

Department of Administrative Services
Lead. Empower. Collaborate.

Fleet Days Training APD & Safety

Cary Carillo & C. G. Lawrence, III
Fall, 2022





Risk Management



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Improving efficiency, compliance and workforce performance

Fleet Days Training – Risk Management

Cary Carrillo-Miller

Liability/APD Claim Manager

Georgia Administrative Services o/b/o

Georgia Department of Administrative Services

(678) 325-2647

C. G. Lawrence, II, CSP, ARM-P, REM

Chief Loss Control Safety Officer



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Notice of Claim

Within 48 hours

Net Claim – 877-656-7475

Auto Physical Damage (APD) mailbox (apd@doas.ga.gov)

IRM-APD claim form on-line

Required Documentation and Information:

- Photographs of all 4 sides of the vehicle, incl. close ups of the damage and VIN on the door plate.
- Police Report.
- Driver's name and contact information.
- Statement as to course and scope.
- Third party names and contact information, if applicable.
- One repair estimate for review. If the estimate exceeds \$5,000, an appraiser will be sent out to inspect.





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IRM reporting page

Agency's Claims

Use this to submit a General Liability, Property, or Auto (APD or Auto Liability) claim. Submitting a claim using this form creates a claim in our claims system. You will be notified by email when your claim has been created and again when it has been assigned to an adjuster.

Your Agency's Claims

- Report A New Liability, Property, or Auto Claim
- Review Claims Reported Last 90 Days
- Review All Currently Open Claims
- Review Claims Closed During Last 90 Days
- How Are We Doing With Your Claims (Metrics)
- Generate A Loss Run Report (Excel)
- Search for a Claim


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Insert date and claim type

 **CLAIM SUBMISSION FORM**
INCIDENT REPORT FORM
CLAIM SUBMISSION FORM

! Date of incident

Enter or choose a date/time 

Please fill out the missing field.

! Type of Claim

- Automobile Liability Claim
- General Liability Claim
- Property Claim (including Auto Physical Damage)



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Training available on IRM

State of Georgia DOAS

Favorites ▾ Analytics ▾ Records ▾ CG Lawrence ▾ 🔍

Dashboards

DOAS Training ▾ ⚙️ Dashboard Tools ▾

DOAS IRM Training Videos

External Links

- 01) IRM Introduction (1:57)
- 02) IRM First Time Access (1:12)
- 02a) Security Questions
- 03) IRM Logging In (:48)
- 04) IRM Resetting Your Password (2:15)
- 05) Claim Submission Form – Filing an Auto Liability Claim (Part 1) (8:57)
- 06) Claim Submission Form – Filing a Property Claim, Including APD (Part 2) (6:35)
- 07) Claim Submission Form – Filing a Property Claim (8:01)
- 08) Claim Submission Form – Filing a General Liability Claim (7:06)
- 09) CLCP Self-Evaluation Tool (10:12)
- 20) Viewing Agency Reports
- 21) Viewing the Agency Start Page
- 22) Viewing Agency Documents
- 23) Viewing Agency Documents
- 24) Viewing and Exporting Agency Claims Data
- 25) Viewing Recent Records
- 26) Viewing the Agency Snapshot Page



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Towing and Storage

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

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

Towing coverage applies only to claims that are covered under the APD policy.





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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. However, for agencies participating in the **Comprehensive Loss Control Program** the Collision and Comprehensive **deductibles are waived except** in the following circumstances:

- Loss involving a rear end collision caused by the agency driver. **(225 AL & APD claims, FY2022 claims)**
- Colliding with a fixed object, including a parked vehicle. **(388 AL & APD claims FY2022)**
- Failure to report to state or local police any criminal act resulting in a loss to a covered auto. Criminal acts 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. These losses are subject to a **\$1,500** deductible.



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For a total loss/stolen vehicle, a total loss is declared when the cost to repair exceeds 75% of the NADA ACV.

The agency will receive payment of the lesser of either the North American Dealers Association (NADA) Actual Cash Value (ACV) or the ARI Book Value recorded as of the date of loss.





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There is no coverage under the APD policy for damage to an employee's personal vehicle, even while driving on State business.

The Georgia Liability Insurance Identification Card should be carried at all times, even in a personal vehicle while driving on State business, to demonstrate proof of liability insurance.

