



Risk Management



Department of Administrative Services
Improving efficiency, compliance and workforce performance

Fleet Days Training – Risk Management

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Liability/APD Claim Manager
Georgia Administrative Services o/b/o
Georgia Department of Administrative Services
(678) 325-2647

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Chief Loss Control Safety Officer



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Notice of Claim

Within 48 hours

Net Claim – 877-656-7475

APD mail box (APD@doas.ga.gov)

Needed info:

- How the loss occurred,
- Complete description of the vehicle,
- Location of the vehicle,
- Contact information of the driver and any involved third party.





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Towing and Storage

DOAS will pay up to \$450.00 unless special circumstances apply as determined by DOAS.

No payments over \$450 unless the claim was reported to DOAS/Navex within 48 hours of the loss and that notice indicates that the agency is making an APD claim.





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Exclusions

- Wear and Tear, mechanical or electrical breakdown.
- Blowouts, punctures or other road damage to tires





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Deductibles

- All collision and comprehensive losses are subject to a **\$500** deductible per auto.
- All losses caused by a collision between a covered auto and any other property owned, leased or controlled by the same agency are subject to a **\$1,500** deductible.





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Deductibles

For agencies participating in the **Comprehensive Loss Control Program** will have Collision and Comprehensive **deductibles waived except** in the following circumstances:

- Loss involving a rear end collision caused by the agency driver. **(394 AL & APD claims, FY2019 claims)**
- Colliding with a fixed object, including a parked vehicle. **(637 AL & APD claims FY2019)**
- Failure to report any criminal act resulting in a loss to a covered auto to the local or State police. Criminal acts would include, but are not limited to, vandalism and “hit and run” accidents.
- Loss caused by a collision between a covered auto and a covered party’s other owned, leased or controlled property, including but not limited to buildings, signs, fences, posts, autos, mobile equipment, etc. situated on or adjacent to the covered party’s premises.



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Limits of Coverage

For a total loss/stolen vehicle, the lesser of the North American Dealers Association (NADA) Actual Cash Value (ACV) or the ARI Book Value. A total loss is declared when the cost to repair exceeds 75% of the NADA ACV.





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Warning: This card is not to be used for the registration of a privately-owned vehicle. Any person using this card for such a purpose may be subject to criminal prosecution.



State of Georgia Government Vehicle Georgia Liability Insurance Identification Card

Insurer: State of Georgia DOAS/RMS Self Insurance Program
Policy Numbers: TCP – 401 – 14 – 20 / CGL – 401 – 14 – 20
Coverage: July 1, 2019 – June 30, 2020
Insured: State of Georgia Government or State employees while operating a vehicle within the scope and course of employment.

Card Issued by DOAS Risk Management Services – Fleet

Required Documentation and Information:

- Photographs of all 4 sides of the vehicle, including distance and close up of the damage. (Door VIN# photo is also good)
- Police Report
- Driver's name and contact information
- Statement as to what state business the driver was engaged in at the time of the accident
- Third party name and contact information, if applicable
- One repair estimate for review. If the estimate exceeds \$5,000, an appraiser will be sent out to inspect.

The APD policy and insurance card are available on the DOAS website at doas.ga.gov

KEEP THIS CARD IN YOUR MOTOR VEHICLE WHILE IN OPERATION

Toll Free Phone: 1-877-656-7475 Report accidents within 48 hours

If you are in an accident, be sure to get the following information before leaving the area:

- 1) Date, Time, Place;
- 2) Your Vehicle – year, make, model, tag;
- 3) Describe Accident. Include:
 - Direction each vehicle was traveling, weather conditions
 - Details of accident.
- 4) For all individuals include: name, address, employer, home and work phone numbers. Describe injuries claimed and observed; ID hospital, if applicable;
 - Insured (State Employee) driver
 - Your passengers
 - Other driver
 - His/ her passengers
 - Witnesses
- 5) Other vehicle(s): year, make, model, tag, insurance co. and policy #
- 6) Police: agency, officer, citations issued (?), to whom?



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Contacts:

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Shinae Hardimon

APD Claim Supervisor

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When am I covered?

Coverage attaches to the driver, but only where the driver is performing his/her official duties. Employees must understand that the use of a state or leased vehicle is for business travel only. If the vehicle is kept overnight, it should not be used for any other purposes unless called out after normal work hours for state related business. There is NO liability coverage for personal errands.



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City Heights Apartments

State Employee in
Dodge truck. He was
charged, Failure to yield.

