A program that looks at bus accidents as opportunities to learn.

The goal is to learn from mistakes and prevent future accidents, rather than place blame on the driver.



School bus accidents are going to happen. When they do, you want to make sure the insurance claims adjuster has access to every piece of information available to help facilitate his or her investigation into the incident. Beyond that, however, your company can look at each accident as an opportunity to identify reasons crashes occur and remedial actions to take going forward.

The goal of a **post-accident analysis program** is to prevent future roadway mishaps involving your buses, rather than place blame on the driver. A comprehensive program will examine people, processes, equipment, material, environment, and the policies and procedures already in place.

Through an effective post-accident analysis program, your staff can:

- Provide pertinent, factual information competently, consistently and accurately
- Present findings in a standard format and timeline, and notify the appropriate management necessary to make corrective changes
- Track implementation of those recommendations from start to finish





Supervisors should be able to recognize hazards, identify potential causal factors and develop corrective measures.

A process that starts with the bus driver's supervisor.

The magnitude of the loss or the complexity of the circumstances surrounding it will determine the level of management authority needed to complete a full analysis and implement corrective measures. However, the responsibility for conducting the preliminary analysis falls to the bus driver's immediate supervisor. That individual will rely on your company's written policy to determine who else needs to be contacted, under what conditions and when.

The supervisor's preliminary analysis report can help determine any subsequent activity. If the effects are minor and the causes and corrective measures are within the supervisor's authority, the report can be finalized and sent to the appropriate management for review. With more serious incidents, others may be called upon to assist, such as a safety committee representative, union steward or corporate safety coordinator.

Key qualities for conducting a thorough analysis.

Your supervisors responsible for post-accident analysis should have the necessary training before assuming their duties. They should possess the knowledge, skills and experience to recognize hazards, identify potential causal factors and develop corrective measures. These individuals should be familiar with:

- Your accident analysis policy and all organizational requirements and/or guidelines, including those for conducting analyses and preparing reports
- Bus routes, drivers, school parking lots and the operation of all vehicles used by drivers
- Applicable industry standards and federal, state and local regulations and codes
- Emergency response procedures; the supervisor may be tasked to assist immediately with the response
- Witness interviewing techniques
- Evidence collection and examination techniques
- Evaluating information and sorting important facts from data
- Immediate and fundamental causes of loss, and what constitutes an unsafe act or condition
- Knowing how, when and where to seek additional help



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Things the supervisor should keep in mind.

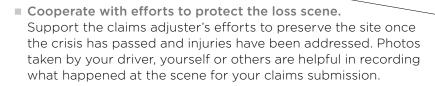
The nature of the incident, the environment and the culture of the organization will usually determine specific procedures, but general post-accident analysis procedures should include instructions for the supervisor in charge to:

■ Act quickly. Start the analysis as soon as possible after the incident has occurred and the insurance claims adjuster has been contacted

and begun his or her preliminary investigation.

■ Coordinate closely with your bus driver.

Assuming your driver is uninjured, rely on him or her to assist with your analysis. (To prepare your company's drivers for such incidents, give each of them the Nationwide flyer titled "What bus drivers should do when involved in an accident." To obtain a supply, ask your Loss Control Services representative for form number CMO-0488AO.)



- Help to promptly identify witnesses. In initial conversations with your driver following the accident, remind him or her to collect contact information for any witnesses that can assist in the claims adjuster's investigation. See Page 4 for "An easy way to capture important accident details."
- Project objectivity and encourage thoroughness. Maintain objectivity throughout the analysis process and refrain from making conclusions until all the facts are known.
- **Never focus on blame.** Always keep the emphasis clearly on prevention throughout the entire analysis.
- Identify loss causes. Losses seldom have a singular cause. In a proactive analysis, the more immediate and underlying causes you can identify, the more likely corrective measures will be effective.
- Follow the "Whys?." Once an accidental loss is described, the next question is "Why did it happen?" The first answer is usually an immediate cause. Continuing to ask why to each answer will identify any additional causes or loss factors you need to address through the analysis.
- Report findings to the appropriate management. Distribute summaries to all affected department heads and post those findings for employees to review. The critical point, however, is to make sure the analysis findings reach the level of management authority necessary to carry out needed changes.



The supervisor should start the analysis as soon as possible after the incident occurs.

Questions? Contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.

What a post-accident analysis report should contain.

A post-accident analysis includes many steps and involves a number of people including passengers, witnesses, bus company employees and management, and the insurance claims adjuster. Keeping all records and contact information together will help the process go smoothly. Your post-accident analysis reports should identify and/or include:

- Accurate and pertinent information about the nature of the incident, including: accident/incident type, the name(s) of injured or involved employee(s); the nature of the injury and/or property damage; the time, date, place and environmental factors
- Statements from the injured or involved employees and witnesses specifying the existing conditions and sequence of events that resulted in the accidental loss; be sure to record contact information for all witnesses
- Immediate and fundamental causes, such as unsafe acts and conditions that contributed to the accident
- Corrective measures that might help prevent future occurrences, reflecting employee input, as appropriate
- Additional long-term corrective actions that may include changes that would apply to an overall operating system and could affect existing procedures such as: orientation and training program changes; new capital expenditures; modifications to existing equipment or material specifications; and specification changes for new equipment purchases
- Proper sign-offs and approvals to verify that the analysis report was reviewed by appropriate management, conducted promptly and thoroughly, and according to organizational procedures

Ongoing review can help preserve your program.

One of the most important elements of a post-accident program takes place after the analysis has been completed. It's also the part of the program most likely to be overlooked. The analysis follow-up that points to the causes of loss and generates appropriate corrective measures should be reinforced on an ongoing basis by making sure updated procedures continue to be practiced.

Nationwide*

AN EASY WAY TO CAPTURE IMPORTANT ACCIDENT DETAILS.

The Nationwide® business auto collision worksheet gives supervisors and bus drivers a convenient tool for describing an accident and recording contact information from other drivers and witnesses. To obtain a supply, ask your Loss Control Services representative for form number CMO-0412AO.



Providing solutions to help our members manage risk.®

For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.