

Auto accidents happen all across the United States nearly every minute of every day. A recent NAIC study though, indicates that very few people understand what steps they should take after an accident and what information they should or shouldn't share with the other parties to the accident. Of course, at the time of an accident, most people are so shaken up by what has just happened that they are not paying much attention to protecting their identity. But this is a great opportunity for an identity thief to make his mark.

The study, performed by the National Association of Insurance Commissioners found that most consumers are unsure about what they should do after an accident, especially regarding the sharing of information and whether or not to call the police. The following were some of the most common misperceptions that they found:

- Nearly 20% believe that the only time you need to call the police is if someone was injured in the accident. The truth is that if the accident occurs on public property, the police would like to be called in every instance. If you are not at fault, then calling the police is probably going to be to your advantage and quite often the police report is very helpful in facilitating the insurance claims process.
- Nearly 30% of drivers believe that they are required to share their personal phone numbers. This is not always necessary and calling the police will help you sort out exactly what you need to share with the other party.
- Nearly 40% felt that they should share their driver's license with the other driver. One in six would let the other driver photograph their license to save time. But, since some retailers use driver's license information to verify identity over the phone, this could be risky behavior.
- 25% of consumers would share their home address. This of course gives identity thieves one more place to go to sort through garbage or mail to find out more about you to give them an edge in stealing from you.

According to the NAIC, here's a list of the information that you will want to obtain and write down somewhere or record into your phone after you have been involved in an automobile accident:

1. The date, time and location of the accident.
2. The weather or road conditions if there are conditions that are not typical.
3. A description of the accident itself, add direction of travel and estimated speed of each vehicle involved.
4. Describe any and all injuries and include information about emergency response, either police or medical.

5. Describe damages and take photos or video with your phone where possible. You should photograph the license plates of the vehicles involved, the damages to all vehicles involved, the damage to your vehicle, and any damage to any other property or objects at the scene. Also take photographs of landmarks and street signs to help identify the location.

At Clinard Insurance Group we also ask our clients to call us first before reporting their claim directly to the insurance company. We may be able to better advise you the implications of your decision to either turn in the claim or not turn it in. After that, you can make the choice based on this additional information. Clinard Insurance Group also has a phone app that will help you gather the information that you need after an accident. You can find links to that app at www.ClinardInsurance.com or you may search for Clinard Insurance in the Android marketplace or the Apple app store.