

The most frequent and severe insurance claims



The most frequent claims reported to ARA Insurance in 2022:

Auto Liability Property Damage

Property Damage falls under liability coverage. Claims for Auto Liability/Property Damage is property damage caused to a third party — such as damages to the other vehicle(s), fences, buildings, etc.

Auto – Collision (First party damages)

Damages caused to your vehicle and physical damage caused in an accident.



Inland Marine – Theft/burglary/ robbery

Equipment stolen from a location or theft of services/conversion.

Tips to avoiding an auto claim

Drive defensively

- Allow the appropriate amount of time to get to your destination.
- Be aware of your surroundings and pay attention to road conditions.
- Remove all unnecessary distractions — including cellphones.

Know your load

- The heavier your load means the longer it will take to stop.
- Properly secure a load — never overload your vehicle.
- Make sure your vision is not blocked or compromised.

Take steps to be proactive

- Maintain all vehicles in your fleet.
- Have a written safety program in place — including a cellphone usage policy. Review the program with all drivers. A sample document is available through ARA Insurance.
- Send a second employee on deliveries when available — they can assist in giving directions, answering calls and help direct the driver while they are backing.
- Do not rely on a customer or bystander to direct you while backing if it can be avoided.



Tips to avoiding a theft claim

On premises theft

- Secure the facility — fencing, alarm systems, camera surveillance and overnight lights can help deter potential thieves.
- Ensure all keys are removed from equipment that is kept outdoors.
- Chain lighter, easily stolen equipment to the building.
- Utilize wheel locks on larger equipment.
- If possible, install tracking devices on larger, more expensive pieces of equipment.
- Register equipment with National Equipment Register (NER).



During the rental process

- Check the renter's photo identification carefully and keep a record of the vehicle description and license plate number of their vehicle.
- Make sure that the renter understands that they are responsible for the equipment while it is in their possession on rent.
- Never drop equipment off at a site (unattended) and leave it there. Always deliver it to a person and have them sign off on the delivery.