

TRUCK TALK

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Can you give us a break? Please??

Trucking, like insurance, is a service oriented business. Most motor carriers serve a customer base in addition to providing gainful employment for their employees and independent contractors. Anyone in a service business understands the need for timely information to provide the best service.

Which brings us to the point: Timely notification of accidents and claims will allow CWG to provide the best possible service to our insured. Why is timely reporting so crucial?

Timely reporting allows us an opportunity to make immediate contact with all parties to the claim. We can explain the claims process and obtain the facts of the accident while it is still fresh in their minds. We can identify whether the damage exposure is limited to property damage or if it includes injuries. We can begin building the rapport with all parties at the onset rather than the possibility of losing that opportunity if they become attorney-represented. Depending on the venue (city and state) of the loss, as well as the specific state regulations governing liability, what may appear to be a fairly minor claim initially may be much more complex than you realize. Without early reporting of these types of claims, we may lose investigative opportunities, i.e. inspecting the claimant vehicle before it is repaired or sent to a salvage yard or inspecting the roadway for skid marks, etc. that are crucial in making key arguments to support our position of liability. We can begin mitigating the damage exposures such as storage charges from tow facilities, downtime, and vehicle rentals. We can also recognize early opportunities for resolution of the injury exposure.

Report a Claim

CWG® is proud of the efficiency and knowledge of the Claims Department staff. The combined knowledge and hard work of these folks can, in many cases, bring a claim to a swift conclusion either through prompt and fair settlement or denial. Sadly, in today's litigious society, too many people think "call a lawyer" when they are involved in an accident as opposed to working out an equitable settlement with the opposing company. The concept of early reporting can also place our insured and claims staff in a good position to receive a prompt and fair settlement too!

Bottom line? Timely and thorough reporting can give our claims staff the opportunity to do the job they are trained to do, which is a fair and timely claims investigations and settlements.

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