

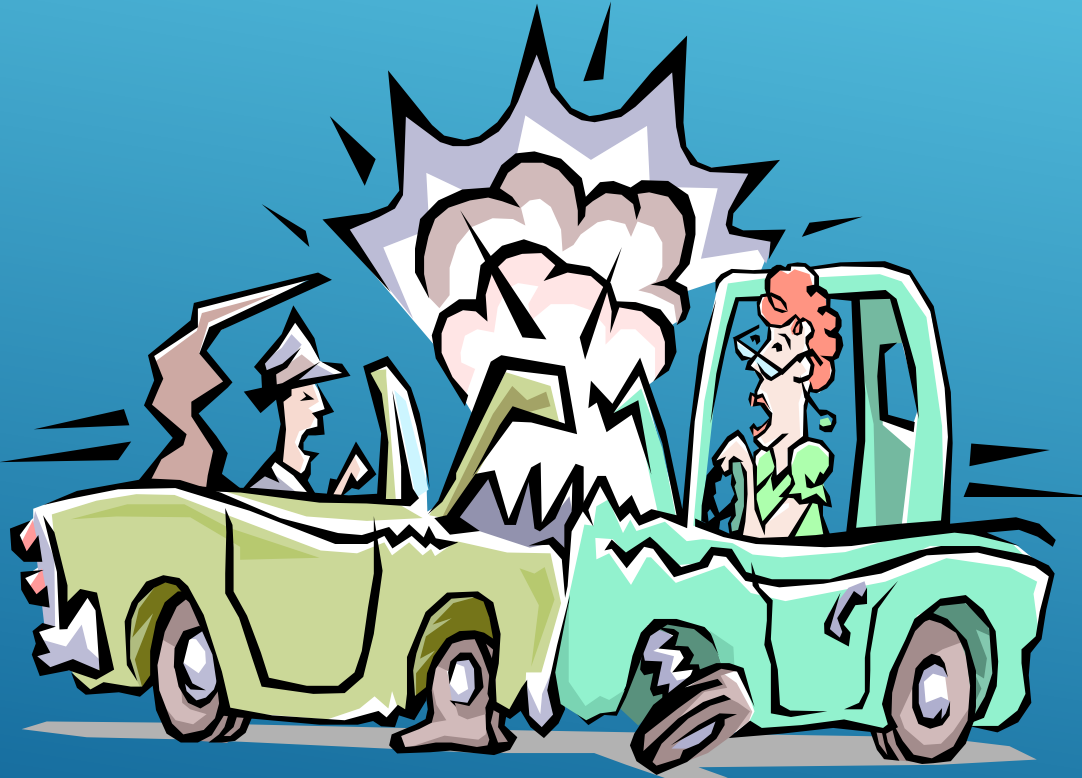
OHIO TRANSIT RISK POOL TO THE SCENE TRAINING

Angel Wisenburg, AIC
Director of Claims & Litigation

Ken Reed, AIC, ARM-P
Director of Risk Management



When a Loss Occurs



KEEP IT SIMPLE...

- ▶ Be in uniform. You are in charge!
- ▶ Have all forms and equipment in stock
- ▶ Have an RTA issued supervisors kit - or prepare one yourself
- ▶ Be ready for the weather...



WHEN TO REPORT ACCIDENT TO OTRP IMMEDIATELY...

