

## Criteria for Reporting and Calculation of the Vehicle Accident Rate

### Vehicle accident rate reporting

Vehicle accidents apply to:

- Licensed motor vehicles designed to operate primarily on public roads
- Cooperative vehicles which are owned or leased

Vehicle accidents do not apply to:

- Unlicensed equipment or off-road vehicles
  - ✓ Examples – farm equipment, all-terrain vehicles, trenchers, mini-backhoes, haulage truck operated solely on industrial sites, etc.
- Personal vehicles used on cooperative business (occasional use agreements – mileage reimbursement)

Vehicle accidents should be counted when meeting the following criteria:

- A bodily injury occurs (anytime) and/or when damage occurs to a vehicle when it hits, or is hit by, another vehicle, or other object.
  - ✓ For example - collision in an intersection, rear-ended by another vehicle, backing into an object, striking an animal while driving or any vehicle incident involving bodily injury, etc.

Vehicle accidents should not be counted when meeting the following criteria:

- Vehicle damage occurs with no bodily injury and results from incidents other than collision.
  - ✓ For example - damage while the vehicle is parked or otherwise unattended, hail or flood damage, damage due to theft or vandalism, etc.

*The payment of a vehicle accident claim by either the cooperative or insurance company has NO effect on an accident being counted or not when reporting vehicle accidents.*

## Vehicle accident rate method of calculation

Vehicle Accident Rate: This rate is derived by multiplying the number of vehicle accidents by 1,000,000 miles and dividing by the mileage driven for a given period of time (a calendar year).

$$\text{Vehicle Accident Rate} = \frac{\text{Number of Vehicle Accidents} \times 1,000,000}{\text{Vehicle mileage}}$$

Example:

Number of vehicle accidents (2010): 2

Total number of miles driven (2010): 200,000 miles

Vehicle Accident Rate:  $(2 \times 1,000,000) / (200,000) = 10$

This rate provides the number of vehicle accidents that occurred during the year per million miles driven by the cooperative and is useful for tracking and comparing vehicle accident safety performance over time to other applicable benchmarks within the RESAP.