

**CHECKLIST**

# Strengthening Your Claims Response: A Fleet Guide to the First 24 Hours

How a fleet responds in the first 24 hours after an incident shapes the claims outcome, the conversation with the insurance carrier and the renewal narrative. A consistent response gives adjusters what they need to move quickly, keeps drivers and safety managers aligned and adds to the documented record that underwriters value. Use this checklist to build a response for the first 24 hours that works across every company, driver and incident.

## 1. Set drivers up for a strong response

Preparation is the foundation of a smooth claims process. Drivers who know what to do — and have the tools to do it — capture the right information from the start.

- Provide a fleet-specific incident report form, designed for commercial operations rather than a generic auto report, in every vehicle.
- Equip drivers with a mobile reporting option — a carrier app, a telematics-integrated form or a direct line to the safety manager — that works from any location.
- Train drivers on the steps to take at the scene, including how to communicate with police, share information with other parties and focus on facts rather than opinions.
- Confirm dash cams and telematics are installed, calibrated and configured to preserve footage automatically after a triggering event.
- Place an in-cab reference card listing the insurance carrier claim line, the safety manager contact information and the scene-response steps so drivers have what they need on hand.

## 2. Capture the details that move the claim forward

Strong scene documentation gives the adjuster a complete picture from day one. Capturing the right details while they are fresh helps the insurance carrier confirm coverage, respond to the claimant and resolve the incident efficiently.

### Scene and incident basics

- Record the date, time and exact location of the incident, including direction of travel, lane and road conditions.
- Document how the incident occurred in the driver's own words while the details are clear.
- Contact police for every incident and request a report on scene.

## People and vehicles

- Capture the full name and contact information for every driver, passenger and occupant in every vehicle involved.
- Photograph each driver's license and insurance card to confirm details accurately.
- Record the VIN and license plate number for every vehicle and take photos from multiple angles to document the scene, damage and vehicle positions.
- Note anyone reporting an injury and, if transported by ambulance, the receiving hospital.

## Police and witnesses

- Record the responding officer's name, badge number and the police report number while on scene.
- Note any citations issued and any direction of fault assigned by the officer.
- Identify every witness, capture their name and contact information and request a brief statement before they leave.
- Have the driver write a personal statement at the scene or as soon as conditions allow, while the details are fresh.

## 3. Report the claim the same day

Same-day reporting helps the adjuster start work right away and is a clear signal of a well-run claims program. It also keeps fleet operations and the carrier aligned from the start.

- Make same-day reporting a written company policy, with clear roles for drivers, safety managers and dispatch.
- Confirm the driver contacts both the insurance carrier and the safety manager so the right people receive the same information at the same time.
- Submit scene documentation with the first notice of loss, including basic accident information, people, vehicles, injuries, police details and statements, so the adjuster can begin without follow-up requests.
- For severe incidents, call the insurance carrier's claims line directly to request on-scene adjuster support.
- Track reporting time to the insurance carrier for every claim and review the trend with your broker as part of routine claim reviews.

## 4. Preserve the supporting evidence

Some of the most valuable information in a claim is time sensitive. A defined preservation process makes sure the data your broker and insurance carrier need is ready when they need it.

- Download and save telematics data and event recorder data from the involved vehicle as soon as possible after the incident.
- Retrieve and back up dash cam footage covering the incident and the minutes before and after, then store it in a secure location.
- Capture additional scene photographs in daylight if the original incident occurred at night or in low visibility, where conditions allow.
- Follow up with witnesses to confirm contact information and capture a brief written statement if one was not gathered on scene.
- Notify your broker so a transportation claims advisor can engage the insurance carrier early and help coordinate the response.

## 5. Close the loop and build the record

The work in the days following an incident adds up to a stronger claims program over time. Consistent documentation and a defined handoff to the broker turn each incident into evidence of a fleet that is investing in claims management.

- File the complete incident report, driver statement, photographs, witness information and police report number in the driver's claim file within 48 hours.
- Hold a brief post-incident review with the driver and the safety manager to capture lessons learned and refine the response for next time.
- Add the incident to the open-claims log shared with your broker and flag it for the next claim review.
- Offer remedial training where it adds value, using the same coaching approach as the broader driver safety program.
- Log the details that strengthen the renewal story (telematics adoption, dash cam coverage, driver training and corrective actions taken) so the data is ready when underwriters review the account.

### A stronger claims response starts here

When drivers and safety teams respond to incidents the same way every time, fleets build a documented record that supports the claim, the renewal conversation and the safety culture they want to be known for.

Connect with a HUB transportation specialist to learn how we can help you design a claims response that fits your operations. Visit [hubinternational.com/transportation](https://hubinternational.com/transportation).