



Navigating insurance claims in the trucking industry

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The trucking industry is a vital piece of the U.S. economy, transporting goods and commodities across our country. With the countless miles truck drivers log, there also come risks and uncertainties that business owners and managers must be prepared to face. One aspect of this preparedness is understanding and managing insurance claims effectively.

Current challenges facing transportation businesses

Nuclear verdicts in the trucking industry refer to exceptionally large financial awards granted to plaintiffs in truck accident lawsuits. These verdicts often have a profound impact on the company and their insurance provider. The surge in nuclear verdicts has become a significant concern within the industry, prompting discussions about their potential to threaten the financial stability of carriers, impact insurance rates, and even influence the broader safety practices and regulations governing the trucking sector. As trucking companies grapple with these substantial legal penalties, finding ways to mitigate the risk of such verdicts and enhancing safety measures has become a priority.

Helping protect your business

In the dynamic world of trucking, accidents and incidents are, unfortunately, not entirely avoidable. From minor fender benders to more severe collisions, the range of potential incidents that can occur on the road is broad. This is where insurance steps in to play a pivotal role. Insurance acts as a safety net, offering financial protection against a wide array of risks that could lead to claims.

Insurance claims in the trucking industry can encompass a variety of situations, including:

- **Accidents and collisions:** Whether it's with another vehicle or a stationary object, insurance can help cover damages to the truck, cargo, and property, as well as any bodily injuries sustained.
- **Cargo damage or loss:** Ensuring the safe transport of goods is a primary responsibility of trucking companies. In the event cargo is damaged or lost due to accidents, theft, or other circumstances, insurance can help cover the cost.
- **Liability claims:** If a trucking company is held responsible for causing harm to another person or property, liability insurance can cover legal fees, settlements, and judgments.
- **Environmental incidents:** In the case of hazardous material spills or other environmental incidents, insurance can help manage the cleanup costs and potential legal liabilities.



Preparation and prevention: The best defense

While insurance offers a potential safety net, the best strategy is to prevent incidents from occurring in the first place. By implementing rigorous safety measures, comprehensive training, and proactive risk management strategies, trucking companies can significantly reduce the likelihood of accidents and claims.

Instilling a culture of safety throughout the company is crucial. Drivers and employees should be well-versed in safety protocols and best practices. Regular safety meetings, training sessions, and ongoing communication about potential risks can create a safety-conscious environment. Thorough and ongoing driver training can help reduce the number of accidents caused by human error. Defensive driving techniques, proper load securing methods, and adherence to hours-of-service regulations are all essential components of effective training.

Something as routine as maintenance and inspections of trucks and trailers can also help reduce incidents. Ensuring that vehicles are in optimal condition can help prevent breakdowns that can lead to accidents and cargo damage.

Many modern trucks are equipped with advanced safety features such as collision avoidance systems, lane departure warnings, and telematics. Integrating these technologies into your fleet can provide an extra layer of protection and help prevent accidents.

The claims process

Despite all preventative measures, accidents can still occur. When they do, understanding the claims process can help resolve the claim quickly. Here's some tips to effectively navigate the claims process:

- **Be prepared to make a claim:** Have your policy in a secure and easily obtainable location. This document will most likely include the number to call to report a claim, as well as your account number. Work closely with your insurance representative to understand the coverage available and the steps required for filing a claim. Train your drivers to know who to call in the event of an incident, and what questions they can expect during the call.

- **Report immediately:** In the event of an incident, report it to your insurance provider as soon as possible. Prompt reporting helps ensure that the claims process begins swiftly.
- **Gather documentation:** Document the incident thoroughly. Take photos of the scene, vehicle damage, and any injuries. Collect information from all parties involved, including witnesses. Keep records of police reports, medical bills, and any relevant paperwork.
- **Submit the claim:** Complete the necessary claim forms accurately and provide all supporting documentation. A timely and accurate submission can expedite the processing of your claim and deliver timely benefits.
- **Cooperate with inquiries:** Insurance providers may conduct investigations to assess the circumstances of the incident. Cooperate fully and provide any requested information promptly. And be honest—that way the carrier will be able to make informed decisions.
- **Learn and improve:** After the claim is resolved, take the opportunity to analyze the incident and identify any lessons that can be learned. Use this knowledge to implement further safety measures and prevent similar incidents in the future.

Conclusion

Insurance claims are a fundamental aspect of the trucking industry. With a safety-focused approach, preventive measures, and understanding the claims process, trucking business owners and managers can navigate claims effectively. Insurance serves as a valuable tool, but proactive safety measures offer the best defense against accidents and claims in the ever-changing trucking landscape.

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