



A Division of SPG  
Insurance Solutions, LLC

# THE DISPATCH

MANAGING RISK IN THE MOVING & STORAGE INDUSTRY

## ACCIDENT INVESTIGATION / CLAIMS REPORTING

**The best way to control long term claims costs is to establish and train employees on the proper method for accident investigation and reporting. Accident investigation and reporting are critical in reducing the costs of both workers' compensation and vehicle accidents. A good report provides the claims adjusters with the all of the information needed to handle a claim properly. This allows for quicker and more accurate settlement, fewer complications with litigation and a happier customer. These factors all contribute to reduced claim costs.**

In reporting a claim it is important to provide the basic facts in a clear and concise matter. A company-wide claim form should be developed that pertains to both vehicle accidents and workers' compensation claims. All employees should be made aware of the forms and how to properly complete them.

An accident investigation kit should be in every vehicle. This kit should include a pen, a report form that includes all of the information requested below, and business cards of the company safety officer, witness cards, and a disposable camera.

The involved party should make time immediately following the incident to complete the basic information on the form. This must include the following:

1. Date and time of loss
2. Name and phone numbers of those involved
3. Location of accident
4. Estimate of damages
5. Name and department (sheriff, city police, highway patrol) of police officer if an accident report was made

6. Weather conditions
7. Brief description of the accident
8. List of witnesses (if none, the first person on the scene)
9. If persons were injured, provide the name and phone number of where they were taken

The driver should not move the vehicle until photographs are taken, including photographs of all damaged vehicles, the area and road conditions, stop lights, intersection, etc. The driver should take as many photographs as possible for documentation purposes.

The driver should not speak to anyone regarding the accident besides the officer on scene. The driver's license and business card of a contact at the company safety department should be provided.

Employees should remember these three rules: Promise nothing, admit nothing, and don't argue. Act professionally and do not provide theories or admit guilt.

This information needs to be reported to the company safety department as quickly as possible and forwarded to your insurance provider.

Once the employee is back to the office, have them write a detailed description of the accident. This is important for all types of accidents; workers' compensation, traffic, cargo, property damage, etc. This report should include as much of a narrative as possible. This information will be useful in the claim settlement. If the accident requires, make sure the proper drug and alcohol testing is performed via DOT requirements.

This information will give a clear picture of what took place and make the claims process go much smoother. These same principles can be applied to cargo and property damage claims. It will give your customers the feeling of assurance that everything is being done to settle their claims as quickly and efficiently as possible.