



# NEWS RELEASE

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For Immediate Release  
February 25, 2013

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## HUDGENS INTRODUCES WRECKCHECK MOBILE APP FOR AUTO ACCIDENTS

**Atlanta**— Insurance Commissioner Ralph Hudgens is recommending a new free app for Georgians to help remove the guesswork after an automobile accident. Created by the National Association of Insurance Commissioners (NAIC), the app is designed to give smartphone users the basic steps of information sharing after an accident.

“The last thing you’re probably thinking about following a car accident is protecting your privacy,” says Commissioner Hudgens. “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. The [WreckCheck](#) app will take the guess work out of what information to give following a car accident.”

Last year, the NAIC released a survey revealing 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.

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**WreckCheck App**

- 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.

The new [WreckCheck](#) mobile application 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.

Consumers with questions about insurance can call the Department's Consumer Services Hotline toll-free at 800-656-2298 or reach us online at [www.oci.ga.gov](http://www.oci.ga.gov).