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## Documentation for Property

- Need building location
- What caused the loss (fire, theft, tornado)
- If theft, need police report and list of items taken
- Need replacement cost of items taken
- Person to contact at the location
- Again, pictures are our friend
- We will assign an appraiser on large losses to document loss
- If lightning loss, need lightning affidavit to be completed by person making repair

## Lightning Affidavit

- Must be completed on all lightning losses
- Completed by repair person
- Signed and notarized

## Lawsuits

- We have 30 Days to respond on State 20 Days on Federal
- Need copy of lawsuit immediately
- Defaults
- Assignment of attorney is done by us
- State lawsuits - State Tort Claims Act capped at 300/600
- Federal Lawsuits - No cap. Possible plaintiff attorney fees awarded

## Automobile Form

- Submit the FR-10 & any other reports
- Submit color photos of all damaged areas of vehicle if possible
- We'll determine if appraisal is needed & make the assignment. With minor damage & enough information an appraisal may not be necessary
- We will provide you with a claim number. (Please reference that number in any communication)

## Vehicle Insurance / Accident Cards

- Provides the vehicle operator your insurance information in case of an accident
- Provides a standard way for the operator to provide accident information to risk management personnel

## Other Important Forms To Submit

- SCDPS FR-10
- We mail this form to the SCDMV to verify liability insurance coverage for the insured vehicle.
- This may be the only report that is provided and should indicate which vehicle contributed to the accident.

### Other Important Forms To Submit

- SCDPS TR-310
- May not be provided, but very helpful if you can get it.
- Provides narrative description and diagram of accident, with additional information on a second page (not shown).

### Other Important Documentation To Submit

- Sheriff's / Police Department Incident Reports
- S.C. DPS Incident Reports
- S.C. DPS MAIT Reports
- Employee statements
- Scene or vehicle damage photos....

### Photo Value and Photo Pointers

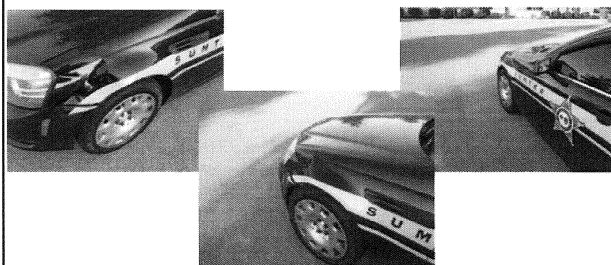
#### Photo Value

Sending good photos, along with all available reports, when you report a new claim lets us know if we need to send an appraiser to inspect your vehicle or if we can simply have you send a shop estimate. Not having to send an appraiser may save you time and get your vehicle back on the road faster.

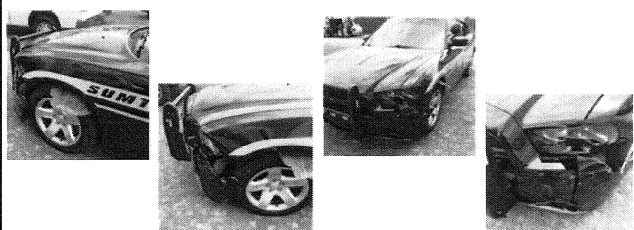
#### Photo Pointers

- Good lighting is a must. Your black Dodge Charger doesn't show up well at night.
- Include all damaged areas that you're aware of.
- Include close-ups as well as wide shots.
- Include different angles.
- Most importantly, send some photos.

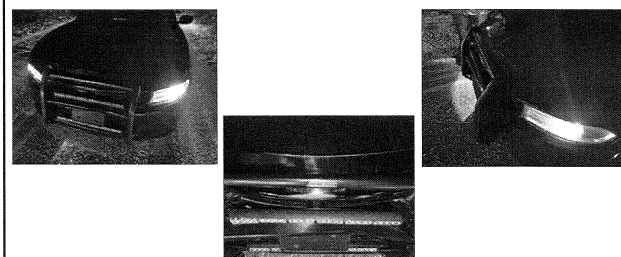
### Photos – The Good



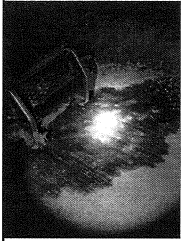
### Photos – The Good



### Photos – The Not So Good



## Photos – The Not So Good



## Accidents That Aren't Your Fault

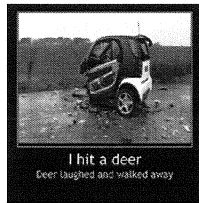
Two different ways to handle - The choice is yours.

1. We handle the claim under your policy, paying you for the damage less your deductible. We then subrogate against the at-fault party's insurance carrier. If we recover any money, we reimburse you for your deductible.
  2. Or, you submit the claim directly to the insurance carrier for the at-fault party. You have incurred the loss and are the claimant. However, if the other carrier does not handle your claim timely or favorably, we cannot contact the other carrier on your behalf.
- If option 2 does not work, you can revert to option 1.

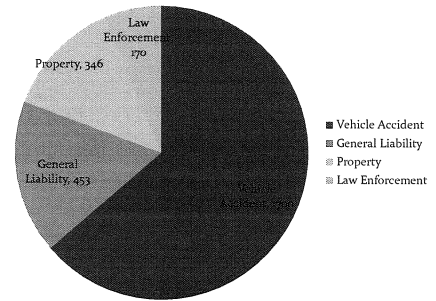
## Motor Vehicle Accidents - Issues

- Inattentive & Distracted Driving / Machinery Operation (Landfills)
- Failure to Properly Clear Intersections (Law Enforcement / EMS)
- Excessive Speed

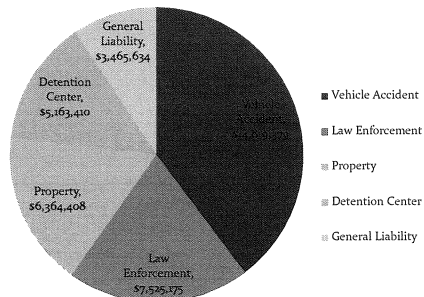
It's *Odocoileus virginianus* season y'all



## SCCPLT EVENT TYPE FREQUENCY 7/1/2012 – 10/16/2020



## SCCPLT EVENT TYPE SEVERITY 7/1/2012 – 10/16/2020



## QUESTION & ANSWER SESSION



### **Contact Information**

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