The insurance ID card cannot be used for the registration of privately owned vehicles. To do so could result in criminal prosecution.

Copies of the APD policy or the insurance ID card can be found on the DOAS website at doas.ga.gov/risk-management

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 – 23 / CGL – 401 – 14 – 23
Coverage: July 1, 2022 – June 30, 2023
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

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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Glass Claims:

Annita Myers-Jefferson

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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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Causes of collisions:

Driver charged with DUI.

16 claims from one accident in
March 2018

\$1,235,000 Total Paid So Far





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Rental Car Contract

- Collision coverage is included in contract with same restrictions.
- If a state employee rents a vehicle through a rental car company not listed on the statewide contract, then the employee should purchase the collision damage waiver.
- Failure to follow this process could expose the employee to personal loss.



Georgia Rentals



**Georgia &
National Rentals**



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Personal Vehicles

- Liability coverage is provided by the State of Georgia while being used for State Business.
- Same coverage, same restrictions.
- State will **Never, Ever, Ever, Ever** pay for damage to personal vehicle.
- Damage from deer, broken windshield, H&R, your insurance, your deductible.

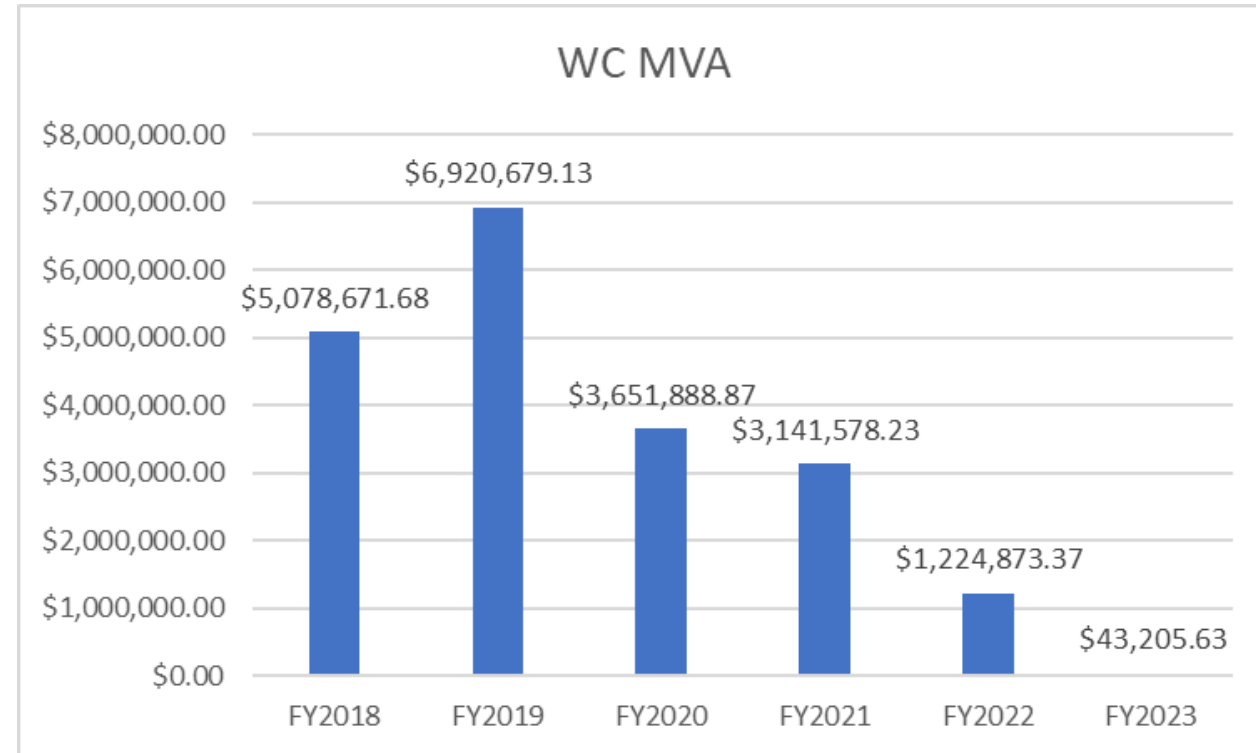
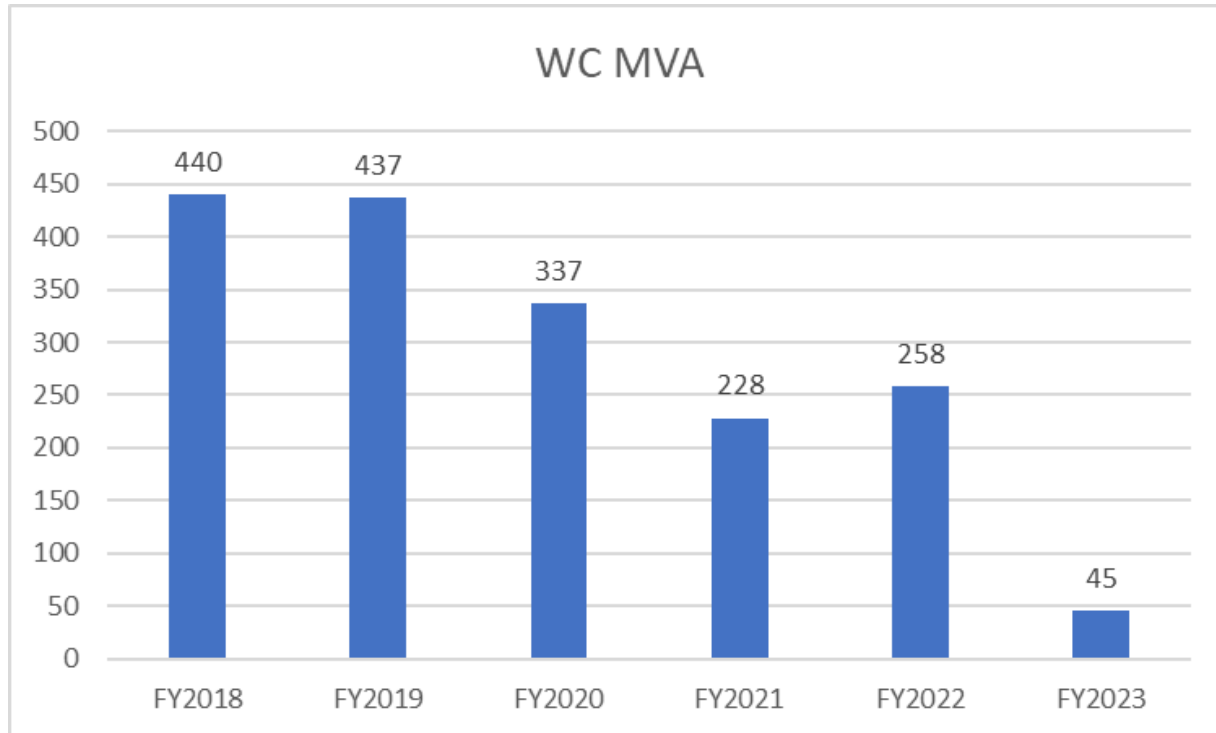




