

Department of Administrative Services

Risk Management Services



Agenda

- Who We Are
 - Insurer
 - Underwriter
 - Claims Administrator
 - Loss Control Specialists
- What We Do
 - Provide Workers' Compensation, Liability, Property and Auto Insurance
 - Develop, Bill and Collect Insurance Premiums
 - Administer, Adjudicate and Resolve Claims
 - Provide Metrics, Train and Educate Staff on Loss Control Topics
- Why RMS Matters
 - Sound Loss Control Impacts Workforce and Workplace
 - Sound Loss Control and Claims Management Reduces Claim Costs
 - Reduction in Claim Costs Equals Reduction in FY Premiums

Department of Administrative Services

Risk Management Services



WHO WE ARE:

Mark McKinney

Liability Program Dir.

Mark.mckinney@doas.ga.gov

404-656-4817

Frederick Trotter

Property Program Dir.

Frederick.trotter@doas.ga.gov

404-463-2143

Kim Cramer

Workers' Compensation Dir.

Kim.cramer@doas.ga.gov

404-656-9484

Wade Damron

RMS Director

Wade.damron@doas.ga.gov

404-463-7982

Loss Control Services

Department of Administrative Services

Risk Management Services



WHAT WE DO:

- RMS provides OPB with Funding Request by Program Line
- Funding Calculation:
 - ✧ 80% based on 3 year claims Experience
 - ✧ 20% based on Exposure
- Funding Calculation:
 - ✧ Agency Experience / State Experience X 80%
 - ✧ PLUS
 - ✧ Agency Exposure (FTE) / State Exposure (FTE) X 20%
 - ✧ EQUALS
 - ✧ Agency FY Premium

Department of Administrative Services

Risk Management Services



WHY RMS MATTERS:

- BOR FY16 Premium Amounts
- Liability Insurance:
 - ✦ \$8,639,186
 - ✦ 43,574 FTE
- Workers' Compensation Insurance:
 - ✦ \$19,257,170
 - ✦ \$3,158,563,951 Payroll
- Contact RMS for Loss Control Assistance

RMS LIABILITY INSURANCE



MARK A. MCKINNEY
LIABILITY PROGRAM OFFICER
RISK MANAGEMENT SERVICES
MARK.MCKINNEY@DOAS.GA.GOV

DIRECT: 404-656-4817

FAX: 678-717-6351

Policies



- State Tort Claims Policy
- Based on the Georgia Tort Claims Act
- Majority of claims will fall under this policy
- Examples are :
 - Slip, trip, and fall of a 3rd Party
 - Insured operator of vehicle has accident that involves a 3rd Party
 - Property Damage to a 3rd party

State Tort Claims Act



- Limits of Liability: 1 million per person/ 3 million per occurrence.
- No punitive damages can be awarded.
- Policy covers occurrences anywhere in the world however the claim or suit must be brought in the State of Georgia.
- Legal representation is by the Attorney General of the State of Georgia.
- Many immunities still apply.

Medical Payments Insurance



**INSURANCE THAT PAYS REGARDLESS OF
FAULT/NEGLIGENCE
STATE DOES NOT HAVE THIS
STUDENT ACCIDENT INSURANCE
PARENTS HEALTH COVERAGE**

General Liability Agreement Policy



- This policy is for claims not covered with the Tort Claims Policy.
- Examples are:
- Federal Claims such as wrongful termination, civil rights violations
- Allegations of Sexual Harassment
- Errors and Omissions.
- False arrest and detention.
- Coverage includes damages resulting in bodily injury, personal injury, and property damage.

General Liability Agreement Policy



- 1 million per person/ 3 million per occurrence limit.
- Excess policy with Lexington Insurance that is a 10 million dollar limit.
- This policy also has a reimbursement provision of legal fees for professional license defense and criminal defense related to the covered party's official duties as long as the defense is successful. Legal fees must be approved by the Attorney General.

NEGLIGENCE



In order for a state entity to pay out on one of these policies there has to be some type of negligence on their part.

In other words the state entity would have to have done something wrong to cause the incident or accident.

CLAIMS SCENARIO ONE



One of the youth campers playing in a soccer match trips in hole and breaks leg.

Negligence or not?

CLAIMS SCENARIO THREE



Camper is sexually molested by a camp volunteer worker.

Negligence or not?

CLAIMS SCENARIO THREE



Camper is riding in vehicle that was struck by another vehicle that ran stop sign.

Negligence or not?

CLAIMS SCENARIO FOUR



Camper gets too close to edge of pond on property, slips, falls in and drowns.

- Negligence or not?

CAMPERS INSURANCE



Campers Insurance products are available.

DOAS Broker:

- Marsh USA

Ted L. Young

Senior Vice President

Marsh SEP CMT Practice Leader

Direct (404) 995 2546

Ted.L.Young@marsh.com

Liability Incident Report Form



STATE OF GEORGIA

Liability Incident Report Form

If property of others is damaged (or alleged) or there is an injury as a result of the State's operations, whether negligent or not, report the claim directly to DOAS / Risk Management Services by faxing this completed form to: Department of Administrative Services and email to: mark.mckinney@doas.ga.gov or fax to 404-657-1188.

Time is of the essence. Do not delay reporting the claim because you do not have all the information regarding the accident. Any additional information can be provided at a later date. Use multiple sheets for more than one Claimant.

Accident Information - General Liability

State Agency involved:

Date of the incident:

Incident time:

Incident location:

City and County:

Description of the incident:

Police authorities contacted:

If yes, Accident Report Number:

Liability Incident Report Form



- ***Claimant Information***

- Name & address of the Claimant:

-

-

- Home Telephone No.

- Work Telephone No.

- Injured party date of birth:

- Social Security No.

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- ***Injury Information***

- Brief description of the claimant's injury:

-

-

- **Fatality:**

Yes

No

- What initial treatment was given? By whom?

-

- Was hospital treatment needed? Which hospital?

-

Liability Incident Report Form



- ***Witness Information***

- Were there any witnesses?

- If so, their name, address & phone no:

- ***Property Damage to Others Information***

- Claimant's property involved:

- Where is the property located now?

- Damage to Claimant's property:

- Repair estimate:

- Comments:

- **Your Name:** _____ **Phone Number:** ____

Service of a Lawsuit



- If you receive service of lawsuit please note service date and time of lawsuit.
- Please notify RMS Liability Department as soon as possible and forward a copy of the lawsuit via fax.
- Please notify the Attorney General's office as well via fax.

RMS Liability Insurance



- Questions and answers.