

First Report (sample)

Insured:	[Removed] (motor carrier, 38 power units)	Date of Loss:	12/26/2024, 12:27 pm
Location:	I-20 westbound, DeKalb County, GA	Type of Loss:	Six-vehicle chain-reaction collision
Assigned:	12/26/2024, 2:13 pm	On scene:	12/26/2024, 3:45 pm
Adjuster:	Steve Camp	Report Date:	1/3/2025

Immediate Contacts

The assignment was received at 2:13 pm. We reached the insured driver by phone at the scene at 2:20 pm and spoke with the insured's representative at 2:30 pm while en route. We arrived on scene at 3:45 pm, while all involved parties and the attending officer were still present. The dash camera video from the insured vehicle was obtained and sent to the carrier with our status update the next day.

Assignment

Our instructions were to go to the accident scene, interview the investigating officer, speak with the insured driver, identify all claimants and adverse parties with their location and injury status, confirm the accident circumstances, and make an initial status call to the claim examiner.

Coverage

Commercial auto liability coverage confirmed for the insured motor carrier.

Occurrence

The accident occurred on westbound I-20 in an active construction zone (three lanes, posted 55 mph, cloudy and dry, moderate to heavy traffic). In the far left lane, a sedan slowed for traffic and was rear-ended by an SUV (Adverse Vehicle #1). The SUV veered right into the center lane, striking a second sedan, which was forced into the right lane, where it struck a crossover SUV and was then rear-ended by a full-size SUV. The initiating SUV came to rest partially in the center and right lanes. Our insured's tractor-trailer, traveling in the center lane behind the chain of impacts, braked hard and made light contact with the rear of the initiating SUV at under 5 mph. The tractor-trailer came to a controlled stop.

Report of Officials

The county police report lists no citations, but the officer's narrative states that the initiating driver was at fault for the entire accident. Minor injuries were noted for four adverse drivers; at our group meeting at the scene, none of the drivers or passengers reported pain or injury, and all moved around the scene under their own power.

Insured Driver

Interviewed at the scene: 24 years with a CDL, full-time company driver, dispatched and loaded at the time, 10 hours of sleep the night before, no alcohol in more than 48 hours, all medications taken the night before as normal, traveling 50 to 55 mph in the center lane. His account matched the dash camera video.

Adverse Parties

Five adverse vehicles and seven adverse drivers and passengers were identified, with contact information and insurers for each. Statements were offered or scheduled where useful; given the dash camera evidence, further statements are pending the examiner's direction.

Property Damage

Each of the five adverse vehicles was photographed and described, including pre-existing damage on the initiating vehicle. Four were towed; one was driven away. The insured tractor-trailer had light front-bumper damage and was driven from the scene.

Other Insurance

We contacted the initiating driver's insurer, confirmed \$500,000 combined single limit liability coverage and an open claim, and forwarded the accident report. Insurers for the other four adverse vehicles were identified.

Future Activities

Awaiting the examiner's review of this report and the dash camera video; file on 10-day diary.

Photos (selected)

**Photo 1**

Date taken: 12/26/2024

Taken by: Steve Camp

Westbound I-20 approaching the accident location: active construction zone with a lane shift ahead

**Photo 2**

Date taken: 12/26/2024

Taken by: Steve Camp

Posted 55 mph temporary construction-zone speed limit

**Photo 3**

Date taken: 12/26/2024

Taken by: Steve Camp

Three westbound lanes bordered by temporary concrete barrier wall



Photo 4

Date taken: 12/26/2024

Taken by: Steve Camp

Traffic slowing ahead in the construction zone



Photo 5

Date taken: 12/26/2024

Taken by: Steve Camp

Approach to the area of the impacts



Photo 6

Date taken: 12/26/2024

Taken by: Steve Camp

Insured tractor: light contact damage to the right side of the front bumper (impact at under 5 mph)



Photo 7

Date taken: 12/26/2024

Taken by: Steve Camp

Insured trailer: no damage



Photo 8

Date taken: 12/26/2024

Taken by: Steve Camp

Adverse vehicle #3: left-side damage from the impact by the initiating vehicle