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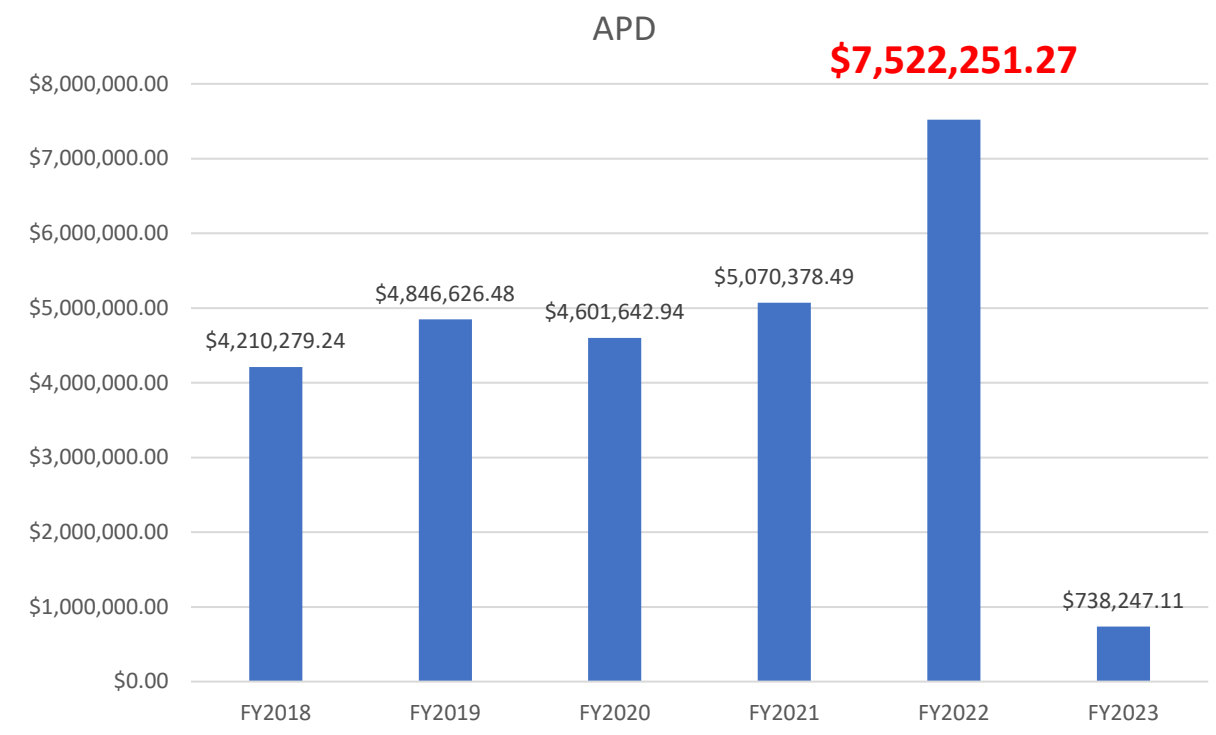
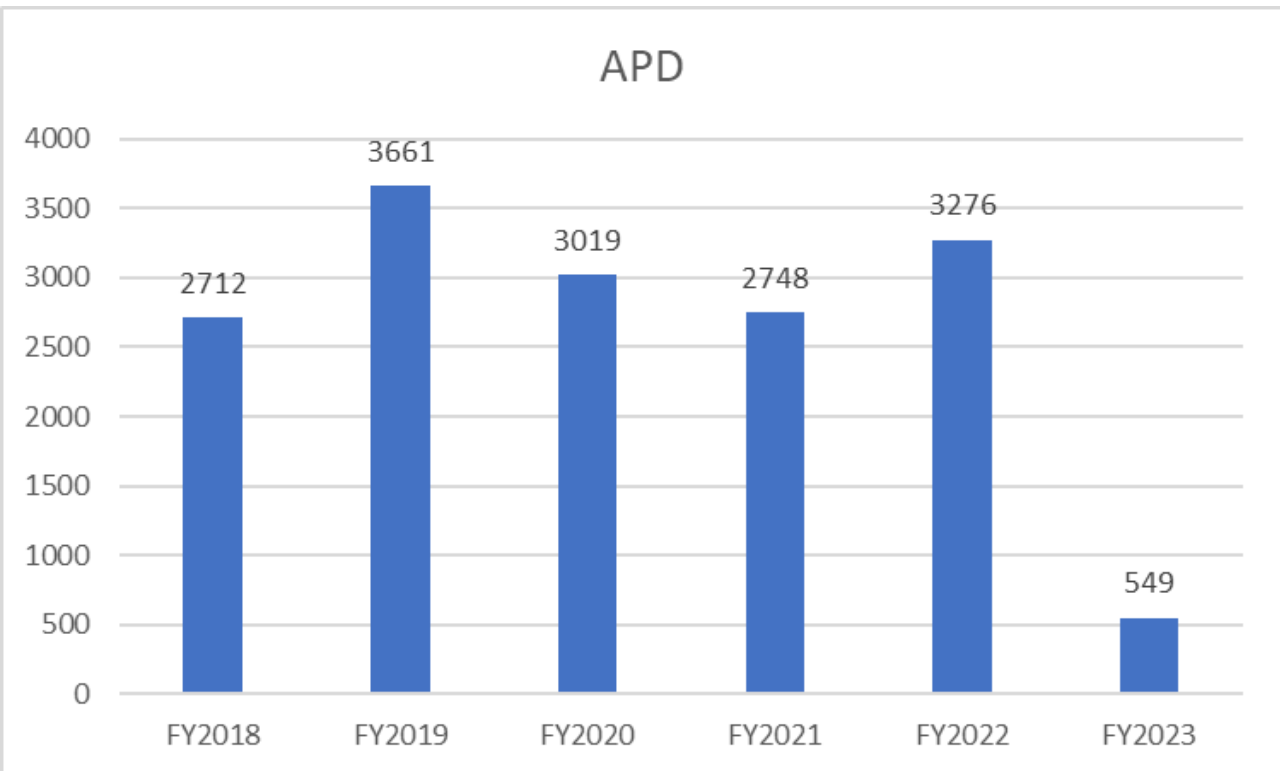


