

First Report (sample)

Insured:	[Removed] (interstate motor carrier, 226 power units)	Date of Loss:	1/9/2025, 2:41 pm CT
Location:	Eastern Blvd at the I-85 entrance, Montgomery, AL	Type of Loss:	Two-vehicle intersection collision
Assigned:	1/9/2025, 5:50 pm ET	On scene:	1/9/2025, evening (same day)
Adjuster:	Steve Camp	Report Date:	1/13/2025

Immediate Contacts

The assignment was received in our Carrollton, Georgia office at 5:50 pm and we left immediately for the accident scene in Montgomery, Alabama. While en route we spoke with the insured's safety department, sent a text message and business card to the insured driver, and contacted the city police department for the accident report number and the name of the attending officer. A status call was made to the claim examiner within two hours of the assignment, followed by a telephone update the next day, when the scene photos were also uploaded to the carrier's portal.

Assignment

Our instructions were to:

- Go immediately to the accident scene
- Interview the investigating officer if possible
- Learn the health status of the insured driver and hospital location if transported
- Interview the insured driver if possible
- Identify the adverse driver and passenger(s), their location and injury status
- Confirm the accident circumstances
- Photograph the accident scene
- Learn if there is any dash camera video from the insured
- Obtain the accident report

Coverage

Commercial auto liability coverage confirmed for the insured motor carrier. No limits information was provided with the assignment.

Insured

The insured is an interstate commercial freight carrier. According to current USDOT records it operates 226 power units: 34 company-owned units with company drivers and 190 leased owner-operator units.

Insured Vehicle

Tractor: 2019 International LT. Trailer: loaded dry box trailer. The tractor is owned by a separate trucking company.

Occurrence

Accident scene: Eastern Boulevard is a divided thoroughfare with two through lanes in each direction and a grassed center median. Southbound traffic has a single designated left-turn lane, controlled by a green arrow, to the I-85 entrance; northbound traffic has two right-turn lanes to the interstate. The intersection is controlled by overhead electronic signals. Approaching southbound drivers have an unobstructed view of the intersection for roughly 3,000 feet. Sunlight was behind northbound drivers. Posted speed 55 mph; clear and dry; moderate traffic.

Occurrence: While turning left from the southbound turn lane toward the I-85 entrance under a green arrow, the insured tractor, pulling a loaded dry box trailer, was struck in the right front by a sedan that entered the intersection in the right northbound lane. After the impact the sedan veered right and came to rest against the concrete island curb separating the northbound lanes from the entrance lane. The tractor-trailer continued into the entrance lane, veered left and came to rest in the grassed area beside it.

Report of Officials

A copy of the city police accident report is attached to the original report. No citations were documented. Two independent witnesses are listed. The insured driver and both occupants of the adverse vehicle were taken by ambulance to a local hospital. All vehicles were towed from the scene. The insured's safety manager confirmed the tractor's dash camera video was sent to the attending officer and to the carrier's claims office.

Insured Driver

The insured driver, the sole occupant, was admitted to the hospital. While en route to the scene we sent her a text with our business card identifying us as the investigating adjuster for her company's liability carrier, and asked the safety department to encourage her to call. Her interview will be taken when she is able.

Adverse Parties

Adverse driver (age 19) and one passenger (a minor). No telephone number was listed on the accident report and none could be found. If the examiner approves, a contact letter will be sent to the driver's listed address requesting return contact and a statement. Because the passenger is a minor, no attempt has been made to contact her yet.

Witnesses

Witness 1, a motorist, interviewed by telephone:

- Was traveling about 40 mph in the left northbound lane, directly beside the adverse vehicle in the right lane.
- About 600 feet from the intersection the northbound signals turned yellow, and they turned red when both vehicles were roughly 300 feet away.
- He stopped; the adverse vehicle did not appear to slow at all and struck the right front corner of the tractor at an estimated 30 to 40 mph, well after the tractor-trailer had begun its turn.
- He called 911 and helped the adverse occupants out of their car; neither could stand. The insured driver reported neck and back pain and stayed in her cab until EMS arrived.

Witness 2, a utility crew member working at the southeast corner of the intersection, interviewed by telephone:

- Did not see the impact itself, but heard squealing tires and the crash and immediately looked toward the sound.
- Saw debris in the air and the front of the adverse vehicle against the right front corner of the tractor.
- Immediately looked at the signals and saw all three northbound signal heads were solid red, and told the attending officer the same.

Injuries

Insured driver: admitted to the hospital; the safety manager reports possible cervical and/or spinal injury, not yet confirmed. **Adverse parties:** both transported by ambulance; nature and extent of injuries unknown. The witness who helped them observed no open lacerations or obvious disfigurement.

Property Damage

Insured tractor: described by the witnesses as disabling; towed from the scene. **Adverse vehicle:** catastrophic front-end damage, towed; almost certainly a total loss.

Other Insurance

Physical damage coverage on the insured tractor is with a separate carrier. The policy number on the police report for the adverse vehicle was incorrect; we identified the correct private passenger auto policy, reported the accident to that insurer, obtained its claim number and passed it to the insured's safety manager.

Follow-up (supplemental reports): the adverse insurer later advised that the policy had been cancelled six months before the accident. A second insurer the adverse carrier suggested had no record of the owner or the vehicle. Contact letters were sent to the adverse driver and the vehicle owner requesting information on any other coverage.

Future Activities

Awaiting the examiner's review of this report and direction on statements from the adverse driver; file on 10-day diary.

Photos (selected)**Photo 1**

Date taken: 1/9/2025

Taken by: Steve Camp

Southbound Eastern Boulevard at the interchange:
overhead guide signs for the I-85 entrance lanes.

**Photo 2**

Date taken: 1/9/2025

Taken by: Steve Camp

Signal heads for the southbound left-turn lane toward the
interstate, with "No Turn on Red" signs.

**Photo 3**

Date taken: 1/9/2025

Taken by: Steve Camp

Close view of the left-turn signal heads.



Photo 4

Date taken: 1/9/2025

Taken by: Steve Camp

The signal heads spanning the intersection, photographed the evening of the accident.



Photo 5

Date taken: 1/9/2025

Taken by: Steve Camp

Entrance lane to I-85 North / US-80 East at the turn.



Photo 6

Date taken: 1/9/2025

Taken by: Steve Camp

The intersection from the corner, showing the lane layout and signal mast arms.



Photo 7

Date taken: 1/9/2025

Taken by: Steve Camp

The concrete island curb at the intersection.



Photo 8

Date taken: 1/9/2025

Taken by: Steve Camp

The grassed center median of Eastern Boulevard, with tire tracks visible.



Photo 9

Date taken: 1/9/2025

Taken by: Steve Camp

Looking across the intersection, showing the sight lines for approaching traffic.