



General Liability

Relying on our risk management expertise and our extensive information database, Utica National analyzed liability losses reported by our auto service and repair shop customers during a three-year period. We identified the most frequent loss producing areas so our customers can focus their risk management efforts accordingly and apply countermeasures to help prevent future losses.

Based on our analysis, the most frequent categories of liability claims and causes of loss are, in order:

1) Property in the Care, Custody and Control

- These claims are typically paid as the result of failure to care for vehicles and accessories of customers while at your shop or on your premises. Accidents occurred primarily as the result of operations performed by shop employees, vehicle towing operations and the security of customers' autos. Examples of losses include:
 - A customer's vehicle fell off a floor lift.
 - A customer's unattended car rolled into another customer's car.
 - While test driving a customer's car, a mechanic was involved in an auto accident.

2) Failure of work performed

- These claims arise as the result of injury or damage related to the quality of workmanship (identification, correcting and repairing) or parts used in the repair process. Some of the more noteworthy claims examples are:
 - A customer's car caught fire after the alternator was replaced by a repair shop.
 - A customer claimed the repair garage failed to tell her about a tire issue at the time the vehicle's brakes were serviced. After the service, the customer had a tire blow out which caused an accident.
 - A shop installed a windshield which later fell out and struck the driver, causing a head injury.

3) Injuries to customers on the premises

- These injuries are often the result of customers being allowed in the service area of the garage. There are also injuries sustained simply as the result of the nature of operations performed on the premises. Examples include:
 - An individual's toes were crushed as a floor lift was lowered.
 - A person tripped and fell while exiting the car after pulling into the service area.

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- While walking through the shop, a customer was struck by a pressure fitting as it was disconnected from a gas cylinder.

4) Falls

- Slips, trips and falls often cause sprains, strains and fractures, but also have the potential to cause fatal injuries. These injuries can occur in the repair shop or outside. Two of the more common fall losses involve:
 - Patrons falling on icy parking lots during winter months.
 - Repair shop customers tripping on broken or raised sections of sidewalks on the property.

5) Contact or struck-by objects

- Losses in this category originate predominantly from carwash operations that are incidental to the repair shop. Examples of losses that occur are:
 - A customer's car was damaged by malfunctioning components inside the carwash.
 - The car wash attendant provided improper directions, resulting in damage to a customer's car.

Utica National has a wide array of materials available to help you control these types of losses. Visit us at www.uticanational.com or contact your local Risk Management Representative for more information.

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