- ▶ **Fatality or suspected fatality**
- ▶ **Serious bodily injury**
- ▶ **Multiple parties injured**
- ▶ **Serious property damage to RTA vehicle**



EMERGENCY CONTACT & TO FILE A CLAIM CARDS



Ohio Transit Risk Pool Accident/Emergency Contact Procedures

**In the event of any *serious* bodily injury or property damage
Please contact OTRP Staff immediately as follows:**

Monday - Friday during normal business hours (8:00 AM to 4:30 PM)

330-334-6877
(O T R P)

Evenings and Weekends: Please call in this order

Angel Wisenburg
Director of Claims & Litigations

Cell: 330-329-0641

Andy Hodovan
Director of Member Services

Cell: 330-962-3873

Ken Reed
Director of Risk Management

Office: 513-433-1771

Cell: 937-369-4401

Tony Williams
Claims Specialist

Cell: 330-714-1422

Barbara Rhoades
CEO

Cell: 330-329-0640



To File a Claim Please Contact:

OTRP Claims Department

Ph 330-334-OTRP (6877)

Fax 330-336-7130

Email otrpclaims@aol.com

www.ohiotransitriskpool.org

One Park Centre Drive, Suite 300, Wadsworth, Ohio 44281


All claim cards/forms
can be ordered on our
website otrp.org by
clicking on the Request
Publication Items link.

WHEN NOT TO CALL IMMEDIATELY...

- ▶ **Minor Property Damage**
- ▶ **No apparent injury or**
- ▶ **No injury claimed**



WHEN THE CLAIMANT CALLS...

- ▶ Direct the claimant immediately to OTRP
 - ▶ Never give mobile telephone numbers to claimants
 - ▶ Give out OTRP business cards on the scene to assist in claimant control
- 
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AT THE SCENE...

Loss control is the first priority

Be sure dispatch has contacted all authorities

Secure the scene and place any safety devices

Place all people out of harms way and provide first aid if desired

Begin to gather relevant information...

Several white lines of varying lengths and angles are positioned in the bottom right corner of the slide, creating a dynamic, abstract graphic element.

ONCE YOUR SCENE IS SECURE...

- ▶ Isolate the driver if necessary
- ▶ Hand out and/or collect witness cards
- ▶ Do not discuss cause of the accident or make any promises to other party.
- ▶ Canvass the area for additional witnesses – get their name and telephone numbers
- ▶ Work with the police/fire/rescue. Obtain report number and responding agency
- ▶ Begin to obtain photographs

A PICTURE IS WORTH A THOUSAND DOLLARS...

- ▶ Always secure the information that will leave the scene first!
- ▶ The resting position of the vehicles is key to investigation



NEVER PHOTOGRAPH INJURED PARTIES...

...Or follow an ambulance to the hospital.

Obtain all information from the claimant on scene or from the police report.



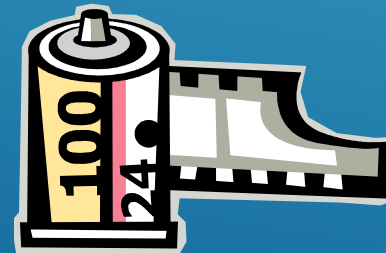
SCENE PHOTOS ARE OKAY...



Here the man in red filed a claim



HOW MANY
PICTURES DO WE
NEED???



A MINIMUM OF 9

The four sides of each
vehicle in involved



DON'T FORGET THE INSIDE...



STILL MORE PICTURES TO TAKE...



Skid Marks



Traffic Signs




Construction



Road Debris

GENERAL PHOTOGRAPHY TIPS!

- ▶ Digital images are preferred
 - ▶ Find a point of reference
 - ▶ Take photos from the proper perspective
 - ▶ Lots of distance photos
 - ▶ Use the personnel on scene to take photos
 - ▶ Try to keep an “extra” disposable camera
- 
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COURTESY CARDS