Video from his apartment
Where he was stopping by
To drop off a package.

Driver Awareness training
still available! AAA &
Smith System



Tower Ent Out



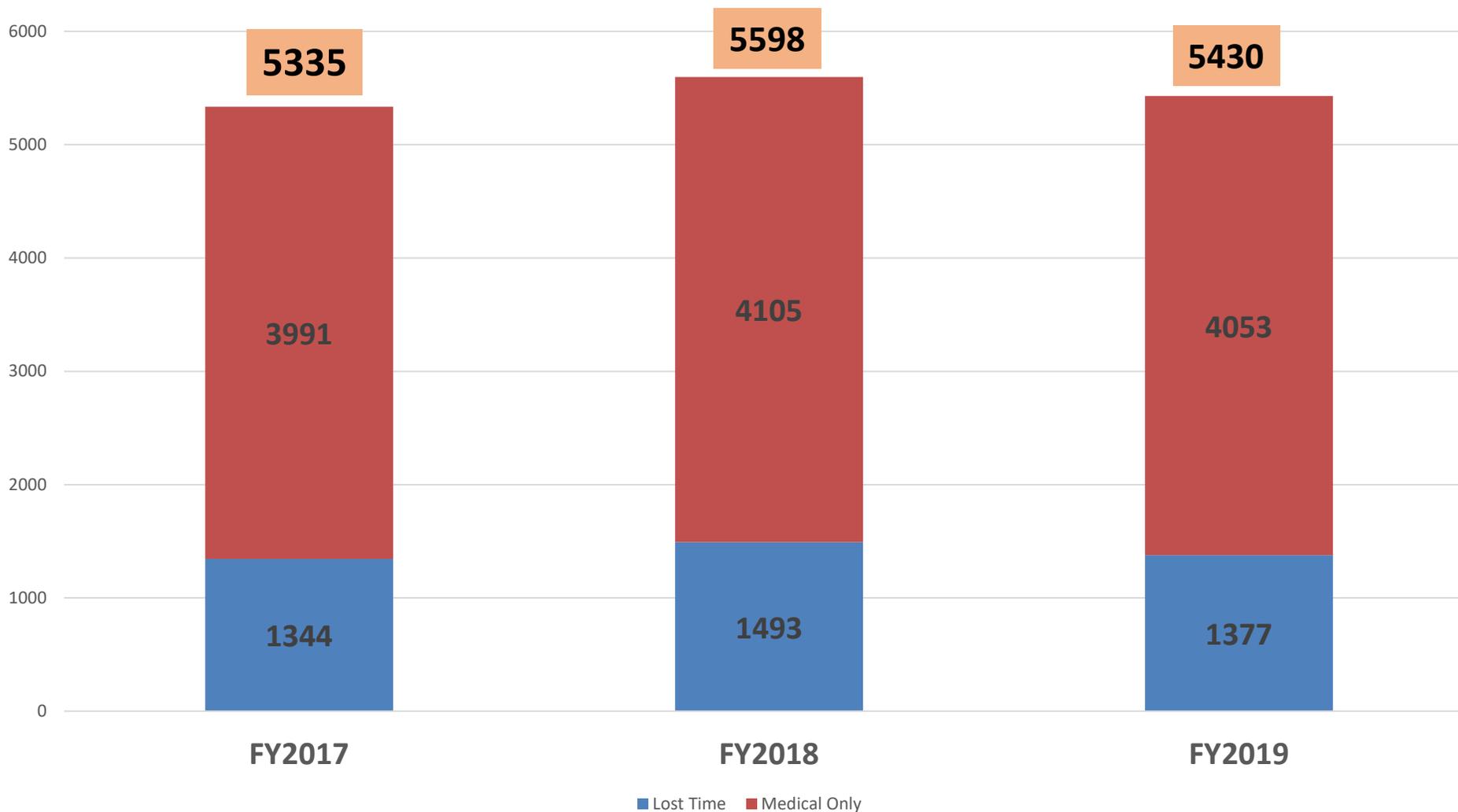
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State of Georgia Workers Compensation #s

Down 168, 3% drop in FY2019





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Workers Compensation Claims Total Paid



