

# Neighborhood Risk Management Corp. HUB International

Incident Reporting and Investigation: Getting to the  
CORE of how a Loss goes down in History

NTI – KC May 6, 2015



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# What you will learn

- What is an incident?
- Why should you investigate?
- How should you investigate?
- What should be the results of the investigation?



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# What Is An Incident?

- An unplanned and unwanted event which has the potential of resulting in injury, harm, or damage to persons or property.
- An incident can involve visitors, contractors and/or residents.
- An incident is not “just one of those things”.
- They do not have to happen.



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# Why Investigate?

The purpose of an incident report is to create an immediate and current factual record for the insurance carriers.

The carriers may conduct their own investigations and assign adjusters to investigate and handle the matter based upon the preliminary report.

**REMEMBER:** Incidents may turn into claims and litigation. Everything in the “incident file” is subject to discovery and disclosure. Never include statements that you would not to be held up as “evidence” or “Exhibit A” in a litigation.



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# Investigate All Incidents

- Conduct and document an investigation that answers the basics:
  - Who was present?
  - What activities were occurring?
  - What happened?
  - Where and what time?
  - Why did it happen?



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# How To Investigate – Main Steps

- Develop a plan to collect the facts.
- Investigate all incidents as soon as they are reported.
- Interview witnesses (but don't interrogate them)
- Complete an incident report and submit.



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# Developing An Incident Investigation Plan

- Develop your action plan ahead of time. Be prepared to respond to the incident.
- Your plan might include:
  - Who to notify within your organization?
  - Who will conduct the internal investigation?
  - How to respond to third parties, like agencies, the public and the press.



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# Developing a Plan (continued)

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# Begin Investigation Immediately

It's crucial to collect evidence and interview witnesses as soon as possible because evidence will disappear and people will forget.



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# Write a Report



The report should include FACTS:

- WHO, WHAT, WHERE, WHEN
- Prepare an accurate narrative of “what happened”
- What injuries occurred and what was damaged?
- Prepare an accurate narrative of “what happened”
- Police / fire / other reports
- Sketches, maps, atmosphere



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# Write a Report

The report should include FACTS:

- Identify all witness – complete contact info
- Photographs / videos
- Logs: Snow removal, maintenance
- Retain physical evidence in a secure location
- Check social media and take screenshots. REPEAT



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# Write a Report

The report is NOT a place to:

- Vent anger or frustration
- Assign fault or blame
- Express opinions
- Argue or be defensive

**NO COMMENTARY!**



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## GENERAL LIABILITY LOSS NOTICE

Provided by HUB Strategic Claims Management



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**HUB**  
International

Hub Strategic Claims Management (P) 212-338-2338 or 212-338-2885  
Email: NRMCClaims@hubinternational.com or (F) 917-934-4657 or 917-934-4536

Member Name: _____		ID#: _____
Property Name: _____		Owner Name: _____
Property Manager Name: _____		
Property Address: _____		
Site Manager/Contact Name: _____		Telephone: _____
Date Reported: _____	By Whom: _____	
Date of Incident: _____	Time: _____	Location: _____
Description of Incident: _____		
Describe injuries or property damaged: _____		
Product or equipment involved in loss (describe): _____		
Name and telephone number of injured party or owner of property damaged: _____		
If injury, was First Aid given at the scene? <input type="checkbox"/> Yes <input type="checkbox"/> No By Whom: _____		
Police/Fire/Ambulance at scene? <input type="checkbox"/> Yes <input type="checkbox"/> No - If yes, identify names of officials: _____		
Hospital (if known): _____		
Weather Conditions (if a factor): <input type="checkbox"/> Wet <input type="checkbox"/> Ice <input type="checkbox"/> Snow <input type="checkbox"/> Clear & Dry <input type="checkbox"/> Raining		
Lighting Conditions: <input type="checkbox"/> Bright <input type="checkbox"/> Dim <input type="checkbox"/> Working <input type="checkbox"/> Not Working		
Location of incident inspected?: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, date: _____		
Observations: _____		
First employee on scene: _____		Action Taken: _____
Further Action Required: _____		
Witness 1 Name: _____ Address: _____ Telephone: _____		Witness 2 Name: _____ Address: _____ Telephone: _____

Completed By: \_\_\_\_\_  
Position: \_\_\_\_\_

Signature: \_\_\_\_\_  
Date: \_\_\_\_\_



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# Submit the Report

The Report should be processed in accordance with protocol. It will be submitted to HUB.

HUB then submits to the TPA who will evaluate and determine whether the incident is a “Claim” and open a “Claim File”.



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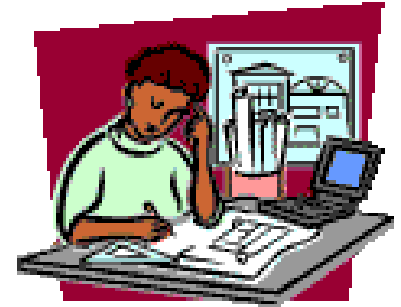
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# Claims

The Investigator/TPA will:

- Evaluate the incident to determine “coverage”: whether covered under the policy.
- If covered, then assign an Adjuster.
- Reserves will be set.



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# Adjusters

**Adjusters** represent the carriers. They are bound, by the terms of the policy to handle the claim.

**Public Adjusters** represent the insured. They are hired by the insured for a fee (usually based on amount of the claim/recovery) to handle the claim and to process or “adjust” the claim to final payment.



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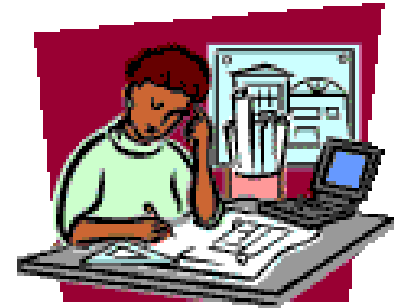
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# Claims Processing

- Retain/Present all estimates and invoices
- Retain all physical evidence
- Only make necessary emergency repairs. **No permanent repairs until agreement on scope and costs of the repairs.**
- Await instructions from the TPA/claims adjuster



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# Claims Processing

- Identify all Mortgagees/payees on the claim. Their Endorsements on payment will be necessary.
- Submit Proofs of Loss per the TPA/Adjuster instructions.



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THANK YOU!



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