

First and Final Report (sample)

Insured:	[Removed] (motor carrier)	Date of Loss:	9/18/2024
Location:	State highway, Wheeler County, GA	Type of Loss:	Tractor-trailer vs. pickup collision
Assigned:	9/18/2024 (late morning)	On scene:	9/18/2024
Report Date:	9/25/2024		

Assignment

This assignment was received late in the morning of 9/18/2024, and we traveled to the scene within minutes of receiving it.

Occurrence

This is a two-vehicle accident on a two-lane state highway. Our insured's tractor-trailer was northbound, hauling a load of sawn lumber. The adverse vehicle, a pickup truck, was southbound, swerved into the northbound lane and collided with the insured vehicle.

Enclosures

Accident report (provided by email); photos of insured vehicle (7); photos of scene (11); photos of adverse vehicle (9).

Accident Report

The Georgia State Patrol investigated and cited the adverse driver for driving on the wrong side of the road. Georgia DOT was also on scene. No contributing factors were ascribed to our driver.

Insured Vehicle and Operator

A 2020 Peterbilt tractor with attached trailer loaded with sawn lumber. Damage to the tractor is severe to the front, left side and undercarriage. There was no visible damage to the trailer, and the lumber was reloaded onto the trailer before our arrival. The rig and load were towed to a wrecker yard nearby. Our driver was alone in the vehicle and advised that he was not injured.

Adverse Vehicle and Operator

A 2023 Toyota Tacoma work truck owned by a commercial company. Damage is extensive; the vehicle is at a local wrecker yard. The driver was alone in the vehicle and was transported to a local hospital with visible lacerations on his arm.

Completed Activity

We contacted the adverse driver's auto insurer. They advised that our insured should pursue the claim through his own insurer, as they had not yet been able to reach their insured.

Recommendations

The insured does not wish to make a collision claim. We are closing our file per your instructions.

Photos (selected; scene, insured and adverse vehicles)



Photo 1

Date taken: 9/18/2024

View approaching the scene on the two-lane state highway

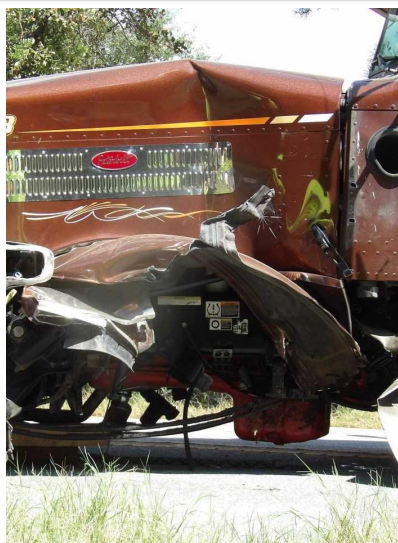


Photo 2

Date taken: 9/18/2024

Impact damage to the front and left side of the insured tractor (cropped)



Photo 3

Date taken: 9/18/2024

Trailer: no visible damage



Photo 4

Date taken: 9/18/2024

Highway looking south from the point where the adverse vehicle crossed the center line



Photo 5

Date taken: 9/18/2024

Insured vehicle's skid marks before impact (marked by investigators)



Photo 6

Date taken: 9/18/2024

Area of impact near the center of the northbound lane



Photo 7

Date taken: 9/18/2024

Area of impact, another view



Photo 8

Date taken: 9/18/2024

Insured vehicle left the pavement as the driver tried to avoid the collision



Photo 9

Date taken: 9/18/2024

Area where the adverse vehicle reversed and left the roadway



Photo 10

Date taken: 9/18/2024

Area of rest, adverse vehicle



Photo 11

Date taken: 9/18/2024

Radiator fluid from the adverse vehicle



Photo 12

Date taken: 9/18/2024

Path of the insured rig off the pavement, east side

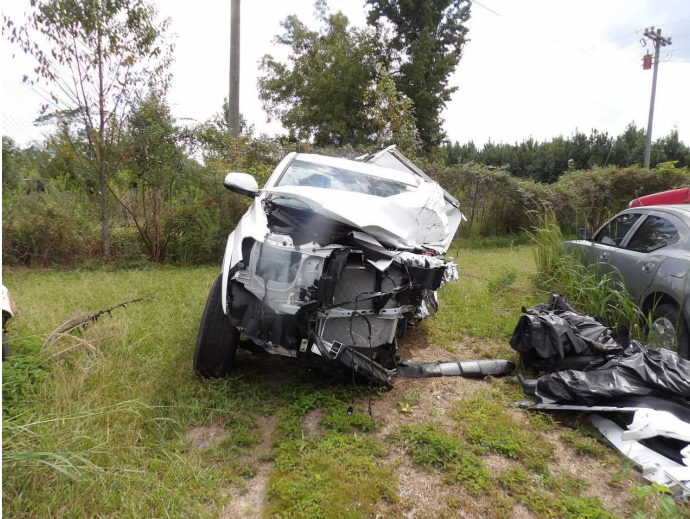


Photo 13

Date taken: 9/18/2024

Adverse vehicle at the tow yard: front-end damage