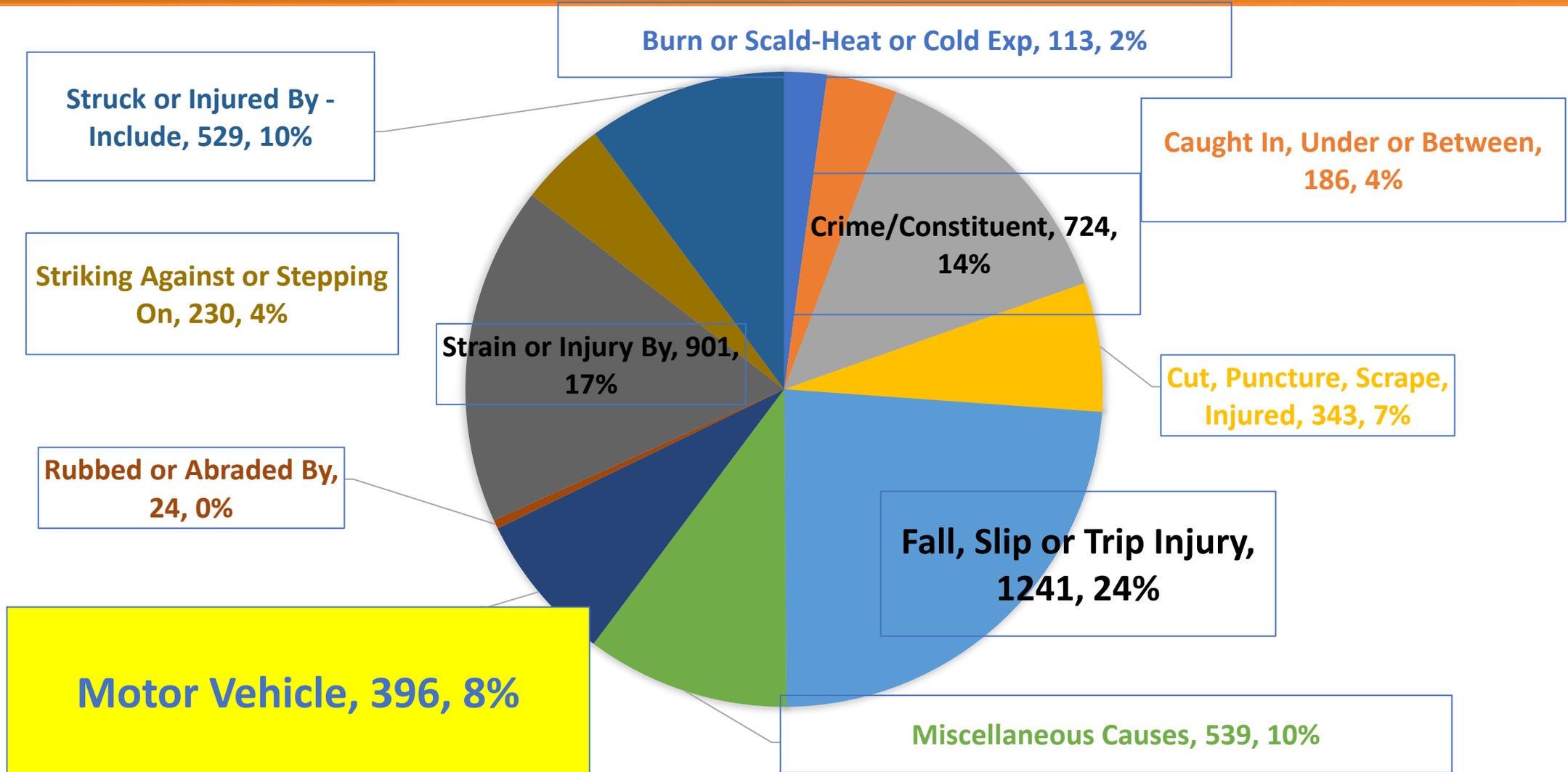


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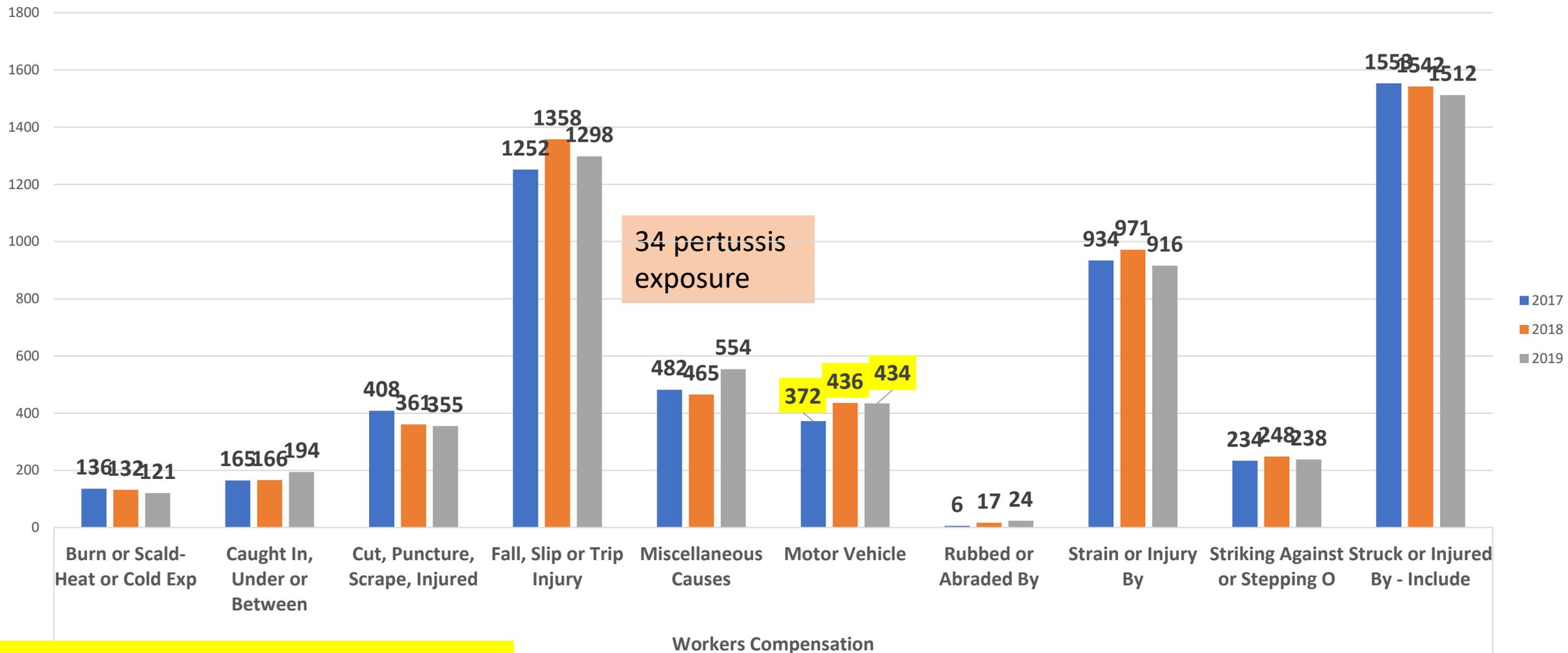
State of Georgia





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Stuck-By includes; 86 Animal contacts, Bed bugs, Bees, Cat, Chicken, Chiggers, Calf, Cow, Deer. Dogs, Ferret, , Fire Ants, Flea, Hawk, Horse, Mice, Monkeys, Piglet, Python, Rat, Scabies, Sea Turtle, Snake(x2), Spider, Squirrel, Ticks, Wallaby, Wasp