COURTESY CARD

YOUR NAME: _____

ADDRESS: _____

PHONE: Work (____) _____ Home (____) _____

WHERE WERE YOU AT THE TIME OF THE ACCIDENT? _____

DID YOU SEE ACCIDENT? _____ ANYONE INJURED? _____

HOW DID THE ACCIDENT HAPPEN? _____

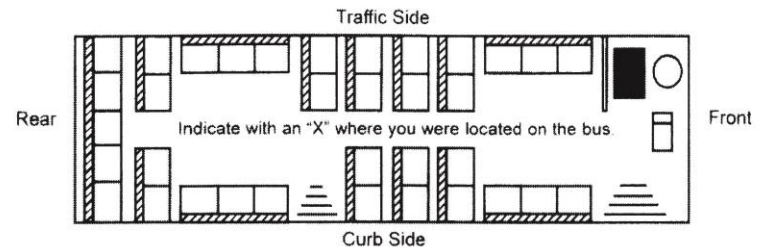
WHO DO YOU THINK WAS RESPONSIBLE? _____

THANK YOU


Bus#: _____ Date: _____

Route: _____ Run: _____

Bus Driver: _____




ACCIDENT REPORT WRITING

- ✓ Just the facts
 - ✓ Write clearly
 - ✓ Complete the diagram section
- 
- A series of several thin, white, parallel diagonal lines extending from the bottom right corner of the slide towards the center.

ACCIDENT REPORT WRITING

DO NOT USE:

- Personal Opinions or Extra Comments
 - Suggestions on how to avoid the loss
 - Knowledge of other similar losses happening the same place or method
- 
- A series of white diagonal lines of varying lengths and thicknesses, located in the bottom right corner of the slide, creating a modern, abstract graphic element.




THE LITIGATION PROCESS

DEFENSE

- ▶ Attorney Client Privilege
 - ▶ Ohio Sunshine Laws
 - ▶ Preserving/Protecting the evidence
- 
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COVERAGE

- ▶ No coverage for a criminal act
 - ▶ If act is covered defense counsel will be assigned
 - ▶ Member directs claim payments
- 
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STATUE OF LIMITATIONS


- ▶ Two years in Ohio
 - ▶ No need to file notice. Suit can be first knowledge
- 
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A FEW LAST THOUGHTS...

- ▶ Shorten file life, reduce claim payment
 - ▶ Lessen attorney involvement
 - ▶ Ultimate impact on loss history
- 
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OTRP I-REPORTER

What I-Reporter Does:

- ▶ Sets up the event in the OTRP claims system automatically
 - ▶ Makes use of required fields of drop-down lists for data consistency
 - ▶ Is a central repository for drivers/supervisor reports
 - ▶ Allows you to attach documents/photos to an event
 - ▶ Gives OTRP claims staff instant access to any resources you attach.
- 
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CREATE REPORT – GENERAL INFO

Saved Reports (0)
Reports Needed (0)
Needs Reviewed (0)
Pending Approval (0)
Create Report
[View History](#)

[Blank Incident Report](#)

[View as Manager](#)
[Change Password](#)



General Information					
Event Date	<input type="text"/>	Vehicle #	<input type="text"/>	Event Type	<input type="text"/>
Event Time	<input type="text"/>	Run	<input type="text"/>	Description	<input type="text"/>
Operator	<input type="text"/>	Route	<input type="text"/>	Location	<input type="text"/>
Supervisor	Ruzinsky, Bob	Block/Trip	<input type="text"/>	Street	<input type="text"/>
If "N/A", why?	<input type="text"/>	Passengers	<input type="text"/>	Near	<input type="text"/>
Department	<input type="text"/>	Courtesy Cards	<input type="text"/>	City	<input type="text"/>
Prop/Veh Dmg	<input type="text"/>	Driver Transported?	<input type="text"/>	Is Miami	<input type="text"/>

Additional Details					
Contact Type	<input type="text"/>				
Dead Head	<input type="text"/>				
Transit Vehicle Bearing	<input type="text"/>	Transit Vehicle Action	<input type="text"/>		
Transit Vehicle Direction	<input type="text"/>	Transit Vehicle Towed	<input type="text"/>		
Road Conditions	<input type="text"/>	Weather	<input type="text"/>		
Police Rpt #	<input type="text"/>	Police Dept	<input type="text"/>	Vehicle Cited?	<input type="text"/>
Transit Vehicle Damaged	<input type="text"/>	Description	<input type="text"/>		
Transit Employee Injured	<input type="text"/>	Description	<input type="text"/>		

