

**STATE OF MINNESOTA
DEPARTMENT OF ADMINISTRATION
RISK MANAGEMENT DIVISION
CLAIMS REPORTING GUIDE**

INTRODUCTION

This Claims Reporting Guide is designed to give the State of Minnesota and its agencies standard procedures to follow in the event of any incident that may result in an insurance claim. Adopting these procedures may help reduce the severity of loss and increase chances for recovery from the party or parties responsible for a loss.

IMPORTANT NOTICE

THIS CLAIMS REPORTING GUIDE CONTAINS ONLY RECOMMENDATIONS ON STEPS TO TAKE IN THE EVENT OF A LOSS. TO THE EXTENT THE ACTUAL POLICY PROVISIONS DIFFER FROM THESE RECOMMENDATIONS, THE POLICY PROVISIONS WILL PREVAIL AND SHOULD BE FOLLOWED.

**CLAIMS UNIT
RISK MANAGEMENT DIVISION
310 Centennial Office Building
658 Cedar Street
St. Paul, MN 55155**

TTY: 800.627.3529

Fax: 651.297.7715

Voice: 651.201.2592

Email: risk.management@state.mn.us

Accident report forms are included at the end of this file.

I. Property Loss

First party damage to buildings, contents or computer equipment caused by a peril insured against. Examples of perils are fire, lightning, windstorm, hail, flood, etc.

- Claims should be routed to the Claims Department, Risk Management Division.
- All Property loss notices should be completed on the [Property Loss Notice](#) form and sent to the Risk Management Division at risk.management@state.mn.us. Detail how, when and where the loss or damage occurred and an estimate of the amount of the loss.
- You may also fax the completed form with any supporting documents to (651) 297-7715.
- In the event of serious or substantial property damage, phone the claim information immediately to the claim manager at (651) 201-2592.
- If possible, take pictures of the incident scene.

II. Boiler & Machinery

Claims involving damage to electrical equipment, mechanical equipment, heating, air conditioning and refrigeration equipment and boilers and pressure vessels.

- Claims should be routed to the Risk Management Division to the Claims Department.
- A Property loss notice should be completed on the [Property Loss Notice](#) form and sent to the Risk Management Division at risk.management@state.mn.us for handling. Describe how, when and where the loss or damage occurred and an estimate of the amount of the loss.
- You may also fax the completed form with any supporting documents to (651) 297-7715.
- In the event of a serious or substantial property damage, phone the claim information immediately to the claim manager at (651) 201-2592.
- If possible, take pictures of the incident scene.

III. Crime Losses

For claims involving employee dishonesty and loss of money or securities.

- Claims should be reported to the Risk Management Division to the attention of the claims department.
- A [Property Loss Notice](#) form should be completed and sent to the Risk Management Division at risk.management@state.mn.us for handling.
- Describe how, when and where the loss or damage occurred and an estimate of the amount of the loss.
- Loss reports can be faxed to the Risk Management Division at (651) 297-7715.

IV. General Liability

Damage to property of others or bodily injury to persons other than employees arising out of your operation.

- Claims should be routed to the Risk Management Division to the claims department.
- All General Liability losses notice should be completed on the [General Liability Incident Report](#) form and sent to the Risk Management Division at risk.management@state.mn.us.
- You may also fax the completed form with any supporting documents to (651) 297-7715.
- In the event of an accident involving various personal injury or death, the incident must be phoned or faxed immediately to the Risk Management Division.
- In the event of receiving a lawsuit or conciliation court order, send it to the Risk Management Division by Certified Mail or overnight courier and the Attorney General's Office.
- It is important that all witness names and addresses be identified so that the claims investigator can get complete statements.
- If possible, take pictures of the incident scene.
- **Do not admit liability - or give statements to anyone other than the state's claim investigators or our attorneys.**

V. Automobile Physical Damage (comprehensive and collision coverage)

Damages to your automobile (owned or leased)

Summary:

- **Auto liability claims should be routed to Gallagher Bassett Services Inc., even if there is damage to the state vehicle too.**
- **Auto physical damage claims should be routed to the Risk Management Division.**
- When an accident happens, a loss notice should be completed on the [Motor Vehicle Accident Report](#) form and sent to Gallagher Bassett Services Inc., or Risk Management, as described above, for handling. Describe how, when and where the loss or damage occurred. The information on the Report should include all of the accident details including witnesses and police reports. The Motor Vehicle Report form are available from your District Office or Department head or are at the end of this file.

Provide an estimate of damages as soon as possible. Two estimates is preferred. In the event that the vehicle is damaged heavily or a total loss we may assign the loss to Gallagher Bassett Services Inc. to handle the salvage and/or appraisal of damages.

- Once the amount of damages is agreed upon and repairs are completed, you will submit proof of payment. Then you will receive reimbursement of damages less your elected deductible.
- If you have access to a fax machine, to expedite claims, simply fax the completed form with any supporting documents to the claims manager at (651) 297-7715
- In the event of a serious or substantial property damage, phone the claim information immediately to the claims manager at (651) 201-2592.

VI. Automobile Liability (Third Party Liability)

Damages to the property of others, bodily injury or death other than employees arising out of the ownership, maintenance and use of a vehicle.

The Risk Management Division has a contract with Gallagher Bassett Services Inc. for the provision of loss adjusting services. This firm processes all auto liability claims against the state.

Gallagher Bassett Services Inc.:
PO Box 1300
Maple Grove, MN 55311

For reporting claims 24/7, 365 days a year:
tnwclaims@tnwinc.com
866-489-5797

For day time claim contact call the adjuster
Kathy LaGow at (763) 416-8911
or her supervisor
Claire McCoy at (763) 416-8923
Fax: (763) 416-8979

- Any auto liability accident involving a state vehicle must be reported as outlined below.
 - All state vehicles should have a State of Minnesota Insurance ID card in the glove compartment which serves as proof of insurance coverage. One side of this card contains the following instructions in case of an accident: (let us know if you run out of cards at (651) 201-2588.
1. Secure the names and address of all injured persons, owners, and drivers and their drivers license numbers and the license numbers of all cars involved.

2. Be sure to get the names and addresses of all witnesses.
 3. Do not admit liability or make any statement except to the police or an identified representative of Gallagher Bassett Services Inc., the Risk Management Division, or the Attorney General's staff.
 4. Report all auto liability accidents by mail on the forms available from your District Office or Department head, to Gallagher Bassett Services Inc., within 24 hours. Accident Report forms are also at the bottom of this file.
 5. In case of personal injury or death, call Gallagher Bassett Services Inc. at (763) 416-8911, or at their toll free number (866) 489-5797.
- Accidents are reported on the State of Minnesota Employee Motor Vehicle Accident Report. In addition to this form, a similar Minnesota Motor Vehicle Accident Report for the Department of Public Safety may need to be completed. Forms are available in each individual agency, but Gallagher Bassett Services Inc. can provide assistance in getting them completed. Gallagher Bassett Services Inc. may require additional information and/or documentation as part of their investigation of the accident.