

NEW WRECKCHECK MOBILE APP TAKES THE GUESSWORK OUT OF AUTO ACCIDENTS

Free mobile app from NAIC helps consumers protect themselves, their property and their identities during one of life's most high pressure events

Automobile accidents happen every minute of the day. According to the [National Highway Traffic Safety Administration](#), more than 5 million wrecks occur every year; however, according to a July 2012 survey from the [National Association of Insurance Commissioners](#) (NAIC), many Americans do not know what steps to take or basic information to share — or not share — after an accident. They may even put their identities and safety at risk by sharing too much personal information. The new *WreckCheck* mobile application from the NAIC can help eliminate that risk.

The recent NAIC survey revealed consumers were unsure about auto accident best practices, such as when to call the police or what personal information to exchange with the other driver after an accident. Consumers generally need only share their names and correct vehicle insurance information, which should include the phone numbers of insurance providers. Sharing additional personal information, such as driver's license numbers and home addresses, puts consumers, their property and their safety at risk. The most common misperceptions and associated risks were:

- Nearly 40 percent of respondents felt they should share their driver's licenses; one in six would allow the other driver to photograph their licenses as a convenient way to exchange information. The risk, however, is that many retailers accept driver's license information as a common way to verify identity over the phone.
- Twenty-five percent of consumers would share their home addresses. Unfortunately, sharing this information gives identity thieves the physical location of one's mail or garbage, which often is where they look for personal or financial information about their victims. It also means they know where their victim lives, putting his or her personal safety in jeopardy.
- Almost 30 percent of drivers think they are required to share their personal phone numbers. In fact, sharing personal phone numbers is not necessary.
- Close to 20 percent of people believe the only reason to call the police after an accident is if someone is injured. However, filing a police report can help facilitate the insurance claims process.

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Identity theft is one of the fastest-growing crimes in the United States. The [Federal Trade Commission](#) estimates nearly 9 million consumers have their identities stolen each year, disrupting finances and damaging credit histories and reputations.

“The last thing you’re probably thinking about following a car accident is protecting your privacy,” says Mike Riley, West Virginia Insurance Commissioner. “Understanding what information to share, and with whom, will help keep you safe after an accident and decrease some of the challenges of filing a claim later on. That’s also why the NAIC created *WreckCheck*. The app will take the guess work out of what information to get following a car accident.”

Eliminate the Guesswork

The new *WreckCheck* mobile application from the NAIC outlines what to do immediately following an auto accident and takes users through a step-by-step process to create their own accident report. It also provides tips for staying calm, safe and smart on the road, and makes it easy to capture photos and document the necessary information to file an insurance claim. Additionally, the app lets users email a completed accident report directly to themselves and their insurance agents. The app is free and available for both iPhone® and Android® smartphone users, by visiting your App Store.

Drivers can visit InsureUOnline.org for additional information about what to do following an auto accident. Also available on the site is a downloadable [accident checklist](#). For all other insurance questions, contact the West Virginia Offices of the Insurance Commissioner by visiting www.wvinsurance.gov or calling 888-TRY-WVIC (888-879-9842).