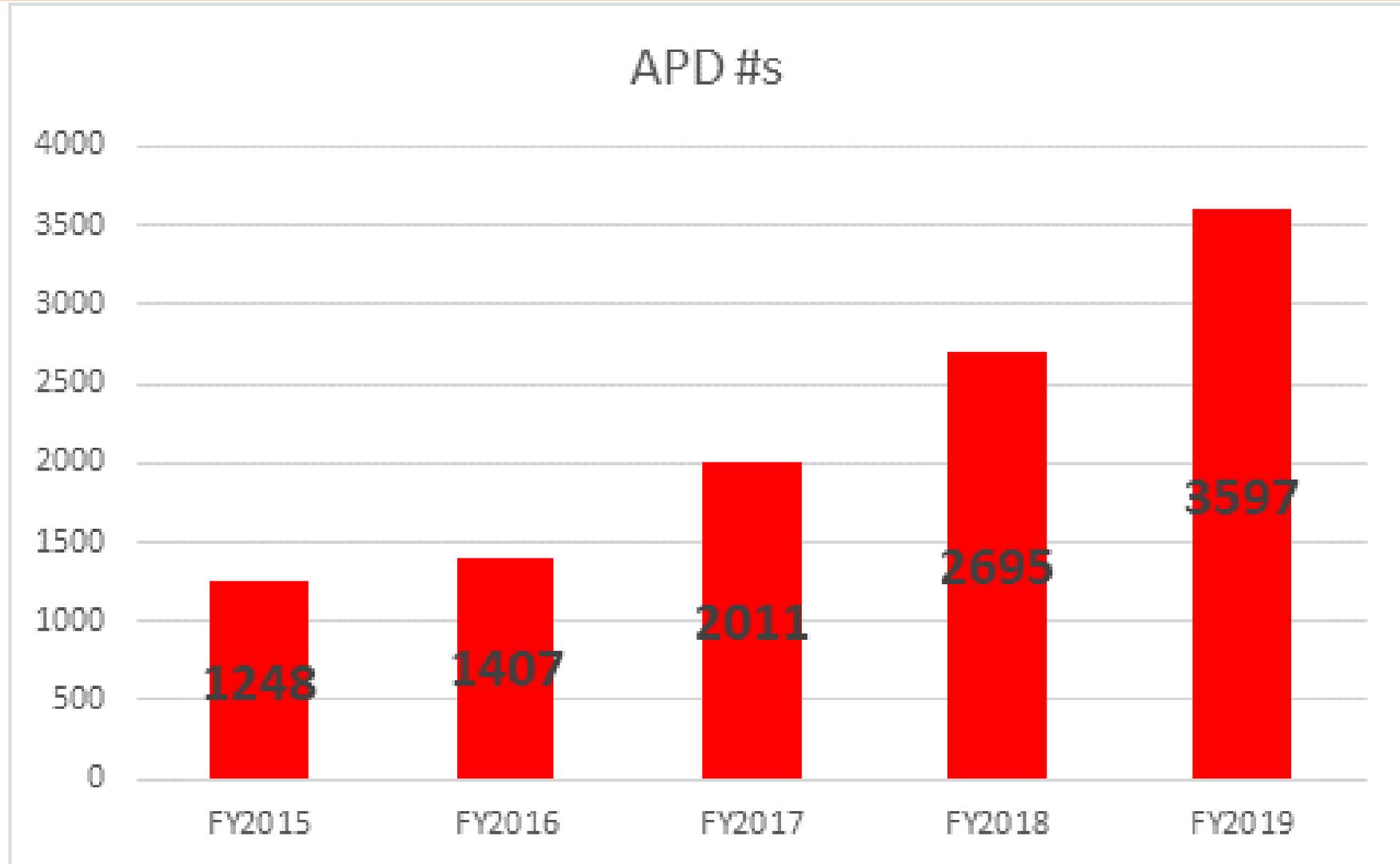
28 Non-BOR Dog bites, Secure the Dogs!



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