

Risk Control Bulletin: **Vehicle Crash Investigation**



We can show you more.®

RISK CONTROL



Frequently the term vehicle accident is used to describe the crash of a vehicle. However, a thorough investigation of the root causes of a crash often uncovers conditions that could have actually predicted the crash. Therefore, many authorities are now using the term crash instead of accident. Crash investigation remains a key element in any Motor Vehicle Risk Control Program.

Why Perform a Crash Investigation?

Through the identification of causal factors and implementing corrective measures, a company can prevent future crashes, reduce human suffering, prepare for claims defense, and contribute to the bottom line. Continuous improvement can be attained by determining preventability, and by determining the need for remedial training & disciplinary actions.

When Should a Crash Investigation be Performed?

The investigation of a crash needs to be initiated as soon after the crash as possible. This can best be accomplished with good preparation. Before the crash, define who will be responsible for conducting the investigation.

Clearly define the applicable roles. Provide needed equipment, which could include camera, measuring tape, barricade tape, small parts bags or containers with lids, graph paper, and crash investigation forms.

It may be advantageous to have ready, the names and phone numbers of attorneys and professional crash investigators in the event of a major incident with fatalities, severe injuries, or major property damage, such as might be caused by chemical leaks.

Who Should Investigate the Crash?

The safety manager or a trained representative of management should complete the initial investigation. Be sure to have qualified alternates in case the primary individual is unavailable. Here are some of the attributes of a good investigator:

- **Initiative** – The good investigator knows that the job cannot be done from behind a desk and that an investigator must go to the crash scene and start from there.
- **Imagination** – An investigator must be able to visualize what is needed in making the investigation and must be able to set up the lines of initial inquiry.
- **Inquisitiveness** – The good investigator recognizes that the job is basically a search. He must be constantly on the lookout for clues and more clues to follow until each one is proven worthless or fruitful.
- **Attention To Detail** – The smallest detail may point to the cause of a crash and, if overlooked, may prevent the investigator from finding the cause or lead to a false conclusion.
- **Tact and Patience** – The investigator must obtain the bulk of the information from persons who are generally under no compelling obligation to assist and who have a reluctance to get involved. Witnesses may be difficult to locate and when found may be unable to give information without careful questioning.
- **The Ability to Employ Logic** – The investigator must be able to gather facts and assemble them in a logical manner to determine what happened to arrive at the accident cause. He must be aware that, in some cases, a definite cause cannot be determined and must then be able to determine possible or probable causes.
- **Stamina** – Because of the necessity of beginning each crash investigation promptly and tracking down clues and examining evidence before they become stale or are destroyed, the crash investigator must be able to persevere to a successful conclusion.

What Should be Included in the Investigation?

There should be a crash scene and an administrative component to the crash investigation. The Vehicle Crash Investigation Checklist, although not necessarily comprehensive, may be helpful when gathering information regarding a crash.

An effective crash investigation program is an important component of your risk control program. It can significantly contribute to your bottom line by reducing the frequency of future crashes and by gathering evidence for the defense of potentially bankrupting claims, which might be brought against your company.

Vehicle Crash Investigation Checklist

Notified of Crash Time: _____ AM/PM

Date: _____

Upon arrival at the scene, make visual check to see if scene is properly protected against further crash situations:

- Have police and insurance company been called?
- Who was killed; injured; how serious, where are they now?
- Names of the drivers of vehicles, make, model, license number, occupants, addresses, employer?
- Time of crash, exact location? Highway number, number miles, direction from nearest town.
- Brief situation leading to crash.
- Is your driver isolated from others, and has he already discussed his version of the crash with anyone at the scene? If so, who? If sent to hospital, send company personnel with him.
- Were there witnesses? Names, addresses, license number. Include those to arrive early on scene, although they may not be witnesses.
- Were obvious infractions noticed by witnesses? Hostile – Friendly?
- Pictures made and evidence preserved before vehicles moved?
- Names or license numbers of anyone making pictures?

A complete on-the-scene inspection of vehicles should be made for mechanical defects:

- Any further damage likely to result from operating vehicle?
- If vehicles have been removed – where to?
- Whose wrecker removed them?
- Is point of impact clearly noted on the roadway?
- Has all physical evidence been preserved?
- Make measurements of all physical facts, including length and location of skid marks, and conduct skid tests.
- Make a sketch of crash scene and location of vehicles.
- Have police issued citations or made arrests – who – what charge?

- Name of police investigators and badge numbers, city, state, etc.
- Name of adjuster and firm if an independent.
- Protect cargo.
- Arrange for wrecker service (name of wrecker driver).
- Note any property damage other than the vehicles involved.
- Negligence noted (Speed - Sudden Stop – Overcrowded – Lights Out).
- Final examination of the complete scene before leaving.

In addition to the above, the administrative review should include:

- Review the accident register. Has there been a pattern of crashes? Crash types, causes, locations, equipment, shift, time of day, day of week, etc.
- Review driver files. Has the driver had other crashes in the past? Has there been a pattern of crashes? Crash types, causes, locations, equipment, shift, time of day, day of week, etc. Is the driver current on his required training? Does the driver meet the appropriate criteria to qualify as a driver for the type of equipment involved?
- Review driver's logs. Has the driver been operating his vehicle in accordance with hours of service regulations, and company policy?
- Review vehicle maintenance records. Even if vehicle condition is not a factor in the crash, unusual maintenance patterns may indicate deficiencies in driving habits such as speeding, tailgating, poor braking or poor shining techniques.
- Review the company's policies and procedures. Do they address the causes of the crash or are revisions appropriate?

BE SURE ALL INFORMATION IS GATHERED BEFORE LEAVING THE SCENE.

Additional tools and resources from CNA are available to help reduce auto and fleet risks at www.cna.com/driverperformance.

