Accident Cost Snapshot

A crash typically creates two parallel cost streams:

1. **Out-of-pocket payments**
   deductibles/retentions, towing, uncovered items, admin time
2. **Operational losses**
   downtime, missed runs, SLA penalties, subcontracting are often the most underestimated part.

Minimum losses (almost always occur)

- **Deductible / retention / uninsured items.** Deductible, self-insured retention, exclusions/limits, depreciation, "small" expenses not claimed.
- **Recovery + storage (often non-trivial for HGV).** Tow/recovery, cargo handling, storage/yard fees. Note predatory billing risk.
- **Downtime + capacity replacement.** Lost contribution margin while the truck is down, plus rental/subcontract, re-routing and planning overhead.
- **Incident administration.** Time of fleet/safety/legal for documentation, insurer handling, driver actions, customer communications.

Maximum losses (business-impact scenarios)

- **Injuries/fatalities → litigation + insurance.** Shock Defense/settlements, multi-year premium impact, increased insurer requirements; awards trend is rising.
- **Cargo loss / claims escalation.** High-value/temperature-controlled loads materially increase exposure (claims + customer retention risk).
- **Contract penalties and customer loss.** SLA/liquidated damages, framework contract termination, tender exclusion, reputational impact.
- **Total loss of vehicle / long replacement lead time.** Write-off/lease tail/valuation gaps, weeks/months capacity loss.

With SafeFleetView

24% Reduction in claims frequency   **50%** Reduction in vehicle damage   **40%** Cut in claims costs

Contact us for more information: sales@safefleetview.eu

Simple accident calculations

Cost block	Formula	Result, EUR
Downtime loss	downtime days × margin/day	
Replacement capacity	downtime days × rental/subcontract per day	
Admin overhead	internal hours × hourly cost	
Minimum realistic crash cost	deductible + towing/storage + uninsured items + downtime loss + replacement + admin + SLA	
Cargo add-on (optional)	probability × cargo value	
Contract risk add-on (optional)	probability × annual contract margin at risk	

Parameters for accident analysis

Parameter	Your value	Notes
Contribution margin per truck per day		Use margin, not revenue
Typical downtime after crash (days) – minor		
Typical downtime after crash (days) – major		
Rental/subcontract cost per day (if used)		
Deductible / retention (avg)		Physical damage / liability
Typical towing/recovery + storage (avg)		Use a range if helpful
Uninsured repair items (avg)		Exclusions/limits/depreciation
SLA penalty / late delivery penalty (avg)		Per incident
Internal hours per incident (total)		Ops + safety + admin + legal
Fully loaded hourly cost (blended)		€/hour
Cargo claim probability in crash (%)		Optional
Avg cargo value at risk (per load)		Optional
Contract loss probability after serious crash (%)		Optional
Annual contract margin at risk		Optional
Lost stops/jobs per day when van is down		Optional
Average repair admin + coordination hours		Dispatch + fleet + admin

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