



Division of Risk Management

Transcript for Webinar Series: “Motor Vehicle Accidents – Reporting Procedures and Best Practices”

Date: January 2026

Speakers: Cerena Withers (Claims Adjuster), Bret Burgon (Claims Adjuster) and Del Brady (Loss Control Manager)

Introduction and Speaker Biographies

Del Brady: This morning, it's 10:00, so let's go ahead and get started. We're excited to share this topic with all of you, and particularly excited for our speakers. My name is Del Brady. I'm the new Loss Control Manager with the Risk Division. I come most recently from the City of West Jordan, where I was their Risk Manager for just over four years. I did everything from subrogation, liability claims, worker's comp, and auto accidents—I did the full spectrum, so it was great experience. I'm excited to be here with the division and to eventually meet all of you.

Our two speakers are Cerena Withers and Bret Burgon. You'll learn very quickly that they have a wealth of experience, and we're super lucky to have them. Cerena has been an auto claims adjuster with the state for over 24 years. Some of you might recognize her because she used to do the on-site driver safety training. Cerena is also an avid reader of all genres and particularly enjoys Stephen King novels.

Bret has a wealth of experience as well. He's done this kind of work for over 30 years, including 26 years with the state, and also some time with Allstate Insurance. He's a certified appraiser, knows cars inside and out, has built them, repaired them, bought them, and sold them. If it has to do with cars, he probably knows all about it. We're lucky to have him. He rides a Harley and particularly enjoys working with rodeos. If any of you have been to the Western Stampede in West Jordan City, he helps out with that every year down in the chutes with the bulls, broncos, and cowboys.

With that, Cerena, let's go ahead and turn it over to you to share your slides and the presentation.

Cerena Withers: Thanks, Del, for the introduction. Welcome, everyone. We're so glad that you're here to listen about accidents, the one thing nobody ever wants to have. We wanted to address a little bit of what happens when you've been in an accident and how to make sure we maneuver the process properly.

Immediate Actions Post-Accident

Cerena Withers: So, what's the first thing we need to do when the accident happens? Take a breath, everybody. It rattles your nerves, whether it's a small accident or a large accident. Take a moment to gather yourself when you've been involved in the accident. Make sure that you are okay. Stay in your vehicle; do not get out of your vehicle.

Make sure you call 911—call the police. If you are involved in an accident with a private citizen, you *must* call the police. We need to cover our liability by getting a police report. If you hit a pole, you don't need to call the police, unless it is a power pole or something and it's falling—then by all means, please call the police. We need to make sure we follow those guidelines so that we are covered.

There may be times when the officer or dispatch will say, "There are no injuries, we're not coming out." Should that happen, we have a procedure you can follow that we'll cover coming up. But at that time, please get the name of the law agency that you are speaking with, and if there's an officer you're speaking with, get their name, so that we have documentation that you actually called and that they have been notified regardless.

Also, contact your supervisor and follow any internal procedures that you have. Arrange for a ride with your agency should you need your vehicle to be towed. That's really important because I'm not going to come and drive you to where you need to go, although I have been asked many times!

Towing Procedures: State Agencies

Cerena Withers: For state agencies, you are a little bit different on your towing. We do have contracted tow vendors for all agencies—charter schools, school districts, higher ed, and state agencies—but the process is a little bit different.

For state agencies, if you need a tow during business hours, you can either call myself or Bret, or you can call State Fleet Operations. When you get to their prompts, hit the number 5, not the number 3. It says "Accidents is 3," but that comes back to me, and if I'm off or out of the office, it's not going to route you again. So please make sure you hit the number 5 when you call the Fleet number.

Fleet at that point will send out a contracted tow vendor to you. Then, you can let the vehicle be taken by the tow, and make sure you leave the keys with the tow company. They need that completely.

When law enforcement arrives, sometimes they will want to make sure they send a tow truck from dispatch. If your vehicle is causing immediate concern, that's when law enforcement gets involved to make sure the tow truck is coming from standard dispatch instead of the contracted one. That's okay if that happens. Just make sure you know who the tow vendor is and where they are taking it. We prefer that all vehicles are taken straight to our contracted vendors. If you need a list, let me know and we'll send that out.

