



*Insurance
Adjusters*

July 11, 2019



BULLETIN

A-One Commercial Insurance Risk Retention Group, Inc. Low impact collision with injury being claimed

Southland Claims Service, Inc., A-One Commercial Insurance Risk Retention Group, Inc.'s contracted claims department, will periodically produce bulletins to alert agents and insureds to claim situations which can develop into major loss situations and cause difficulties for all parties to the insurance policy.

We recently have experienced an increased number of claims where the impact of our tractor or trailer is very minor, in some cases resulting in little to no property damage to the other party and the insured vehicle. What develops is an injury claim by the other party and an attorney representing that person who is claiming serious injury on behalf of their client.

We have been successful in resisting these claims by the use of forensic engineers who can and will testify that the impact from our collision could not cause any injury, let alone one like is being alleged.

To assist us in our efforts to combat these types of injury allegations, we must secure photographs of all vehicles and in the case of a tractor/trailer we also need photographs of the cargo being hauled and its weight.

To assist in this endeavor, we acknowledge all new claims and send our form; "Insured Identification and Data Information".

The purpose of this bulletin is to request this form be completed and returned in every claim situation.

This will go a long way in helping us defeat what we believe to be suspicious, if not fraudulent claims.