

# Auto response

How to mitigate accident losses by responding effectively **Interviewed by Elizabeth Grace Saunders**

Individuals that operate company vehicles usually receive training on how to prevent accidents, but many don't know how to respond effectively when one occurs. By taking a proactive stance, you can decrease the liability caused by an uninformed driver making a bad situation even worse.

"Training your drivers on what to do when they have a vehicle loss can have a great impact on the outcomes of the loss for the driver and your company," says Robert Bowers, executive in claims home office staff operations at Westfield Insurance. "It can also affect the ability of the insurance carrier representing the driver and the company to investigate and resolve the loss fairly."

*Smart Business* spoke with Bowers about minimizing damages by training drivers on how to respond after an auto loss.

## How should drivers respond after an accident?

Remain calm and immediately check for injuries, and then contact 911 to report the accident. If people have been injured, remember to only move them if it is critically important. Otherwise, wait for medical professionals to arrive and take proper action. The welfare of all of the people involved takes precedence over all other issues.

Unless you are required to move your vehicles or it is unsafe for them to remain in their current location, do not move them. Leave them in their position while you wait for the emergency personnel to arrive. Vehicle placement provides significant information regarding how the accident occurred.

Many states are comparative negligence states. This means both parties can share negligence in an accident. Evidence and vehicle placement can assist your insurance professional in determining the appropriate percentage of negligence on each party. Collect information at the accident, such as:

- The names of everyone involved, including both drivers and passengers
- Addresses, phone numbers, license numbers, dates of birth, social security numbers — if provided — and insurance agent/company information for all individuals
- The names and phone numbers of any witnesses



**Robert Bowers**  
Executive  
Westfield Insurance

- The make and color of all vehicles and license plate numbers
- Descriptive information about the vehicles and occupants that may assist in the investigation of the claim
- Anyone who left the scene in a hit or skip
- The vehicle owner's name, address and phone number if the titleholder is someone other than the driver
- The exact location of the accident and the identity of the specific authority that came to the scene, such as city police, sheriff, highway patrol or fire/rescue

After obtaining the critical information, drivers should inform the towing company about where to take the vehicle. If your company or insurance carrier has a preferred shop, vehicle operators should have the address and phone number of that shop. This reduces downtime for vehicles and expensive storage costs.

## What materials and information should companies provide for vehicle operators?

Businesses should conduct periodic training for and provide accident kits to individuals who operate business vehicles. These classes should review proper safety procedures and how to use the contents of the kit including:

- Instructions on what to do after a loss
- Required contact information
- Additional necessary information
- Disposable camera
- Accident diagram notepad

These materials help ensure that people respond effectively in the middle of a high-stress situation. A disposable camera can help to accurately capture the incident. Many people also have a camera on their cell phone, which can be used in lieu of a disposable camera. People who are in a safe position to do so can take photographs of the accident scene or other evidence before it is moved or destroyed.

An accident diagram notepad also can help to record important items. This information can assist with later investigation into vehicle placement, intersections, construction equipment, speed limits and other pertinent facts.

## What are some common mistakes?

One common mistake is neglecting to contact 911 or the police because the accident seems minor. If disputes regarding liability, previously unknown injuries or other issues arise, an official reporting can assist in resolving the situation.

Not obtaining complete insurance and contact information from the other people and witnesses can also lead to problems. In the heat of the moment, a driver can become confused and forget to ask for key facts.

Another common pitfall is making statements to police or other parties that can later be used to imply your negligence. Businesses should instruct drivers to not only be honest, cooperative and helpful, but also be mindful not to make any commitments with regards to liability or fault, as all statements can be used at a later time.

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