCIDENT INVESTIGATION**

Company Name: \_\_\_\_\_  
 Conducted By: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Date of Accident: \_\_\_\_\_  
 Vehicle Type: \_\_\_\_\_  
 Time of Accident: \_\_\_\_\_  
 Driver's Name: \_\_\_\_\_  
 Driver's Age: \_\_\_\_\_  
 Oper. of Veh.:     Longhaul (>200 mi)     Intermed (51-200 mi)     Local (50)

**BASIC CAUSES OF ACCIDENTS**

**UNSAFE ACT(S)**

- |                                                    |                                                        |
|----------------------------------------------------|--------------------------------------------------------|
| <b>A-1.</b> Too Fast for Conditions                | <b>A-9.</b> Improper Turning                           |
| <b>A-2.</b> Following At Unsafe Distance           | <b>A-10.</b> Improper Backing                          |
| <b>A-3.</b> Improper Judgement                     | <b>A-11.</b> Improper Pulling In Or Out Of Parked Pos. |
| <b>A-4.</b> Improper Passing                       | <b>A-12.</b> Improperly Parked                         |
| <b>A-5.</b> Cutting Or Crowding                    | <b>A-13.</b> Improper Loading Or Unloading             |
| <b>A-6.</b> Failure To Yield Right Of Way          | <b>A-14.</b> Sudden Stopping Or Starting               |
| <b>A-7.</b> Failure To Obey Traffic Signal Or Sign | <b>A-15.</b> None Determined                           |
| <b>A-8.</b> Not Watching Road                      |                                                        |

**UNSAFE CONDITION(S)**

- |                                              |                                    |
|----------------------------------------------|------------------------------------|
| <b>C-16.</b> Weather (Snow, Ice, Visibility) | <b>C-20.</b> Drinking Or Drugs     |
| <b>C-17.</b> Road Conditions                 | <b>C-21.</b> Inadequate Protection |
| <b>C-18.</b> Vehicle Defect                  | <b>C-22.</b> None Determined       |
| <b>C-19.</b> Driver Fatigue                  |                                    |

*continued »*



**BASIC CAUSES OF ACCIDENTS** *continued*

**PRIMARY CAUSES OF ACCIDENT** *(Refer to Side 2)*

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- |                                   |                               |
|-----------------------------------|-------------------------------|
| <b>P-1.</b> Driver Qualification  | <b>P-4.</b> Driver Training   |
| <b>P-2.</b> Equip-Select/Main/Pro | <b>P-5.</b> Driver Motivation |
| <b>P-3.</b> Routing & Scheduling  |                               |

**PROFIT/LOSS COMPUTATION**

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- |                                              |       |
|----------------------------------------------|-------|
| Lost Production/Delayed Deliveries           | _____ |
| Material Clean-Up/Pick, Repack, Separation   | _____ |
| Cost Additional Vehicle Dispatched           | _____ |
| Re-Load of Dispatched Vehicle                | _____ |
| Leasing Cost-Replacement Vehicle             | _____ |
| Business Loss-Failure to Fill Orders On Time | _____ |
| Administrative/Processing Costs              | _____ |
| Deductible                                   | _____ |
| Misc: _____                                  |       |
| Misc: _____                                  |       |

**TOTAL:** \_\_\_\_\_

**ACCIDENT DETERMINATION**

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- |                                                  |                                                      |
|--------------------------------------------------|------------------------------------------------------|
| <input type="checkbox"/> Traffic/Preventable     | <input type="checkbox"/> Non-Traffic/Preventable     |
| <input type="checkbox"/> Traffic/Non-Preventable | <input type="checkbox"/> Non-Traffic/Non-Preventable |

*continued »*



### *Corrective Actions*

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The benefits of accident investigation are numerous. Chief among them are how to prevent future accidents. Unsafe acts or conditions are corrected and the management system is strengthened. Management must clearly support the recommended corrective actions. Completed investigation reports should be routed to a person in your organization who can see that necessary changes are made.

### *Accident Trends*

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The Hanover Fleet Accident Analysis will help you analyze your firm's accidents. Trend information is useful for time period comparisons, setting safety priorities and evaluating past safety efforts.

### *Training Assistance*

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Our Loss Control Department prides itself on its ability to provide quality service with maximum benefits for our customers. Contact the Loss Control Department for assistance and guidance.

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## *Reduce Your Risk for a Loss*

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Access our policyholder education safety series online at [www.hanover.com](http://www.hanover.com).



*Loss Control is a responsibility of your management. This document is for informational purposes only and does not attempt to deal with every possible legal obligation, code violation, loss potential, or exception to good practice. It is not intended to imply that all hazards and situations are resolved. The Hanover Insurance Group, Inc. and their affiliates and subsidiaries assume no liability in connection with the information contained herein.*

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