

# The Value of Investigating Motor Vehicle Incidents



## The Business Case for MVI Investigations - An Example



Awesome Ad Agency (A3) is a growing company with five vehicles that sales representatives use to drive to customer locations throughout Northern Ontario.

Up until last winter, A3 had experienced no motor vehicle incidents. However, in November, an A3 employee was injured when they crashed on their way to Sudbury. Not including the cost of the injury claim made to WSIB\*, between downtime, lost productivity and sales, increased insurance premiums and deductibles and other costs, the crash cost A3 just over \$25,000.

Having a closer look to determine what contributed to the crash, the investigation team discovered that A3 likely could have prevented the crash with better-supervised trip planning, training to improve winter driving skills and proper winter tires.

Their in-house team took two days to investigate the crash (cost = \$2000 for their time). A3 invested another \$8,000 to promptly implement recommended corrective actions. Even though driving conditions were quite hazardous between January and March, A3 employees are saying those measures are the main reasons A3 has not had any further winter crashes. Certainly, the trip planning, training and winter tires are key safety investments. However, it was the \$2,000 incident investigation that enabled A3 to see what they needed to do differently. If that \$2,000 investigation prevents only one \$25,000 crash, that's an excellent return on investment!



Incident investigations are an important part of every successful safety program. The key value of well-executed MVI investigations is uncovering underlying factors and conditions that cause or contribute to crashes. This enables the organization to take targeted actions to prevent reoccurrence and to avoid injuries and other costs.



Occupational health and safety laws require that employers investigate, record and report all accidents - including work-related crashes, wherever they occur. Rather than finding reasons to lay blame or assign fault, effective employer-lead investigations establish facts (what happened) and examine them to understand why. This approach helps an organization understand gaps in its safety system and see what they must do to fix those gaps. By involving employees in this analysis, investigations reveal corrective actions that reduce the likelihood of similar incidents happening in the future.



### Access Information You Can Use

When a work-related crash occurs, the police, insurance companies, enforcement and WSIB may investigate. If they do, their focus is to determine if there was criminal wrongdoing, establish fault and assign liability, or decide if the employer has satisfied safety requirements. Employer-lead investigations provide information you can use - they point out gaps in your operations and help identify the right control measures to put in place.



### Discover Operational Efficiencies

By focussing on the “system” and the elements that contributed to the crash, each investigation usually reveals other opportunities for operational improvements. As they study the contributing factors, crash investigators often arrive at the question, “Yes, why is that the way we do things?” realizing that more efficient methods or tools are available to help the organization save time and money.



### Manage Exposure

Each collision has potential to attract litigation by a third party who feels they suffered some loss. When a company vehicle is involved, the company itself may become a target. If a worker crashes while driving their own vehicle for work, their employer might also be named in the action. Even when it seems apparent that your employee was not at fault, having the facts about a crash is a practical risk management tool.



MVIs are lagging indicators. Investigations - and the corrective actions the organization takes because of the investigation - are leading indicators. Insightful investigations that provide practical solutions are indicative of a company culture set on improving its safety results - and its bottom line.

