

A **Motor Vehicle Accident Investigation Program** is a structured approach used by organizations, law enforcement agencies, or transportation safety departments to systematically analyze and respond to motor vehicle accidents (MVAs). The goal is to determine causes, assign responsibility, identify preventative measures, and improve overall safety.

Here's an overview of what such a program typically includes:

1. Program Objectives

- Determine the root cause(s) of motor vehicle accidents
 - Prevent recurrence through corrective actions and training
 - Comply with legal and regulatory requirements
 - Improve driver behavior and fleet safety
 - Reduce liability and insurance costs
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2. Key Components

A. Policy & Procedures

- Clearly defined accident reporting and investigation protocols
- Responsibilities of drivers, supervisors, and safety officers
- Timelines for reporting and investigating accidents

B. Accident Reporting

- Immediate notification to management or law enforcement
- Completion of standardized accident report forms
- Collection of witness statements, photos, dashcam footage
- Notify insurance carrier of the incident.

C. Accident Investigation

- **Scene analysis** (measurements, skid marks, debris)
- **Vehicle inspection** (mechanical condition, damage assessment)
- **Driver interviews** (fatigue, distraction, compliance)
- **Environmental factors** (weather, road conditions, visibility)
- Use of tools like event data recorders (EDRs)

D. Root Cause Analysis

- Human factors (driver error, impairment)

- Mechanical failure (brakes, tires, lights)
- Environmental issues (road design, signage)
- Organizational shortcomings (training, scheduling)

E. Documentation & Recordkeeping

- Maintain detailed records for each incident
 - Use reports for insurance, litigation, or audit purposes
 - Ensure the insurance carrier has been notified
 - Include any video footage that may have been captured
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3. Post-Investigation Actions

- Driver re-training or disciplinary measures
 - Vehicle repair or replacement
 - Updates to policies, procedures, or routes
 - Sharing lessons learned across the organization
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4. Training and Awareness

- Regular training on defensive driving and accident procedures
 - Scenario-based drills for emergency response
 - Use video/telematics data to review real world events.
 - Refreshers on new vehicle technologies or legal updates
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5. Data Analysis and Reporting

- Track accidents by type, location, time, cause
 - Use KPIs like accident frequency rate or preventable accident rate
 - Identify trends and prioritize safety investments
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6. Continuous Improvement

- Regular reviews of the program's effectiveness
- Incorporate feedback from drivers and investigators
- Benchmarking against industry best practices

Disclaimer

The recommendations contained in this Loss Control document are provided solely for informational purposes. They are not intended to constitute legal, safety, or engineering advice, nor do they guarantee compliance with any local, state, or federal regulations.

Implementation of these recommendations is at the discretion of the client and should be evaluated in the context of their specific operations, risk tolerance, and applicable laws.

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