

The Who, What, Where, When, Why and How of Reporting Property & Liability Claims

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Did you know that the initial claim report and information contained therein sets the stage for the claims investigation? A detailed report with loaded information provides a solid basis for an adjuster to “kick off” their claims investigation. While it may seem daunting and can be time consuming, knowledge is power and the sooner as much information is gathered as possible, the better the job we can do for you.

All claims should be reported promptly.

Not doing so can not only jeopardize your coverage, but it can also impact the adjuster’s ability to effectively investigate the claim. This is because with the passage of time, memories fade, people move on and repairs get made. As a result, the adjuster ends up with dated and sometimes very minimal information with which to base critical decisions.

Because of the unique nature of what we do and the types of claims we see, below are some tips as to key information to include in an initial claims report whenever possible.

AUTO CLAIMS:

- Provide a description of the loss (what happened?).
- Note the location and time of the accident.
- Provide the names, addresses, phone numbers and email addresses of all involved parties (this includes you, the member, your driver, the other drivers, passengers, any witnesses, etc.)
- Include a police and/or other civil authority report.
- Describe the damages to the vehicles, as well, if anyone claimed to be injured and whether or not they chose to be transported from the scene.
- Include photos taken at the scene of the damages or intersection (a dashboard camera can be very helpful, as well).

GENERAL LIABILITY:

- Provide a description of the loss (what happened?).
- Give the location and time of the incident.

- Provide the names, addresses, phone numbers and email addresses of all involved parties (this includes you and anyone else that may be appropriate to speak to [e.g. – public works], any witnesses, etc.)
- Include your incident report, any letters of representation and any supporting documents you may have received.
- Provide police/fire/inspection or maintenance records.
- Provide personnel files (appropriate for employment liability or police liability claims)
- Give a description of the damages – not only property that was damaged. If anyone claims to be injured, note whether or not they chose to have treatment or an EMT response at the scene.
- Include any photos taken at the scene (potholes; sidewalks or steps; extent of damaged items in sewer backup or water turn-on).

PROPERTY:

- Provide a description of the loss (what happened?).
- Give the location and time of the accident.
- Provide the name of the best person to contact regarding the loss.
- Include any police, fire or other civil authority report from those who responded to the loss.
- Describe the damages, and any estimates (especially important for those unique and specialty items) that you may have on record or have obtained.
- Include any photos of the damaged property.

To help ensure that we are able to gather this information at the initial reporting stage, our online web reporting option will guide you through the above reporting process based on the line of business you choose. It also allows you to upload documents like those mentioned above without the fear of size limitations. If you would like more information on our web reporting option, please contact Melissa Solis, trust services supervisor at msolis@flcities.com or (407) 367-1831.

At the heart of what we do is you – our Members. Our relationship is one of a “risk partnership.” The adjuster’s role is to focus on claims handling excellence and for us, that begins at the initial notice of loss.