

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.