DE-RISKATHON

ACRISURE®

SESSION SUMMARY – OCTOBER 28, 2026

What To Do After A Crash

PRESENTED BY



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WATCH THE SESSION REPLAY

SESSION AT A GLANCE

What happens in the first minutes and hours after a crash can significantly influence how a claim develops over time. Acrisure's Tim Kordula, a former professional driver and safety director, and transportation attorney Steve Stanaszak walked through how fleets can help protect people and evidence at the scene, help reduce litigation exposure, and build a repeatable response process — before they ever need it.

THE GOLDEN SEQUENCE

01 RESPOND — Make the scene safe

02 ASSESS — Understand what happened

03 DOCUMENT — Capture the facts, not assumptions

04 REPORT — Notify emergency services and your company

05 PRESERVE — Protect critical evidence before it disappears

The order matters: move quickly, but never skip the handoff from response to preservation.

KEY TAKEAWAYS

1. **Have your program ready before the crash.** Your program, your investigation team, and an understanding of the law and venue should be in place in advance — so the facts are the only piece left to work out.
2. **Not at fault still means you need evidence.** ATRI research finds about 80% of crashes involving semis are caused by the motoring public. Evidence is what proves it.
3. **Report everything, no matter how minor.** A "minor bump" can become an injury claim a year later, after the driver has moved on and the evidence is gone.
4. **Evidence disappears fast.** Telematics video can be overwritten, body-cam footage can take three to six months to obtain, and social media posts vanish.
5. **Older claims cost more.** Early facts let counsel decide quickly whether to resolve a claim or defend it — especially in tough venues.

AT THE SCENE

- **Stop, check for injuries, and call 911** with as much detail as you can
- **Secure the scene** with hazard lights and triangles to prevent secondary crashes, without blocking emergency vehicles
- **Photograph and video** the scene, the damage, and the surroundings — not just a close-up of a scratch
- **Record** the time, location, weather, and road conditions
- **Collect** driver, vehicle, insurance, license plate, and witness information
- **Don't photograph** injured or deceased people

CONDUCT AND COMMUNICATION

- **Stay calm and professional.** Don't admit fault or say "I didn't see them"
- **Answer law enforcement's factual questions** when asked, and get the report number
- **Describe, don't estimate.** "High rate of speed," not "101 mph"
- **Don't leave** until both law enforcement and your company release you
- **Keep it off social media,** and direct any inquiries to the company

Post-accident testing (49 CFR 382.303): drug and alcohol testing is required after any crash involving a fatality, and after injury or tow-away crashes when the driver is cited. Your company policy can go further. This is a simplified summary. Additional requirements and timeframes apply. Consult 49 CFR 382.303 and your legal counsel for the complete requirements.

PRESERVE THE EVIDENCE

- ☐ Hours-of-service and ELD records
- ☐ Dash cam and telematics data — know your vendor's steps to save it before it's overwritten
- ☐ Engine, radar, and other onboard data — know what technology is on your trucks
- ☐ Maintenance, inspection, and weather records
- ☐ Police reports and body-cam footage — follow up, since it can take months
- ☐ Social media posts about the crash or the location

Why it matters: preserving evidence early helps you avoid a spoliation claim — an allegation that you lost or destroyed evidence that would have helped the other side. Train more than one person on your telematics system.

BUILD YOUR FLEET PROTOCOL

Written policy
For everyone who drives a company vehicle, not just CMV drivers

Training and kits
Train at onboarding and regularly, and keep a collision kit in every vehicle

24/7 reporting
Cross-train people to take calls, with a clear chain of command

Annual review
Review policies yearly and use every incident for remedial training

> *"As a claim gets older, it gets more problematic, and that's just absolutely the truth."*
>
> — STEVE STANASZAK

Need help with your crash response plan?

Acrisure's risk advisors can help you develop your accident response program, assemble a collision kit, and support your team's training.

ASK A RISK QUESTION

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