Supervisor Comments
Please describe in detail what happened. Be sure to include events leading up to and after the incident.
<input type="text"/>

Items in yellow require input



Driver Report

Event #: 51881 | Report #: 177

General Information

Date	03/06/2012	Vehicle #	33	Event Type	Vehicle Event
Time	3:17 PM	Run		Description	Truck ran stop sign and ran into bus.
Operator	Echols, Dave	Route (OB/IB)		Location	N Sandusky and Fountain
Supervisor		Block/Trip		City	Delaware
If "N/A", why?	not needed	Passengers	0		
Department	Paratransit	Courtesy Cards	0		

Comments

Please describe in detail what happened. Be sure to include events leading up to and after the incident.

I was going west on Fountain and stopped at stop sign. After determining that it was clear to proceed, I turned north on Sandusky. As I was completing the turn, a black Ford Ranger ran into the back left fender of my bus. The fender was damaged, but no other major damage occurred to the bus. The truck was going about 35 mph and as a result, needed to be towed from the scene. The lone occupant of the truck did not seem to be injured nor did EMS come to the scene. I was not injured and did not seek medical assistance.

Additional Details

Contact Type	At angle		
Dead Head	No		
Transit Vehicle Bearing	Right	Transit Vehicle Action	Moving
Transit Vehicle Direction	N		
Road Conditions	Wet	Weather	Cloudy
Transit Vehicle Damaged	Yes	Description	back left fender damaged
Transit Employee Injured	No	Description	
Police Rpt #		Police Dept	

Other Vehicles Involved

Year	Make	Model	Color	Insured By	Policy #	Damage Description	Occupants	Towed	Direction	Bearing	Action
No Records Listed											

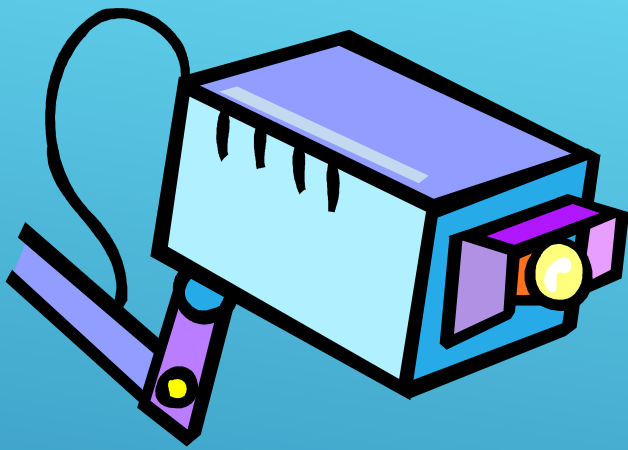
Signature

CAUTION: By checking the signature box below, you confirm that the data contained in this report is complete and accurate to the best of your knowledge, and furthermore, accept this digital signature as your signature on this report.

Please note: No changes can be made to this report once it is submitted and approved.

Please check the box below to confirm your digital signature and submit this report.


☐ SIGNATURE: Echols, Dave DATE: 03/06/2012



VIDEO

- ▶ Save video from incidents & accidents
- ▶ Video makes it easier to deny fraudulent claims
- ▶ Video can help shorten the life of a claim

WHAT WE NEED FROM YOU...

- ▶ Driver's and Supervisor's reports
 - ▶ Damage estimates
 - ▶ Damage and scene photos
 - ▶ **Contact and insurance information for other parties involved (auto and homeowners)**
 - ▶ Police reports or at least agency and report #
 - ▶ Video
 - ▶ Courtesy cards
 - ▶ Any correspondence you receive from another party regarding an event
- 



QUESTIONS?

This program was created by:
Ohio Transit Risk Pool
One Park Centre Dr. Suite 300
Wadsworth, OH 44281
330-334-OTRP (6877)