

Appendix 5

Best Practices for the Loss Reporting Contact

Communicate as required with Plan Owner and Back-up Loss Reporting Contact to ensure seamless, uninterrupted coverage

If the primary Loss Reporting Contact is not available for any reason, he or she needs to ensure that the designated back-up is notified in advance. Back-up Loss Reporting Contacts must also be prepared to step in at a moment's notice, should the Loss Reporting Contact suddenly fall ill or become unavailable. The ultimate back-up safety net is **1•888•MARKEL•1** (627-5351)—staff should know to call Markel to step in and guide the driver through the process if all else fails.

Assess the driver's condition before allowing them to take any action

Ensure that you have an accurate assessment of the driver and the scene before authorizing your driver to operate any equipment or continue to destination. Any failure to do this could increase your exposure to another loss, and a finding of punitive damages for not taking public safety into consideration—a potentially costly decision.

Keep your cool

Stress can cause people to react in unpredictable ways. Losing your cool will in no way have a positive effect on the outcome of the loss. Try not to become emotionally involved, and maintain focus on the task at hand.

Do not worry about establishing liability before reporting a loss

Do not become pre-occupied with determining fault immediately following a loss. Your assigned Markel claims examiner will perform a thorough and detailed investigation to determine liability. In some cases, the liability assessment may change over the course of time depending on a number of circumstances. Your Markel claims examiner will discuss liability with you as soon as the required investigation has been completed.

Avoid terminating or disciplining the driver at the scene

Accidents can and do happen. Regardless of your opinion of who is responsible for the loss, the last thing you want to do is make a hasty judgment call in how you discipline your driver. Keep in mind that at the time of the call, the accident and resolution are in their formative stages. The driver may have a direct bearing on the outcome of the loss and the impact to your bottom line—it is important to be supportive of your driver. Savvy plaintiff lawyers will approach your driver to help build a case against your company, which means that you need to ensure that your driver will continue to cooperate with you and your assigned Markel examiner on good terms.