

# The Most Common Commercial Truck Accidents and Best Practices for Drivers to Avoid Them



Protecting your fleet and maintaining steady operations today means implementing risk management practices to combat rising costs and reduce claims.



Anyone who has sought to buy a new commercial vehicle in the last few years knows firsthand the financial impact of the U.S. inflation and supply chain crisis on the trucking industry.



The cost for a new semi-truck averaged between **\$70,000 and \$150,000**, with high-end versions costing **up to \$200,000**,<sup>1</sup> while the price of used vehicles also beat records in 2022, with used Class 8 truck values breaking the **\$100,000** ceiling for the first time.<sup>2</sup>



In addition, maintenance costs have skyrocketed. The higher cost to transport and lower availability of resources, along with a continued labor shortage has caused the average motor vehicle maintenance and repair rate to **increase by 13.3%** between April 2022 and April 2023.<sup>3</sup>

As road congestion steadily increases, an effective way to mitigate costs is to reduce risk from the start by implementing effective safety measures.



<sup>1</sup> Brad's Car Tunes "[2023 Updated] How Much Does A Semi Truck Cost?" March 2, 2023.

<sup>2</sup> ATD "ATD Truck Beat: Commercial Truck Sales Increase 3.8% in 2022 over 2021," 2022.

<sup>3</sup> U.S. Bureau of Labor Statistics "Table 2. Consumer Price Index for All Urban Consumers (CPI-U): U.S. city average, by detailed expenditure category," April 2023.

# Most Common Accidents and How to Prevent Them

## Rear-end Accidents

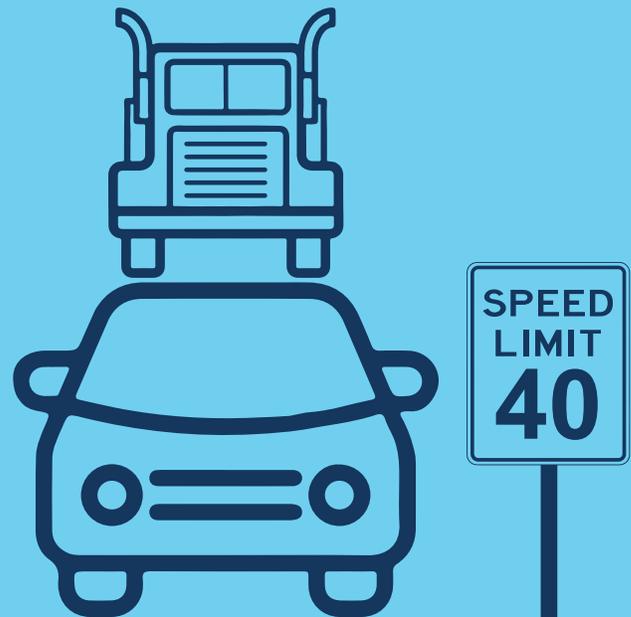
Rear-end accidents are the most common type of motor vehicle accident, accounting for an estimated 23% of truck-related collisions.<sup>4</sup>

Frequently the result of driver negligence (distracted driving, speeding or following too closely), rear-end collisions often have severe outcomes, both in potential injuries and damage to vehicles.



## Best Practices for Avoiding Rear-end Accidents

Pay close attention to **speed and following distance**, even if your vehicle is equipped with collision mitigation systems. A good rule of thumb for a tractor-trailer is to maintain at least four seconds between you and the leading vehicle at speeds **less than 40 mph**. During inclement weather or at speeds **greater than 40 mph**, add an additional second.<sup>5</sup> This will allow for enough stopping time and better driving decisions based on the behavior of the vehicle in front of you.



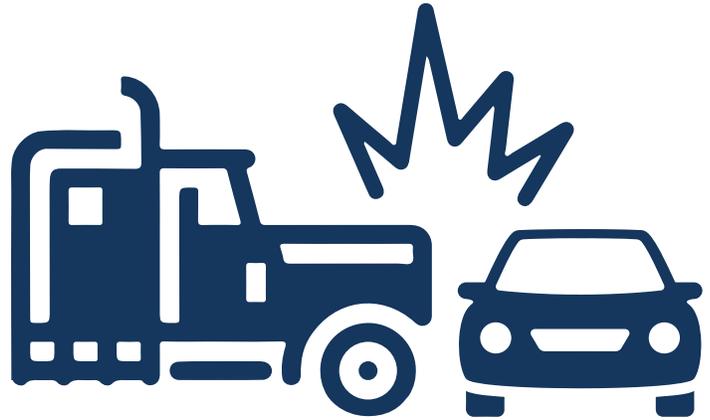
<sup>4</sup> Federal Motor Carrier Safety Administration "Report to Congress on the Large Truck Crash Causation Study," Updated April 16, 2014.

<sup>5</sup> Federal Motor Carrier Safety Administration "CMV Driving Tips - Following Too Closely," February 11, 2015.

## Intersection Accidents

Intersection accidents can be particularly dangerous because of the angle at which they often occur. They are often broadside or T-bone accidents where one vehicle crashes into the side of the other when not stopping or yielding at an intersection.

These side impacts account for **approximately 23%** of passenger vehicle occupant deaths.<sup>6</sup> Four-way intersections are the most precarious, where **over 17%** of fatal crashes involving large trucks take place.<sup>7</sup> Other intersections to be aware of include T-, L- and Y-intersections, traffic circles, roundabouts and five-or-more points.



