

# **GUIDELINES FOR HANDLING AND DOCUMENTING BLASTING COMPLAINTS**

Robert L. Brooks  
Chubb Group of Insurance Companies  
Bluefield, West Virginia

## **ABSTRACT**

Blasting liability problems are frequently compounded by a company's inability to effectively communicate with concerned property owners and the lack of adequate complaint documentation. Often, by the time the insurance carrier becomes involved in a blasting claim, the situation has deteriorated to the point that a solution agreeable to both parties is virtually impossible to reach. The insurance carrier, wishing to minimize their lose potential may decide to pay on a somewhat questionable blasting claim rather than be drawn into lengthy civil proceedings that would ultimately end up in front of a jury with little chance for a successful outcome.

The purpose of this paper is to identify some of the underlying causes of blasting complaints, suggest ways for company officials to deal with objecting property owners and outline an approach for recording information that can be useful to the company and general liability carrier. Also, certain statements and company practices that have a tendency to aggravate an already touchy situation will be discussed, along with alternative methods.