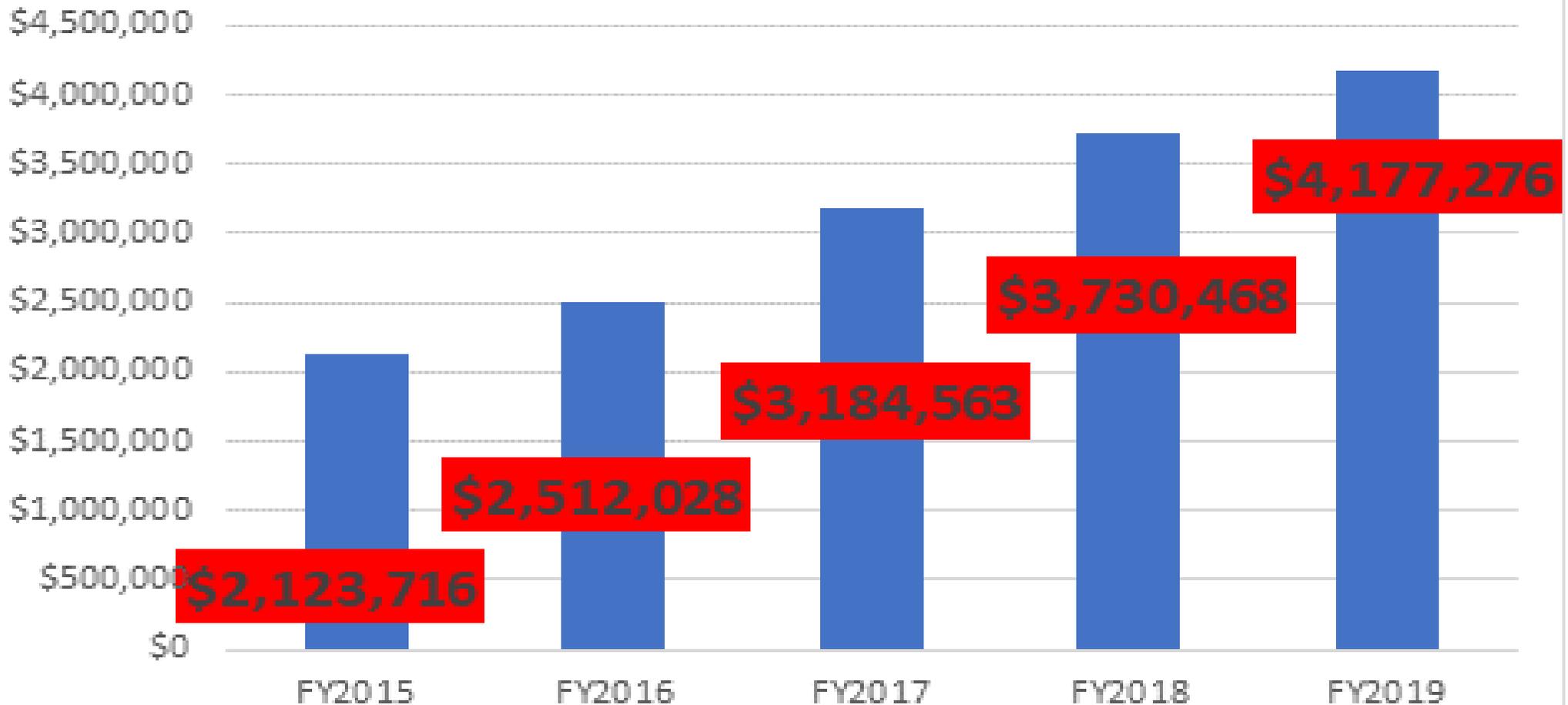
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State of Georgia APD\$

