



**OLD REPUBLIC CANADA**

*Insurance that's with you... mile after mile!*



# PROMPT CLAIMS REPORTING

**A KEY TO LOWER LOSS COSTS**



When CLAIMS are REPORTED LATE, you lose the advantage of having a great claims team at your disposal. Late reported claims can also significantly INCREASE your claims and insurance COSTS.

**LATE REPORTED CLAIM EXAMPLE:**

Old Republic Canada received a claim reported over a year late. During that time, the claimant retained an attorney who reported the loss to us. They alleged that a brick came off a flat bed trailer our insured driver was pulling and hit the claimant's windshield. The claimant alleges she jerked back in her seat when the brick hit the windshield causing a neck injury. She had already had surgery when the claim was reported. Our adjusters had no opportunity to investigate the liability or the necessity of the surgery.



## REPORT ALL CLAIMS IMMEDIATELY

What happens after a loss sets the stage for successful claims resolution. This includes prompt investigation, accurate evaluation, and quick, ethical resolution.

The results of a late reported claim could be loss of evidence, spoiled cargo, changed crash scenes, and increased downtime. Promptly reporting claims makes a dramatic difference in the ultimate cost of a claim by allowing our staff to conduct thorough investigations, preserve evidence, secure fast and fair settlements, and minimize your downtime.

The key to successful claims resolution is the partnership that exists between you, your broker, and Old Republic Canada. Everyone in the claims process must be assertive in addressing all claims, no matter how large or small. The reporting process begins with the driver. How he or she responds can have a huge impact on the outcome of any crash.

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### LATE REPORTED CLAIM EXAMPLE:

A crash was reported to Old Republic five days late. Our insured driver rear-ended a vehicle at a stoplight. The vehicle had four people inside. By the time the crash was reported to Old Republic Canada, all of the claimants were represented by an attorney and had decided to pursue claims for personal injury as well as the property damage. Although they originally told our insured no one was injured, we had no opportunity to inspect the claimant vehicle, contact the claimants for their accounts of the crash, or rule out injury. As a result, Old Republic Canada was put in a position where we had to deal with a case that involved additional settlement costs to several claimants for personal injury claims which may not have been an issue had we known about the crash promptly.



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## WE'RE A PHONE CALL AWAY

When a driver is involved in a crash, it is important for him or her to secure the scene to protect others from additional incident or injury. Once this is accomplished, the driver should immediately call Old Republic Canada at 1-800-228-8046. Drivers should call Old Republic Canada from the scene regardless of fault or how minor the crash appears. The driver is in the best position to relay accurate and timely information to Old Republic Canada. Our 24-hour telephone operators can conference in the driver's safety director or your broker. By directly contacting Old Republic Canada, drivers receive expert advice on proper conduct during a crash investigation.

Our claims staff wants to help keep your operation running as smoothly as possible. Your help, however, is needed to ensure that drivers and safety personnel are properly informed about your crash-reporting requirements. As our valued customers, you can make a significant impact on ensuring all claims are immediately reported to Old Republic Canada.

# WHAT TO DO AT THE SCENE OF A CRASH

Professional drivers work to stay calm and in control during moments of crisis. Emergency workers and equipment, recovery operations, and law enforcement can contribute to a sense of confusion. What you do, as a professional truck driver, has an impact on the entire crash scene. Below are some tips to help you maintain focus and control after a crash.

- Set out warning devices when necessary
- Do not move your vehicle until instructed by the authorities
- Contact the authorities, your company, and medical assistance (if needed)
- Stay at the scene; be courteous
- If the other driver admits fault, have them complete an Exoneration Form
- Fill out the crash report at the scene
- Take pictures of the general scene, vehicles, cargo, etc. (see next panel for tips)
- Do not sign anything or make statements except to the authorities, your company, or Old Republic Canada
- Remain at the scene until all requirements are met, or as instructed by the authorities



## **LATE REPORTED CLAIM EXAMPLE:**

A crash was reported to Old Republic Canada nearly three months late. The claimant hit our insured's parked trailer. The claimant passenger is represented by an attorney who alleges the trailer was illegally parked. The area was under construction at the time and our insured was parked up against barricades. When the claim was reported, the barricades were no longer there. A "No Parking" sign is present, but no one is sure if it was there at the time. Our position could be much stronger if our adjusters or our insured driver were able to take pictures of the scene when the crash happened.

# A PICTURE REALLY IS WORTH A THOUSAND WORDS

When a crash happens, it is important to properly document the scene. A photo of a crash scene can help save you thousands of dollars, which is why Old Republic Canada recommends the use of cameras.

Taking pictures is one thing. Moreover, how a photo is taken can help settle a claim in a timely manner. Here are some picture-taking tips to help drivers get the best photos at a crash scene.

1. Take pictures of the roadway from all angles including skid marks or gouges on the pavement. Photograph them from the same distance on each side. Move back along the road so that you can see how you entered the collision area. Do the same from the other driver's perspective. Let the photos tell the story of how the collision happened.
2. If anyone stops at the scene, photograph his or her license plate if possible. With plate numbers, we can track down witnesses to back up your side of the story.
3. If the other driver or passengers leave their vehicle and are walking around uninjured, take a picture of them. This can be used to dispute claims of injuries that they may make later. However, **DO NOT** take pictures of people injured in the accident. A picture of an injured person cannot accurately show the extent of an injury. Pictures of blood and gore will only hurt your side of the story.
4. Take pictures of the vehicle(s) or object(s) that were involved in the crash, including photos of the damaged area(s) from each side. More detailed pictures of the vehicles can be taken away from the scene of the collision if necessary.
5. Take photos of any traffic signals/signs that apply to the crash scene.

Old Republic Canada makes it easier to be prepared by providing a crash reporting brochure, which contains a reporting accident detail section, a driver's exoneration section and a crash notification card.



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**Old Republic Canada**

100 King Street West

P.O. 557

Hamilton, Ontario L8N 3K9

Phone: 905-523-5936

Toll Free: 1-800-530-5446

Fax: 905-523-1471

REPORT ALL CLAIMS IMMEDIATELY 24/7  
1-800-228-8046



OLD REPUBLIC INSURANCE GROUP