

What Happened?!?

Documenting and Reporting P&C Claims and Incidents



Agenda

- Review the different types of insurance policies to see what forms will need to be completed
- What information should be collected as soon as you are aware of an incident
- Submitting information to the Property and Casualty unit
- Collecting and keeping the evidence



Let's ask a question first

- The State of Minnesota is self insured?

Yes or No



Let's ask a question first

- The State of Minnesota is self insured?

Yes or No



Property and Inland Marine

Admin Minnesota
DEPARTMENT OF ADMINISTRATION

State of Minnesota
Property Loss Notice
(To be completed by appropriate agency employees. The claim should be reported immediately to enable the assignment of professional adjusters and to maximize loss recovery.)

Name of Agency or Educational Institution:		Contact Person (name, phone and email):
Date of loss (month/day/yr):	Time of loss (am/pm):	Property Policy Number:
Exact location of loss:		
Police or fire department to which the loss was reported:		
Case Number:		



Property and Inland Marine

Case Number:
Kind of Loss (fire, theft, lightning, hail, vandalism, flood, other) Please Explain:
Description of loss and damages (Please be as detailed as possible. Estimates can be used to expedite the claim reporting procedure):
Include all structural damages, contents (electronic equipment, furnishings), and any mitigated business interruption information. (Attach damage estimates if already obtained.)
Person responsible for supervising the repair (name, phone and email):
Submit Claim to: www.admin.state.mn.us Risk Management Division 310 Commercial Office Building 435 Cedar Street St. Paul, MN 55115 Phone Number 651-201-2592 or Fax to 651-291-7715
Emergency Reporting—After Hours and Weekends Callaghan Bennett Services, Inc. Phone (866) 480-5797, Fax (800) 748-6459 Email info@cbbservices.com CRS Claim Number 004270



Importance of urgency in claims matters

- When an event first happens evidence is fresh and peoples recollection of the event is at it's greatest
- Over time evidence is lost
- Peoples recollections change
 - Psychological factors are involved.
 - The mind fills in information that was not there
 - The mind forgets details that run contrary to their beliefs of what happened.
 - The recollection of events will change to put oneself in a better light



Evidence

- Evidence consists
 - Verbal descriptions
 - Physical evidence
 - Photographic or Video pictures
 - Drawings and maps



Evidence - Photographic



Admin
Minnesota
DEPARTMENT OF ADMINISTRATION

Evidence - Photographic



Admin
Minnesota
DEPARTMENT OF ADMINISTRATION

Evidence - Photographic



Admin
Minnesota
DEPARTMENT OF ADMINISTRATION

Evidence - Photographic

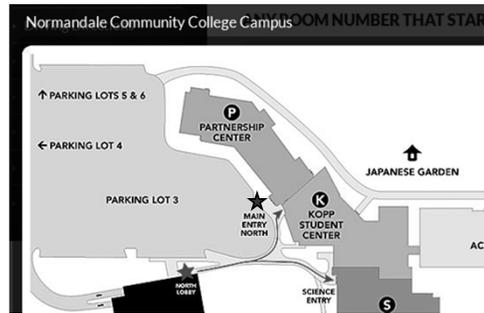


Admin
Minnesota
DEPARTMENT OF ADMINISTRATION

Evidence - Photographic



Evidence - Maps



Evidence - Maps



Evidence Collection and storage

- Keep the paper originals.
- Store them where they will not be tampered with.
 - Store liability evidence (3rd Party) for 7 years.
 - Store property (1st party) insurance evidence for 2 years
- Make copies and send the copies to Risk Management.
- Litigation holds



Review

- Collect all contact information you can.
 - Claimants
 - Witnesses
- Nail down a date, time and specific location
 - Use tools like a printed map.
 - Visit the location as soon as possible to document it's condition
 - Photographs
- Keep and store your information (Evidence)



Questions and Answers



Thanks