Annual Premium
\$1.600,000

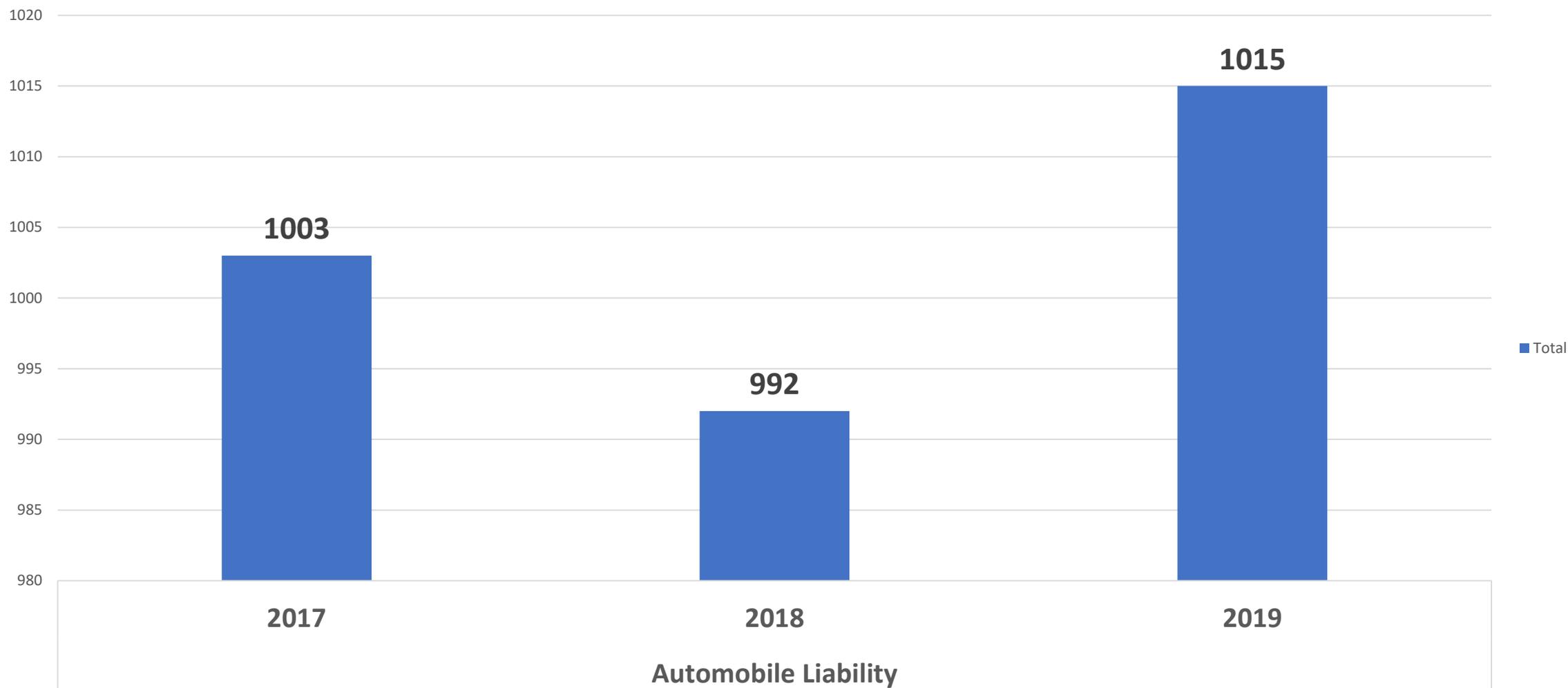




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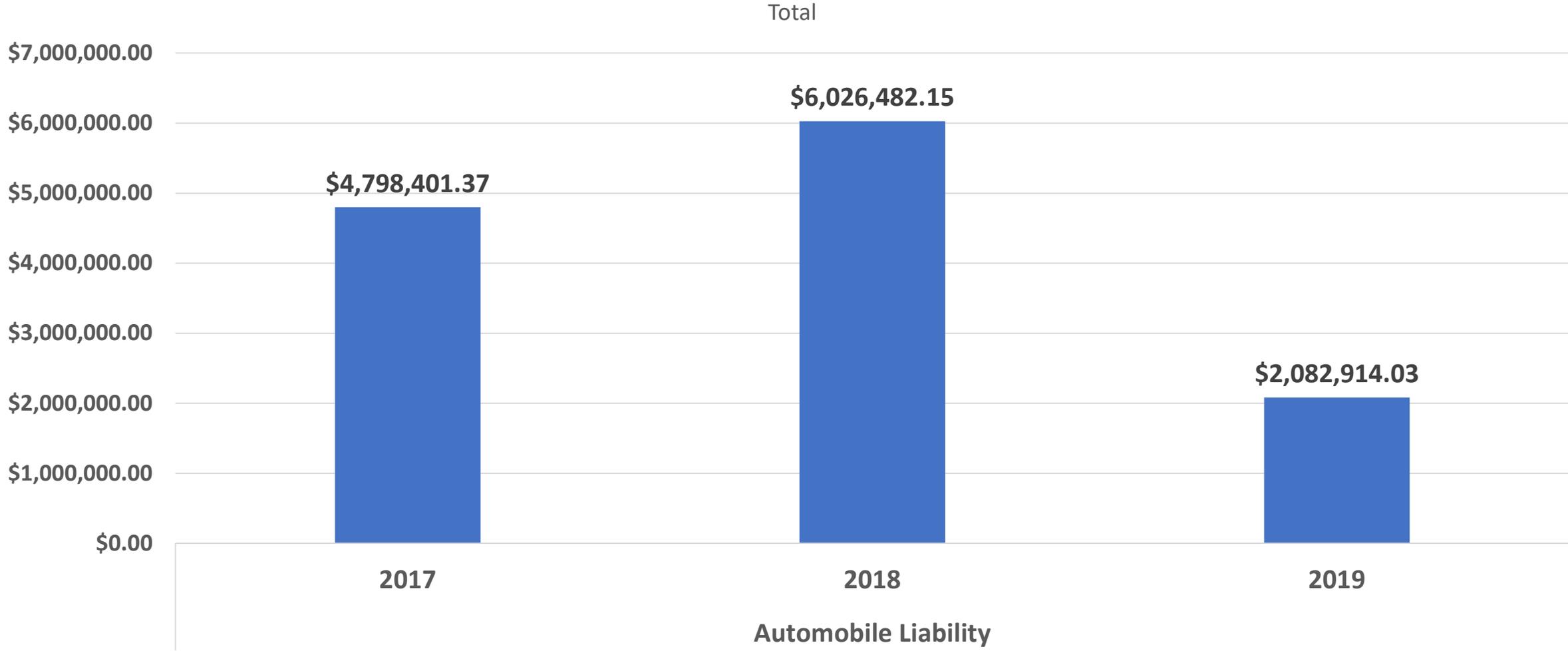


