

LOSS CONTROL DATA GUIDE

## Commercial Motor Vehicle Accident Frequency Rates

Accident frequency rates are used to measure how often motor vehicle accidents are occurring. This is one of the most reliable statistics for forecasting future accident experience. Unless there is a positive action by management, what has happened in the past will continue to happen.

Frequency rates are computed as follows:

$$\text{VEHICLE ACCIDENT FREQUENCY RATE} = \frac{(\text{NUMBER OF ACCIDENTS} \times 12)}{(\text{NUMBER OF VEHICLES} \times \text{NUMBER OF MONTHS IN PERIOD COVERED})} = \text{NUMBER OF ACCIDENTS PER YEAR}$$

The total number of vehicles should include only power units (automobiles, trucks, tractors) and not trailers.

The following table indicates the average accident frequency rates for various types of commercial fleet operations. This data was compiled as a result of a recently-completed insurance industry study of commercial motor vehicle accidents.

### Commercial Fleet Accident Frequency Rates

| CLASS  | FREQUENCY RATE |      |                        |
|--|----------------|------|------------------------|
|  | RURAL          | CITY | HIGH EXPOSURE CITIES** |
| Average of All Risks*                                | .19            | .25  | .41                    |
| Ash & Garbage Removal                                | .53            | .70  | 1.20                   |
| Bakeries   | .29            | .39  | .67                    |
| Bottlers–Non-Alcoholic                               | .36            | .47  | .80                    |
| Bottlers–Alcoholic                                   | .33            | .43  | .74                    |
| Building Supplies & Materials                        | .25            | .33  | .57                    |
| Canneries  | .23            | .31  | .53                    |
| Cleaners & Dryers                                    | .25            | .33  | .57                    |
| Concrete Mixer or Redi-Mix                           | .30            | .40  | .68                    |
| Contractors–General                                  | .18            | .24  | .41                    |
| Contractors–Repair & Service                         | .13            | .18  | .30                    |
| Contractors–Street & Road                            | .18            | .24  | .41                    |
| Dairies–Not House-to-House                           | .30            | .40  | .68                    |
| Dairies–House-to-House                               | .33            | .43  | .74                    |
| Department Stores                                    | .34            | .45  | .77                    |
| Diaper Service                                       | .30            | .40  | .68                    |
| Excavating   | .27            | .35  | .60                    |
| Feed, Grain, Hay Dealers                             | .16            | .22  | .37                    |
| Frozen Food  | .36            | .47  | .80                    |
| Fruit, Vegetable–Retail                              | .23            | .31  | .53                    |
| Fruit, Vegetable–Chain                               | .46            | .61  | 1.04                   |
| Fruit, Vegetable–Local                               | .36            | .47  | .81                    |
| Fuel, Coal, Ice Dealers                              | .29            | .39  | .67                    |
| Junk, Metal, Rag, Waste Paper                        | .28            | .38  | .63                    |
| Laundries  | .30            | .40  | .68                    |
| Local Truckmen                                       | .40            | .53  | .90                    |
| Local Truckmen–Dump Truck                            | .40            | .53  | .90                    |
| Logging & Lumbering                                  | .11            | .15  | .25                    |
| Lumber Dealers or Companies                          | .25            | .33  | .57                    |
| Magazine & News Dealers                              | .40            | .53  | .90                    |
| Manufacturing Noc                                    | .34            | .45  | .77                    |
| Meat Packer–Wholesale Grocery                        | .44            | .58  | .99                    |
| Mining–Quarrying                                     | .11            | .15  | .25                    |
| Passenger  | .13            | .15  | .23                    |
| Pipeline Contractor (Excluding Gas or Oil Pipe)      | .18            | .24  | .41                    |
| Political Subdivisions                               | .16            | .22  | .37                    |
| Retail Stores  | .27            | .35  | .60                    |
| Sand & Gravel  | .27            | .35  | .60                    |
| Structural Iron or Steel Mfgs., Dealers, Contractors | .29            | .39  | .67                    |
| Taxi Cab   | .37            | .49  | .85                    |
| Utilities  | .13            | .18  | .30                    |
| Wholesale Stores                                     | .36            | .47  | .80                    |

NOTE: Long Haul average frequency rate is .35 on a national basis.

\*Use these frequency rates when business type does not fit one of the listed classes.

\*\* High exposure cities include: Baltimore, Boston, Chicago, Dallas/Ft. Worth, Detroit, Hartford, Houston, Nashville, Newark, New York, Philadelphia and Washington, D.C.

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