Bret Burgon: The reason we do that is so that we don't incur another tow. When the car is towed, it's not going to the tow yard and then getting towed from the tow yard to the body shop—that is another charge. We're just trying to minimize the expenses and the out-of-pocket costs we're paying for these accidents. Also, the keys are very important. We have quite a few people take the keys with them, which makes it very difficult to move the car.

Cerena Withers: Absolutely. For Higher Ed and School Districts, you usually have an internal process for your tows. They want you to call your transportation people, and they will make arrangements for your tow. The same applies regarding law enforcement: if they're going to send a rotation vehicle and have it towed, make sure you know which tow company and where it's going. And again, as Bret said, give the keys to the tow company, please.

Handling the Driver's Exchange Information Sheet

Cerena Withers: When law enforcement does arrive on the scene, if you're involved in an accident with Joe Public, they're going to give you a form called a Driver's Exchange Form. Many people call it the driver's report.

On that exchange form, you're going to put your agency information. Your name is the driver. Insurance is going to be the State of Utah Risk Management—we are self-insured. Many times they will ask you for a policy number. If you put in "SG" and the fiscal year date, that's plenty. That gives them notice of what the policy number may be, even though we're not required to carry insurance cards in our vehicles anymore for state and government entities.

When you fill out the Driver's Exchange Form, I'm asking that you put in your agency information instead of your private home address and your private phone number. Put your agency phone numbers. That's for your protection. Feel free to put my name and number or Bret's name and number with the State of Utah Risk, so that if they need to get ahold of an insurance adjuster, they can contact us. We are the two insurance adjusters for your state, higher ed, and school/charter vehicles. We're the only two that handle your specific vehicles, so that makes a big difference for them.

At this point, the officer is going to have the other driver fill out the same thing, and then he's going to swap the forms between the two of you. If you do not need a tow, the officer will release you. You can take your vehicle and go back to your agency, your school, or wherever you need to finish going.

What to Do If Law Enforcement is Unavailable or It is a Hit-and-Run

Cerena Withers: If the officers say, "We're not going to show up," just do an exchange with the other driver. There's very specific information that we need from you, and we need you to get it from the other driver:

- Name

- Address
- Phone number
- Year, make, and model of their vehicle (if possible)
- License plate number
- Insurance company
- Policy number

The reason we have you get this information is, if they are responsible for the accident, once we fix your vehicle, we're going to ask that their insurance (or they) reimburse the state for the damages. If we don't have this information, there's no way we can go after them. So, that deductible your agency has been charged will not get reimbursed. Only if we recover are we able to reimburse.

If the vehicle is parked and unoccupied, and it's a private citizen, get as much vehicle information as you can: make, model, license plate, color. Anything you can get will help us in the future.

If Joe Public calls and says, "That state vehicle hit me and took off," that is considered a hit-and-run. We want to make sure we're leaving a note on their windshield with contact information so they can get ahold of us. That way, we're protecting you from a hit-and-run charge.

Even though you don't have their name and phone number, when you get the license plate information, we can backtrack and connect the dots.

If at all possible, and if it's safe, snap a couple of photos of the accident and the damaged areas. If the private citizen is there, make sure you ask for their permission first. We don't want you in harm's way, and some people do not like photos taken of their vehicles. You *cannot* take photos of the insides of their vehicles; that stuff is protected. Just keep that in mind.

Filing the Accident Report Online

Cerena Withers: Once you're back in the office, this is when the fun stuff starts, because you've already been through the tough part. We want to make it easy for you. You're just going to go to the website: risk.utah.gov or fleet.utah.gov and follow the prompts.

You'll need the 17-digit VIN from the vehicle. You can find that on the driver's side looking into the windshield on the dashboard, on the driver's pillar, or on the registration. Make sure the registration is the *current* registration. If you enter the incorrect VIN, it's not going to be the same vehicle.

