

BEST PRACTICES FOR FLEET MANAGERS

What to Do Before and After an Accident

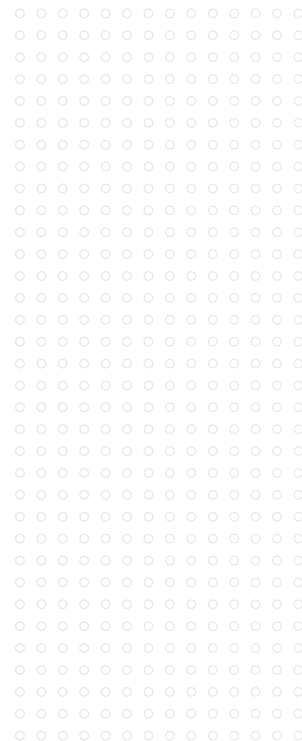


According to the FMCSA, almost 500,000 crashes involving large trucks occur annually.¹ Most commonly, commercial vehicles get into an accident when backing up and inadvertently striking another vehicle, changing lanes or making a difficult right turn. More serious crashes often involve lane changes or intersection collisions.

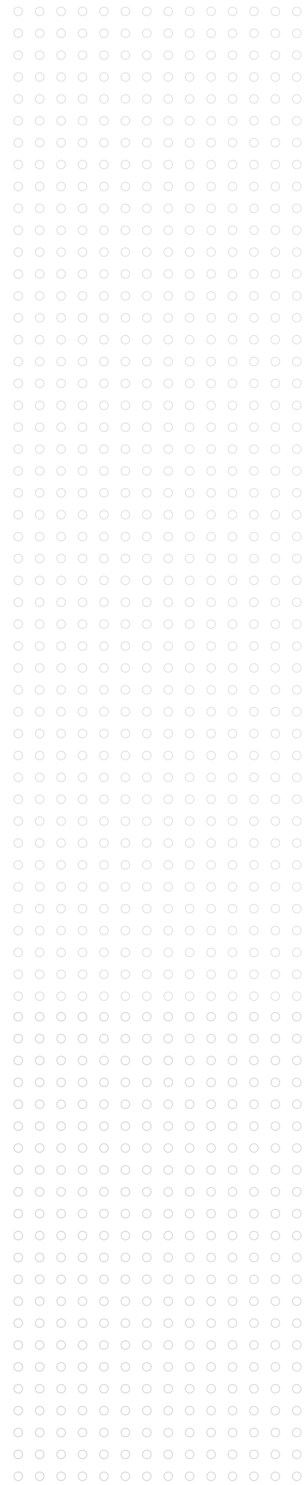
As a fleet manager, you need to be prepared to manage a crash, from a minor fender bender to a fatality. Even minor incidents involving one of your fleet's vehicles will require you to think quickly. Consider the following 10 best practices before and after a vehicle crash:

- 1. Have a detailed accident report form.** The accident report form serves as an instruction guide to your driver when collecting important information at the accident scene. The report will help you manage the accident situation and inform your follow up investigation. The report form should include: names and contact information for each driver involved, all passengers, information about vehicle or property ownership, any witnesses and police report specifics. Include a space for a detailed description of the accident, any injuries and property damage. Include a diagram area for your driver to illustrate where all parties were when the crash occurred. Keep the report on file to defend against potential claims until the Statute of Limitations runs out (typically 3-5 years). In the event a crash involves serious injuries or a fatality, drivers should not complete any documentation. A company or insurance representative should be dispatched to the scene to collect information misconstrued at a later time.
- 2. Train your drivers on what to do at a crash scene as part of their onboarding and annual training.** Train drivers on what to do immediately post-accident, i.e. call 911 after any collision with another vehicle; do not admit liability to anyone at the scene; or leave the scene of an accident unless dismissed by authorities. While these directions may seem obvious, crashes are stressful for even the most seasoned trucker, and therefore, it is important to practice them regularly.

¹ <https://www.fmcsa.dot.gov/safety/data-and-statistics/large-truck-and-bus-crash-facts-2016>



- 3. Make sure your drivers know who to call.** Fleet operations will have different departments or personnel dealing with specific issues, i.e. a logistics manager, a safety coordinator, dispatcher, etc. Make sure your drivers know who to call when an accident occurs. In the future, any inquiries about a crash from outside agencies should be funneled to one person tasked with managing the situation, or a single member of the executive team.
- 4. Instruct drivers on how to take photos at the scene of an accident.** Photographic documentation at the scene of an accident is critical in determining liability and assessing property damage. Train drivers to capture the following images: the general area of the accident, all vehicles or objects involved in the accident, the license plates of vehicles involved, and traffic controls if present. Drivers should not take photos of badly-injured people, or post any information or photos on social media.
- 5. Engage outside resources, especially when the accident is serious.** If the crash results in critical injuries, a fatality or a hazardous materials release (aka, a fuel spill), engage outside resources to assist with your efforts. Work with your insurance carrier to identify preferred providers and either have the insurance company contact them immediately, or call them yourself. These providers can include a local towing company to remove your vehicle or a hazardous materials response company to clean up significant spills. File reports with government agencies, and an independent insurance adjuster to collect information at the scene and involve an attorney to serve as an information manager. The use of an attorney can be critical to creating “privileged information” after the crash occurs, as this individual will be directing the efforts of others and handling any written documentation.
- 6. Report crashes to your insurance carrier or broker, even if you’re unsure it will result in a claim.** Accident reports should be completed and conveyed to your HUB transportation specialist or insurance carrier even if you’re unsure it will result in a claim. This documentation is important if another party eventually makes a claim, and it will be used in determining the underlying cause of the crash. Keep documentation of an incident for as long as necessary to defend against a potential claim. If an incident becomes a claim and it was not reported until the other party files a lawsuit, your insurance carrier may decline the claim.
- 7. Properly report a claim.** Report claims as soon as possible to ensure that the adjusting/claims management process begins in a timely manner and that critical information can be collected. Submit a copy of your accident report, statement of claim from the injured party and Proof of Loss forms to your insurer. Document all monetary costs related to the claim (repair work, hospital bills, loss of income, etc.). Maintain all records.
- 8. Notify your Workers’ Compensation insurer if the accident results in an injury to your driver.** Again, claims reported properly and on time have a greater chance of being managed effectively. In the case of a dispute, this may be used to prove that the claim was reported.



9. **Stay engaged in the claims process.** Too many fleet operators file a claim with their insurance carrier and wait for it to close. It is important to regularly communicate with the adjuster assigned to the claim to make sure that they have all the necessary information and they are managing claims the way you think they should be handled. Additionally, track accidents based on how they are classified as a claim. This will further enhance your risk management and ability to identify opportunities to improve safety protocols moving forward.
10. **Track your accidents to improve risk management.** Keep an accident registry to track the type, severity, locations and drivers involved. This information is critical to track loss trends and enhance driver training to prevent future crashes. The data will often show that the focus of safety efforts needs to change over time to mitigate future risk.

Contact your HUB transportation specialist for more information on how we can help you create accident/incident investigation protocol and procedures.

We're HUB

When you partner with us, you're at the center of a vast network of experts. We advise you on how to confidently identify, quantify and reduce risk through tailored solutions, so that you can protect what matters most: your people, your property, and your profitability.