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

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Yes or No
Coverages we will discuss today

• 1st Party Coverages
  – Auto Physical damage
    • Damage to a state auto
  – Property
    • Damage to State buildings or personal property
  – Inland Marine
    • Computers, electronics (Scoreboards, sensors)
    • Art
    • Contractors Equipment

• 3rd Party Coverages
  – Auto Liability
    • The state damages someone else’s property with a car
  – General Liability
    • Damage to another persons Property or Injury to another person

Different types of insurance and information

• Insurance coverages respond in different way.
  – First party coverage provides contractual coverage
  – Third party coverage provide protection from negligence.

• The information that is important varies by these coverage types.

• Our forms help to capture this information while it is fresh.

Automobile APD and AL
Importance of urgency in claims matters

- When an event first happens evidence is fresh and peoples recollection of the event is at its 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 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