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

C. G. Lawrence, III, CSP, ARM-P, REM
Chief Loss Control Safety Officer

• September 2019
Risk Management

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.
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.
Exclusions

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

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Liability/APD Claim Manager  
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Georgia Department of Administrative Services  
(678) 325-2647 or Cary.Carrillo@doas.ga.gov

Shinae Hardimon  
APD Claim Supervisor  
678-325-2618 or Shinae.hardimon@doas.ga.gov
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.
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
Risk Management

State of Georgia Workers Compensation #s

Down 168, 3% drop in FY2019
Risk Management

Workers Compensation Claims Total Paid

FY2017: $68,124,888.89
FY2018: $64,893,893.60
FY2019: $38,490,991.21
Risk Management

State of Georgia

- Burn or Scald-Heat or Cold Exp, 113, 2%
- Caught In, Under or Between, 186, 4%
- Crime/Constituent, 724, 14%
- Cut, Puncture, Scrape, Injured, 343, 7%
- Fall, Slip or Trip Injury, 1241, 24%
- Strain or Injury By, 901, 17%
- Struck or Injured By - Include, 529, 10%
- Rubbed or Abraded By, 24, 0%
- Striking Against or Stepping On, 230, 4%
- Miscellaneous Causes, 539, 10%
- Motor Vehicle, 396, 8%
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

34 pertussis exposure

28 Non-BOR Dog bites, Secure the Dogs!
Risk Management

APD #'s

<table>
<thead>
<tr>
<th>Year</th>
<th>APD #</th>
</tr>
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<tbody>
<tr>
<td>FY2015</td>
<td>1248</td>
</tr>
<tr>
<td>FY2016</td>
<td>1407</td>
</tr>
<tr>
<td>FY2017</td>
<td>2011</td>
</tr>
<tr>
<td>FY2018</td>
<td>2695</td>
</tr>
<tr>
<td>FY2019</td>
<td>3597</td>
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</tbody>
</table>
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State of Georgia APD$

Annual Premium
$1,600,000

- FY2015: $2,123,716
- FY2016: $2,512,028
- FY2017: $3,184,563
- FY2018: $3,730,468
- FY2019: $4,177,276
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Automobile Liability

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<th>Year</th>
<th>Total</th>
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<td>2017</td>
<td>$4,798,401.37</td>
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<tr>
<td>2018</td>
<td>$6,026,482.15</td>
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<tr>
<td>2019</td>
<td>$2,082,914.03</td>
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</table>
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Auto Liability

![Bar chart showing the number of auto liability incidents for different categories from FY2017 to FY2019.]
Risk Management

The State of Georgia had 801 APD glass claims in FY2019

394 Rear End Collisions caused by STATE DRIVERS

One Solution – Back Off!
**Risk Management**

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)

<table>
<thead>
<tr>
<th></th>
<th>FY2017</th>
<th>FY2018</th>
<th>FY2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>APD</td>
<td>$3,184,563.00</td>
<td>$3,730,468.00</td>
<td>$4,177,276.00</td>
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<tr>
<td>AL</td>
<td>$4,798,401.00</td>
<td>$6,026,482.00</td>
<td>$2,082,914.00</td>
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<td>WC- MVA</td>
<td>$3,701,965.00</td>
<td>$2,891,752.00</td>
<td>$2,314,311.00</td>
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<tr>
<td>Total</td>
<td>$11,684,929.00</td>
<td>$12,648,702.00</td>
<td>$8,574,501.00</td>
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<tr>
<td>Cost Per Vehicle</td>
<td>$584.25</td>
<td>$632.44</td>
<td>$428.73</td>
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Total Paid as of July 2019, so FY2019 will grow.
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.
Thank You! – Any Questions?

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