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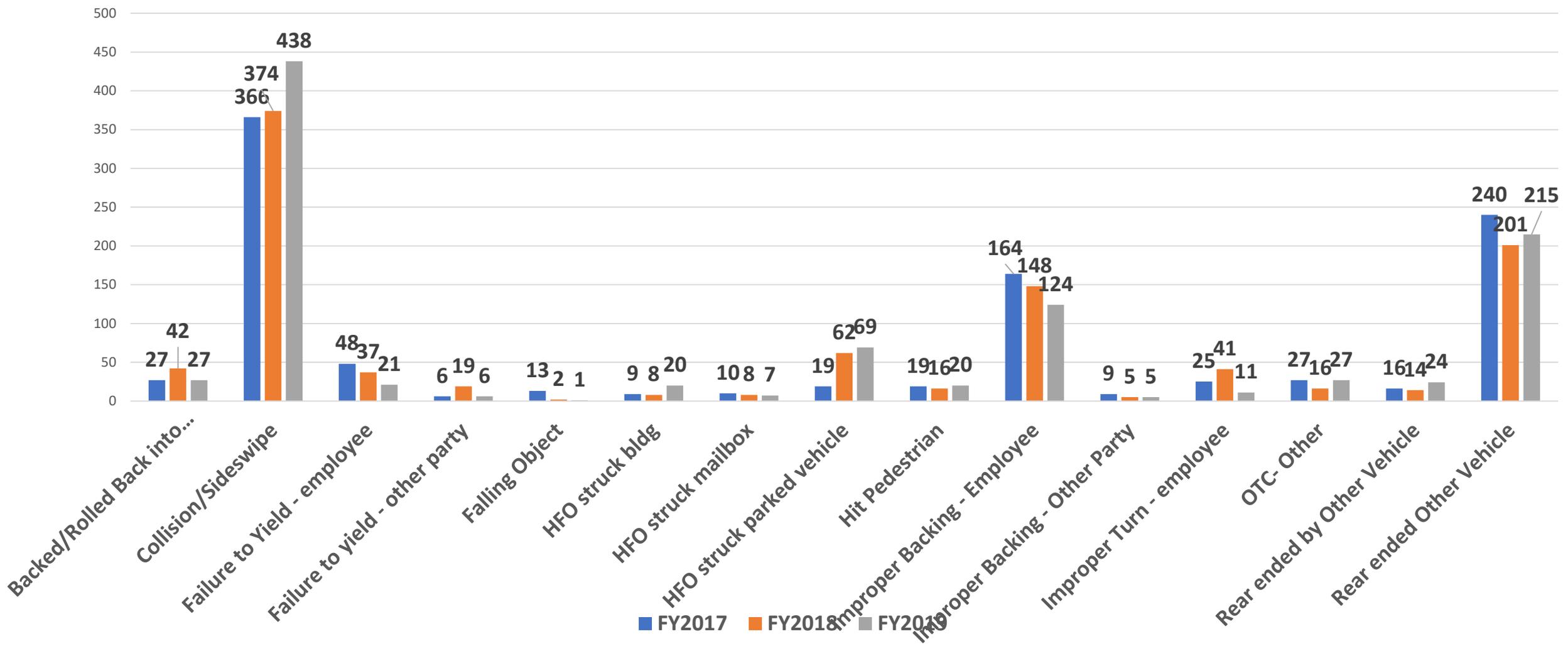


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Auto Liability



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The State of Georgia had 801 APD glass claims in FY2019

394 Rear End Collisions caused by STATE DRIVERS

One Solution – Back Off!





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The State of Georgia spends about \$500 per vehicle due to Auto claims in FY2019.

(Over 20,000 vehicles being operated by the State of Georgia)

	FY2017	FY2018	FY2019
APD	\$3,184,563.00	\$3,730,468.00	\$4,177,276.00
AL	\$4,798,401.00	\$6,026,482.00	\$2,082,914.00
WC- MVA	\$3,701,965.00	\$2,891,752.00	\$2,314,311.00
Total	\$11,684,929.00	\$12,648,702.00	\$8,574,501.00
Cost Per Vehicle	\$584.25	\$632.44	\$428.73

Total Paid as of July 2019, so FY2019 will grow.



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Changes coming to CLCP

- New Governor/OPB want to reduce injury costs
- How- Prevention
- Current plans are to hire two additional staff which equals more visits.
- Score cards for agencies for OPB
 - Green full funding
 - Red less than full funding.
- Loss Control Manual in development
- Lowering the Driver Point level (7) vs (10).
- Improved Web Page with more resources.
- DOAS & Safety National Insurance LMS
- Thermography program is still available.

"Resolve to be a master of change rather than a victim of it."

– Brian Tracy

Thank You! – Any Questions?



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