

## Actively Managing the Scene of an Incident

### A guide for safety managers

As a safety manager, you'll take the lead in any situation involving a crash, or any other incident of loss or damage.

Whether or not you're on the scene, there's a good deal of responsibility that comes along with this role: your response can determine how your customers react, how the authorities treat your case and how the incident affects your company's bottom line.

#### 🕒 Your Loss Reporting Plan

An effective Loss Reporting Plan should, among other things, outline the roles and responsibilities of every employee who was involved in the incident. Knowing what to do and what not to do can help you avoid costly mistakes.

The principal roles are:

##### Driver

Drivers must remain at the scene, set out flares or reflectors and ensure injured parties are cared for. They must also notify the police and the loss reporting contact. They are not to proceed with their trip, even if the incident is minimal, until you clear them to return to duty.

##### Loss Reporting Contact

The Loss Reporting contact takes the driver's call after the incident, ensures the driver is alright and reminds the driver of his and her responsibilities. The loss reporting contact also collects relevant information to relay to your insurance claims representative.

It's difficult to stay focused on the scene, as this can be a stressful time. **Preparing a Loss Reporting Plan and a checklist of important tasks** can ensure that you don't miss anything, helping to protect your company from legal and financial consequences.





### Insurance broker and claims representative

A Loss Reporting Plan helps your insurance Claims department gather and preserve evidence before the situation is distorted with inaccuracies and conflicting stories. After an incident takes place, report your claim to Northbridge Insurance and your insurance broker, as both play a key role until your claim is resolved

Remember that a collision or other serious incident is a traumatic event for any driver. It's important to have a contact at the organization who can walk a driver through the event, and keep him or her calm. Safety managers may need to take on some duties of the loss reporting contact, but they will also need to take the lead on the scene; be sure to delegate responsibilities as needed.

### 🕒 Your next steps

Staying focused and responsible can have a big impact on the outcome of the incident. Consider the following tips for safety managers to use as a guide in the event of a crash or collision:

- Remain calm and keep the driver focused.
- Determine the driver's condition.
- Determine the location of the incident.
- Determine the location and condition of all equipment.
- Collect the driver's callback information.
- Ensure the driver's safety while on the scene.
- Coach the driver about who to talk to at the scene.
- Ensure injured parties are cared for (never move an injured person unless a life threatening condition arises, such as fire or smoke).
- Confirm that the police and emergency services have been notified.
- Complete drug and alcohol testing according to regulatory requirements.
- Investigate the circumstances of the loss.
- Preserve any evidence.

- Obtain third party information and determine the number of third parties, extent of injuries and property damage.
- Asses the condition of cargo and determine next steps.
- If equipment is damaged, arrange a transfer or replacement of equipment as required.
- If there are fuel leaks, determine how much fuel is in the tank.
- Implement your action plan for environmental spills, referring to your company polices for TDG & hazardous materials (MOE and ERAP regulatory reporting requirements).
- Coach the driver on taking photos.
- Ensure the driver is mentally and physically able to complete the trip.
- Report the collision to Northbridge and to your insurance broker.
- Execute your company's media relations plan.
- Ensure your driver follows their incident management procedure.

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# Risk Insights

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Your driver, loss reporting contact and insurance broker are your primary contacts, but you'll also interact with emergency response and law enforcement:

- When the police arrive at the scene, take the name, badge number and telephone number of the officer in charge, as well as the police report number.
- Are there charges involved? If so, who is being charged?
- Observe the number of emergency response vehicles and how long they stay on the scene – this will help you manage costs.
- Authorities will want to keep in contact after the loss, so talk to the lead investigator, explain your role within the company and offer your assistance.

You should have a working knowledge of jurisdictional differences for the locations you serve in order to avoid surprises, and to facilitate the legal process during and following the incident.

### 🕒 Good preparation can save the day

A good Loss Reporting Plan is a great start, but training should never stop. When you're not dealing with these circumstances very often, it can be difficult for employees to stay alert, aware of the challenges and ready to act. You should build training into your employee orientation program to keep new hires well-informed, and consider running mock events on a regular basis to make sure everyone knows their role when an incident occurs.

Put time and effort into your Loss Reporting Plan, and be vigilant when an incident does occur. Your preparation will help your employees perform well under pressure, and your professionalism during a challenging situation will instill confidence in your customers – and protect your reputation.

### About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working with our broker partners, we focus on understanding the needs of our customers and on creating solutions that make a difference to their success.

For more information on making your business safer, contact Risk Services Department at **1.855.620.6262**.

