

Procedures for reporting a claim:

Please contact me directly on any claim. If there is an accident between two vehicles (state owned vs. a personal auto) please have the state employee fill out the appropriate paperwork and have the paperwork faxed directly to me. Please use this link to report any claim involving two vehicles:

<http://treasurer.umassp.edu/Owned%20Auto%20Policy.htm>

Any accident involving a leased vehicle on the Dartmouth campus, please have this paperwork filled out. Again please fax it directly to me:

<http://treasurer.umassp.edu/Leased%20Auto%20Policy.htm>

If there is an accident involving any University property that's not a vehicle, please go to the following website and click on the claims reporting link. You would also use this form for any injuries sustained on campus not related to an auto accident.

<http://treasurer.umassp.edu/Insurance%20Claims.htm>

Please have these forms filled out regardless of fault. In addition, please make sure a police report is filled out and sent to my attention.

Any accident no matter how big or small should be reported to me. From there I will investigate the accident and determine if the University is negligent or not. Campus departments should not be paying claims on their own.

For accidents between \$0-\$2,500, the Treasurer's Office has the authority to make payment. This is granted under Massachusetts General Laws Chapter 258. After I fully investigate the accident, I then contact the appropriate campus contact and advise them to process the payment to either an individual or insurance company. The campus then has to make the payment and is responsible for processing any checks and making sure the appropriate parties are paid. Once I instruct the campus to make a payment, the check usually is processed in 3-6 weeks.

For payments over \$2,500-\$20,000 the Attorney General's office needs to approve all claims. The Treasurer's office still investigates the full claim and then submits letters to General Counsel stating why the University is negligent and why a payment should be made. General Counsel then contacts the AG offices and asks for approval on the payment. Once approval is given, General Counsel contacts the State Comptroller, and payment is processed. It usually takes 3-6 months for payment to be received.

Any claim over \$20,000 needs to be approved by the Secretary of Finance. The Secretary can either approve the Treasurer's Office recommendation of payment or deny payment and settle in suit. The Treasurer's Office still investigates the full claim.

Before any payment is processed, the third party, either individual or insurance company, needs to sign a waiver releasing the University from any future payment. I can not instruct the campus to pay with out a signed waiver.

We recommend that all third parties go through their own insurance company due to the time it takes to process a signal payment and due to waivers that need to be signed. In addition, if I was to settle with an Insurance company I have an easier time negotiating settlement. 90% of claims settled are not settled at 100% payment. Additionally, if a claim is slightly over the \$2,500 mark, most insurance companies are willing to settle at \$2,500 to get a payment quickly. If an insurance company does not agree with my offer, I then contact General Counsel and discuss with them whether or not the claim is worth fighting in suit or if we should just pay it at 100%

If the University is not at fault for an accident, please fill out the above forms and then I will investigate and then subrogate against the appropriate insurance company to recoup our losses.