You'll also need to enter your driver's license number for state agencies and higher ed so we can connect the driver to the agency. For school districts, just put the driver's name; that way, when we look for police reports, we have names to search by instead of just a case number.

The sooner you put the accident reports into the system, the better. Sometimes Joe Public will contact us and say, "Alpine School District hit me, and I need to report the claim," and we don't have your report yet. It's important that we have your report so we have your side of the story.

If you have any issues with the report—such as the VIN or driver's license number not working—feel free to call Bret or myself. We are the only two people who can assist with that, and it's usually just a small adjustment.

Q&A: VIN Photos, University Status, and Towing Contracts

Del Brady: Hey Cerena, we have a couple of questions. First one: Can you legally take a picture of the VIN through the windshield?

Cerena Withers: Of our vehicles, yes. We're not worried about taking a VIN picture of the other party. This is just for our first-party vehicles.

Del Brady: Great, thanks. Next question: Is a university considered a state agency for towing purposes?

Cerena Withers: Yes. They're listed in Fleet Focus (the fleet operations computer program used for the vehicles). They can follow the same format as a state agency.

Bret Burgon: The only ones that wouldn't use the state agency process would be the charter schools and K-12, correct?

Cerena Withers: That is correct.

Del Brady: Can you explain the potential savings when using the contracted tow vendors?

Cerena Withers: Our standard tow rates right now, I think, are \$225 an hour. Most of our tow rates for standard passenger vehicles on contract are under \$100 an hour. It's a substantial savings. Plus, if we tow directly to our contracted vendors, those vendors actually pay for the tow, so the school district isn't paying out of pocket (state agencies won't anyway because Fleet covers it). It also saves us a \$40 storage fee and a \$30+ admin fee by bypassing the tow yard and going straight to the shop.

Cost Limits, Deductibles, and Reporting Deadlines

Cerena Withers: The last slide says "Report regardless of potential cost." There is no limit. Remember, you have a \$1,500 deductible, but we never know if it's going to hit that \$1,500 until it's actually at the shop and estimated. If it's under the deductible, the agencies will cover it (school districts/higher ed pay the vendor directly; state agencies go through our process).

Some folks think, "It looks like it's only going to be \$1,200, so I'm not going to report it," but then it ends up being \$2,400 after repairs. Policy states you *must* report the accident within 60 days of the date of loss. If it stays under the deductible, it never becomes a claim, so you have no worries. But if you wait and it exceeds the cost, reporting it late becomes a problem.

Bret Burgon: The other thing is, the deductible only applies to *your* vehicles, not the person you hit. Some agencies think they have a deductible on a claimant's car, which is not true. That's called liability, which the state pays for fully, whether it's \$200 or \$2,000. The deductible only applies to the entity's vehicle.

Q&A: Subrogation and Webinar Resources

Del Brady: I have a question. When we subrogate for damages, does that get returned to the agency that owns the asset?

Bret Burgon: We pay the full cost, then the deductible would be reimbursed to them once we've made a full recovery.

Cerena Withers: Lucy in our office does all of those in-house now. She's done amazing work getting money back from these different insurance companies. Her full-time job is to recover the money, and that's a big value add to our agencies getting those dollars back into your budgets.

Steven Hughes: There was a question in the Q&A about a recording of this. We will send out a recording to everyone that attended in a few days, and post it on our webinar site. I put that link in the Q&A.

Cerena Withers: Would it be helpful to send a list of our vendors to the transportation and risk managers?

Steven Hughes: Yeah, we can do that. I'll work with Lisa to add it, and we can send it out to the transportation managers too.

Conclusion

Cerena Withers: We appreciate working with all the risk managers and transportation folks. You guys have all been great, and it makes such a difference for the state and for ourselves. Thank you. Keep up the good work. Let's cut accidents and reduce them!

Del Brady: Thanks, Cerena and Bret. And thanks everyone for participating and attending. We're at 10:30, the full time we had reserved. Feel free to reach out anytime. If no question is a dumb question, we're here to help make accidents easier to handle. Have a great day, everyone.