

Driver Accident Review

“That which is honored is respected.” Management attention should be given to individual driving records, i.e.: acknowledgment of good records – corrective action in case of poor records.

In order to properly evaluate individual driver’s accident records, the preventability of accidents must first be determined. All accidents should not necessarily be charged against a driver’s record. Only those which reasonably could have been prevented by the driver should be charged.

A responsible individual (Supervisor, Safety Coordinator, or a member of Management) should be assigned the responsibility of reviewing all accidents to determine preventability. In larger fleet operations, a Driver’s Accident Review Board may be established for this purpose, and usually consists of a representative group of drivers and management personnel. In every case, the driver should be advised as to the decision concerning preventability, and if preventable, offered an explanation as to how the accident could have been prevented.

The National Safety Council’s concepts of “Defensive Driving” should be used as a criteria for determining “preventability”. A preventable accident is one in which the driver failed to exercise every reasonable precaution to prevent. If the driver contributed as much as 1% to the cause of the accident, it should be considered preventable. The preventability of all vehicle accidents should be included as a permanent entry on company accident records and in the driver’s personnel file.

Driver’s Award Program

Recognition of good driving records is an important aspect of driver motivation. This can be accomplished in many ways. One effective means is through a Safe Driver Award program. This can range anywhere from a pi or an emblem indicating the number of accident-free years of driving, to a cash award.

In the case of cash awards, caution should be exercised that the cash award is not of such an amount to tempt a driver to not report an accident and try to settle it on his own. This can cause serious complications from a claims standpoint. There are many nonmonetary award programs that are even more effective.

Driver’s Penalty System

There should be a clearly defined penalty system or plan of disciplinary action for drivers with poor accident records. A typical plan might be:

1. Warning after the first preventable accident within a three year period.
2. Probation or time off after the second preventable accident within a three year period.
3. Discharge or reassignment to a non-driving position after the third preventable accident within a three year period. Of course, cases involving gross negligence, drunk driving, or use of drugs should normally prompt immediate dismissal.

NOTE: See also the following Loss Control Data Guides: “Driver Motivation” – (F.13394) “Motor Vehicle Record” – Criteria – (F.13485)

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The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.

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