

6 Tips for At-the-Scene Photography by Auto Claimants

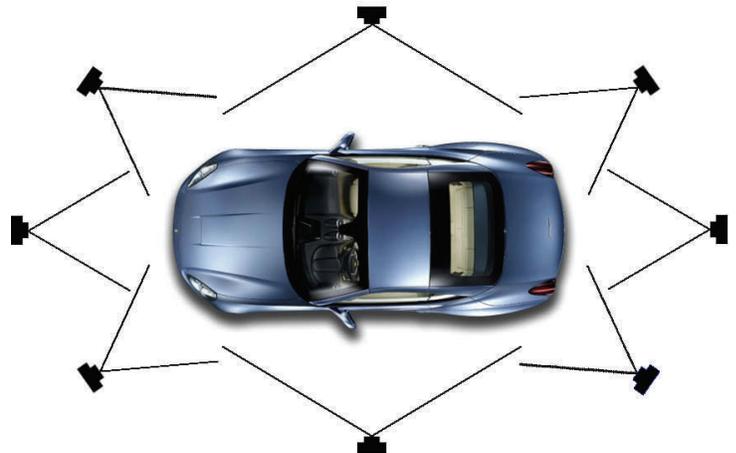
Nowadays, an increasing number of auto accident notifications submitted by insureds arrive with real-time, at-the-scene photographs of vehicle damage. Such immediate information is often useful; could it be better? As an adjuster, you know what you need to process the claim. However, your novice asset in the field armed with a smart-phone camera—and one who is, perhaps, a little emotional and slightly battered—could do with some guidance. Of course, all this is moot if the insured is in need of medical attention; if the accident circumstances are actively dangerous to photo-taking; or re-establishing traffic flow negates the photo op. Should circumstances prove favorable, then your input to the insured will help the quality and quantity of the photo evidence collected at the crash site.

It is important to distinguish between images that document damage and those that provide solid evidence—both can be crucial, but in-depth accident analysis requires photography that balances *detail* and *context*. Even though a close-up of a damaged fender is fine and necessary, an additional wider-angle shot will help determine the angle of impact and the scope of the damage. This is particularly true for low-speed impact analysis (LSIA) of those all-too-frequent and difficult-to-prove claims that result from minor fender benders. Real-time documentation from the accident is an asset for preliminary estimations of liability, especially in situations where the injuries sustained are subjective to the sufferer and difficult to refute. Coincidentally, these are also the accident types most likely to be photographed by claimants.

Therefore, before deploying your smart-phone-armed insured, you may want to dispense the following advice. Mind you, there's a distinction to be made between *ideal* and *actual* circumstances. If appropriate, suggest tackling all the photo points listed here, but if not, prioritize what is essential documentation for the first notice of claim that you are handling.

- Photograph all the vehicles involved and their relative positions from all angles to establish the boundaries of the crash scene and the impact zone. Think about tracing the main points of a compass to catch all those angles.
- Broaden the view and take photographs of the street layout, landmarks, traffic controls, and signage. Try to include pictures that show the vehicle's position relative to its closest landmark—investigators deployed later rely on such distinguishing details to help them reconstruct accident events accurately.
- Focus on the damages sustained by all the vehicles involved in the crash. Photograph the vehicle's four corners, making sure to capture two sides of that vehicle in the viewfinder with each shot. Next, photograph each side of the vehicle straight on before focusing on documenting the damaged areas of the car. Take close-up photos of the damage and broader views for context.

Documenting Crash Damage



Photograph these 8 viewpoints, then zero in on the damage.

- Make sure also to take shots of the vehicles' identifying features like license plates and VIN numbers.
- Look inside the vehicle and take photographs of any interior damage, deployed airbags, seatbelts, and so forth.
- Document roadside debris, marks, and gouges on the roadway; strewn vehicle parts; and anything else pertinent to the accident. Try to show the relationship of the vehicle (s) to the debris depicted in the image.

Above all, make sure the insured takes care of injuries and safety concerns *first* before photography. Even though claimants have the right to document the accident scene and damages by taking pictures, they must be respectful of the privacy rights of others when doing so. While most, if not all, of the photographs taken at the scene will be transmitted to the insurance company for claims processing purposes, claimants should exercise care adding such images to social media sites. Should the accident claim lead to litigation, then postings in public venues could be discoverable.

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