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APD

- 135 Backing
- 732 Glass
- 309 HFO
- 668 PIT
- 228 Animal hit (Armadillo, Buzzard, Chicken, Dog, Deer, Raccoon, Turkey)
- 184 Rearended by OV

State of Georgia APD\$



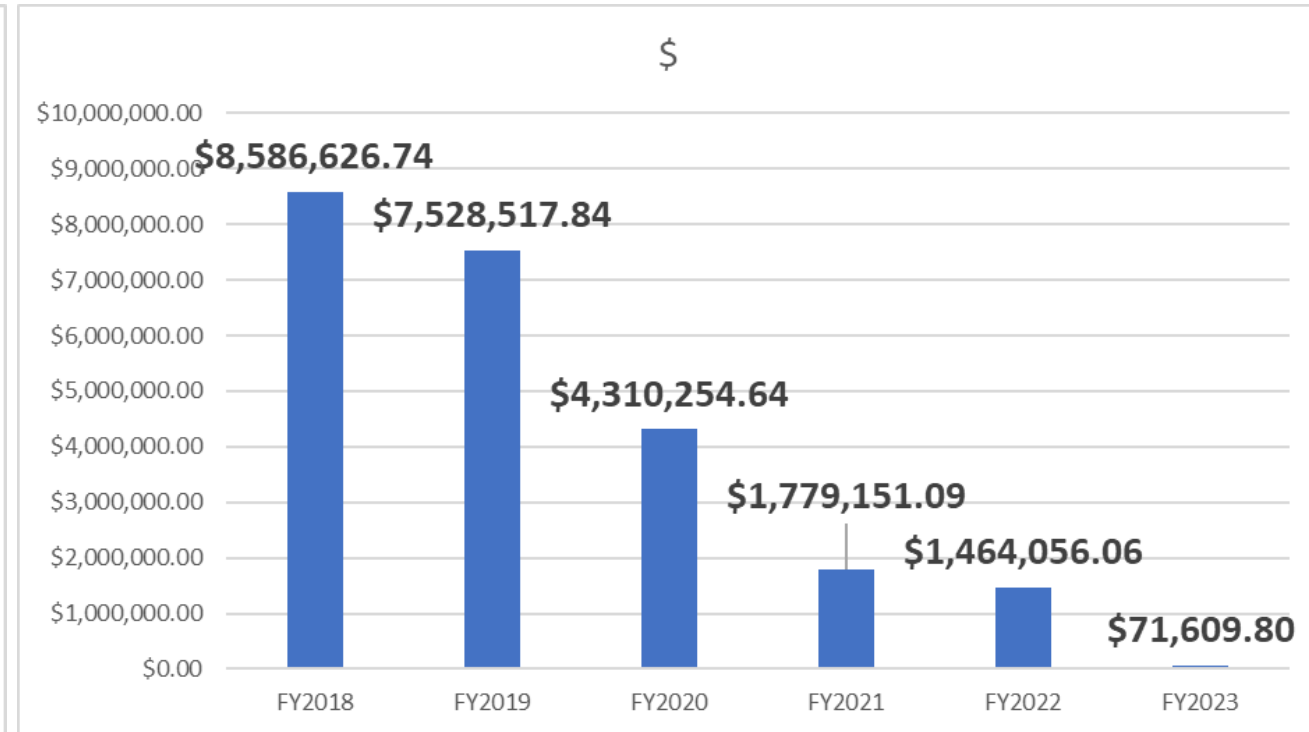
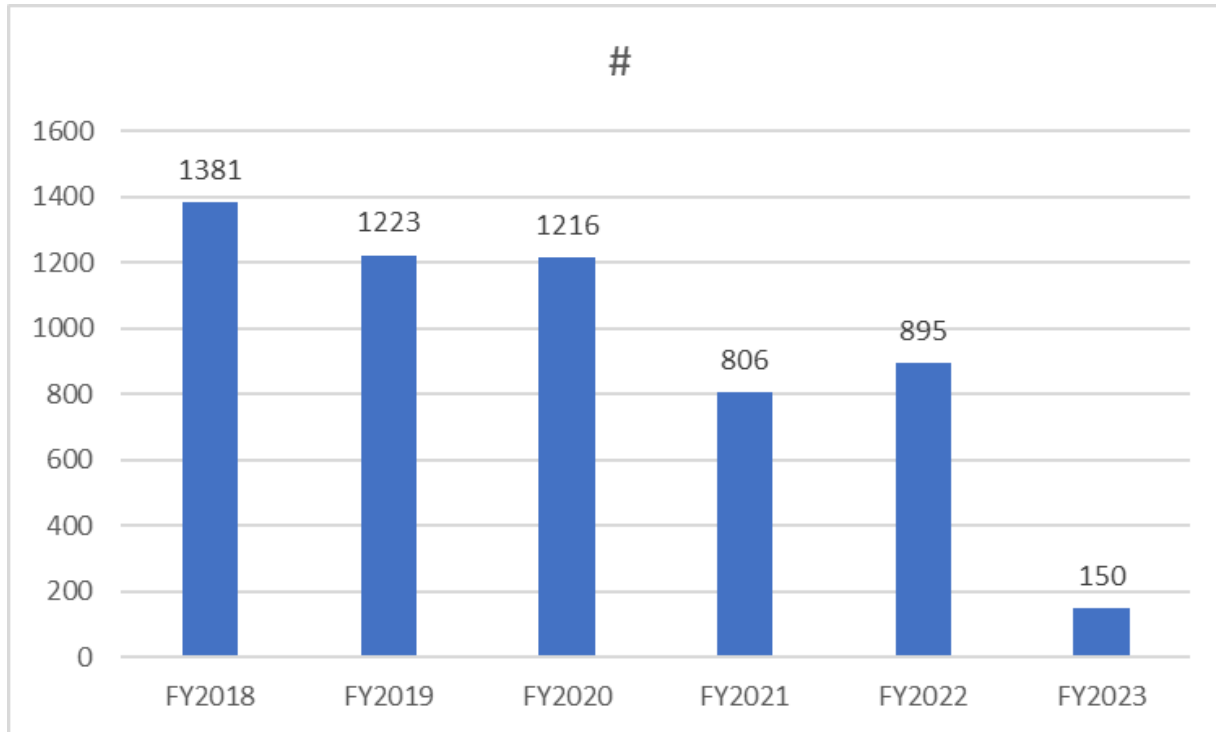
Change in premiums!



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The State of Georgia spends about \$500 per vehicle due to Auto claims in FY2022

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

	FY2020	FY2021	FY2022
APD	\$4,601,642.94	\$5,070,378.49	\$7,522,251.27
AL	\$4,310,264.64	\$1,779,151.09	\$1,464,056.14
WC- MVA	\$3,652,888.87	\$3,141,578.23	\$1,224,873.37
Total	\$9,277,196.45	\$9,991,107.81	\$10,211,180.80
Accident Cost Per Vehicle	\$463.85	\$499.56	\$510.55*

*Total Paid as of July 2022, so FY2022 will grow.



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The State of Georgia had 732 APD glass claims
in FY2022

225 Rear End Collisions caused by STATE
DRIVERS

One Solution – Back Off!
**At least 3, 4 is better, seconds
following distance.**





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Backing



Pull Through

Refrain from backing if you can pull through

< 1 mph

The recommended speed for backing is less than 1 mph

Straight Line Sight Side-Blind Side

If backing is required use the Straight Line-Sight Side-Blind Side method

G.O.A.L. requires you to place orange safety cones at either end of the vehicle whenever you park.
Get Out And Look (G.O.A.L.)



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Questions?

Send us an email or call

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