## Best Practices for Avoiding Intersection Accidents

Be aware of the **stale green light**. If a light has been green too long, professional drivers should assume it will change soon and be prepared to brake.

Check **your surroundings** even when you have the right of way. Another driver could make the wrong move.

When turning right in a tractor-trailer, keep an eye out for **the right-hand squeeze-in**. Another vehicle could try to get through on the right side of the truck, not realizing the wide swing a tractor-trailer needs to make the turn.



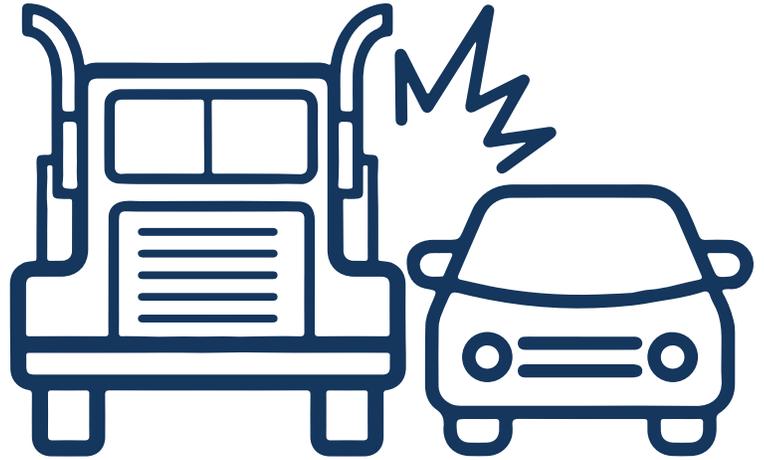
<sup>6</sup> Insurance Institute for Highway Safety & Highway Loss Data Institute "Fatality Facts 2020: Large trucks," May 2022.

<sup>7</sup> Federal Motor Carrier Safety Administration "Large Truck and Bus Crash Facts 2020: Table 17. Fatal Crashes Involving Large Trucks by Intersection Type, 2018-2020," Updated March 6, 2023.

## Sideswipe Accidents

There are two main types of sideswipe collisions: same-direction and opposite-direction. In both instances, the initial impact of the collision does not involve the front or rear of the vehicles. However, same-direction sideswipes are estimated to account for **over 10%** of truck crashes whereas opposite-direction collisions account for **less than 5%**.<sup>8</sup>

Sideswipe accidents often occur when changing lanes or merging, and the vehicle that leaves its lane of travel is usually the one at fault.



## Best Practices for Avoiding Sideswipe Accidents

**Limit lane changes.** This often means staying in the right lane as much as possible.

Use **blind spot mirrors** to increase your visibility and awareness of other vehicles around you. These mirrors attach to the front fenders and provide better visibility on the sides of the truck. Check these mirrors often, especially when considering changing lanes or merging. Constantly keep your “head on a swivel,” checking your mirrors.

Also, consider new technologies such as **side view cameras** that provide a real-time view of what’s on your side.



<sup>8</sup> U.S. Department of Transportation: Federal Motor Carrier Safety Administration “[Report to Congress on the Large Truck Crash Causation Study](#),” March 2006.

## Striking Fixed Objects and Parked Vehicles

These accidents differ from the rest due to their likely location: shipper and consignee locations, parking lots, truck stops, and rest areas. Due to the size of tractor-trailers and the tight spaces in which they need to maneuver and park, the risk of striking fixed objects or parked vehicles is high.

While severity is normally lower in these types of accidents, this does not mean they are harmless. **Over 32%** of fatal truck crashes start with a fixed-object collision.<sup>9</sup> Additionally, the same can be said for **almost 50%** of injury crashes and **over 50%** of property damage crashes.<sup>9</sup>

Drivers should consider fixed objects such as bridges, low-hanging wires, roof overhangs and signs as hazards. It is the driver's responsibility to be aware of their surroundings at all times.



## Best Practices for Avoiding Fixed Objects

Recognize and investigate potential **hazards** in your surroundings. Know the height and length of your vehicle and be able to quickly spot a potential hazard.

Before backing up, remember **GOAL**:

- **G - Get**
- **O - Out**
- **A - And**
- **L - Look**

You can't always rely on your mirrors and cameras to see around the vehicle.



<sup>9</sup> Federal Motor Carrier Safety Administration "[Crashes Table 2. Crashes Involving Large Trucks by First Harmful Event, Number of Vehicles Involved, and Crash Severity, 2020](#)," February 13, 2023.

## Insurance Coverage Implications



Because of the difficulty to obtain parts along with the rising cost to repair vehicles, especially complex vehicles like semi-trucks, previously repairable damages are now being deemed total losses and insureds are left underpaid for their vehicles. In some cases, it's not even a matter of cost. Even if the insured is covered financially for repairs, some vehicles are deemed total losses because of the inability to replace the technology or parts in today's market.

As such, it is critical that you regularly review the stated amount limits for each vehicle listed on your insurance policy to ensure they are adequate. Inadequate insurance coverage could result in your vehicle being deemed a "total" loss and leaving you without enough funds to replace the "totaled" vehicle, adversely impacting your business.

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