

DAS Fleet Accident and Claims Procedures

Fleet Services - Risk Management

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Overview

The accident claims process follows five phases:

1. Accident Reporting
2. Damage Assessment and Repair Decision
3. Supplemental Repair Approval
4. Vehicle Repair and Payment
5. Claims Recovery and Settlement

Section 1 - Vehicle Repair Process

Step 1: Accident Reporting

Driver Responsibilities:

- Report the accident in Origami by completing the incident report.
- Upload any available photos, police reports, witness information, and other supporting documents.
- Obtain one repair estimate from a contracted body shop.
 - If no contracted shop is within 30 miles, another shop may be used if it can bill the State directly.
- Upload the repair estimate to Origami.

Step 2: Estimate Review and Repair Decision

Risk Manager Responsibilities:

- Review the repair estimate
- If a desk review is required, send the estimate to Quality Claims Solutions (QCS).
- Determine whether the vehicle should be repaired or declared a total loss.

- Approve or deny repairs.
- Notify the agency and driver of the decision.

When Is a Vehicle Considered a Total Loss?

- A vehicle is considered a total loss when estimated repair costs exceed 50% of the lesser of:
 - The NADA Adjusted Clean Trade-In Value, or
 - The original vehicle purchase price.

If the Vehicle Is Totaled

- Notify the agency that the vehicle has been declared a total loss.
- Obtain vehicle valuation documentation.
- Arrange for the vehicle to be sold at auction.
- Upload all documentation to Origami.

Exception to Repair a Totaled Vehicle

- Agency must submit written justification.
- Approval must be obtained from the CPFSE Chief Operating Officer before repairs begin.

Estimates Will Be Returned for Correction If:

- Contract pricing is not used.
- Charges are incorrect or unsupported.

Step 3: Supplemental Repair Approval

Additional Repairs require prior approval when:

- The additional cost exceeds \$350; or
- The revised estimate increases the approved amount by more than 10%.
- The body shop must submit a revised estimate for approval before work continues.

Step 4: Final Invoice and Payment

- The body shop submits a final invoice.
- Repair estimates are not accepted as invoices.
- Risk reviews the invoice for accuracy.
- Approved invoices are sent to DAS Finance.
- DAS Finance issues payment.

Agency Deductible:

- The agency is charged a \$1,000 deductible through the monthly Risk billing process.

Section 2 - Claims Recovery and Settlement Process

If the Other Party Is At Fault

Risk Manager Responsibilities

- Contact the other party's insurance company for reimbursement.
- Request restitution through the county attorney when appropriate.
- Negotiate settlements.
- Forward recovered funds to DAS Finance.
- Include any auction proceeds when calculating recovery amounts for total loss vehicles.

If the State Driver Is At Fault and the Claim Is Under \$5,000

- Claimant submits a Tort Claim to the Department of Management (DOM).
- DOM assigns the claim to DAS Risk in DOM Origami.
- Risk investigates the claim and reviews repair estimates.
- Risk may send the estimate to QCS for a desk review.
- Risk sends a release and W9 to the claimant.
- Claimant returns signed documents.
- Risk requests payment through DAS Finance.
- DAS Finance issues payment.
- Claim is reported to the State Appeal Board.
- Records are retained according to retention requirements.

If the State Driver Is At Fault and the Claim Is Over \$5,000

- Claimant submits a Tort Claim to DOM.
- DOM assigns the claim to DAS Risk in DOM Origami.
- Risk investigates the claim and reviews repair estimates.
- Risk may send the estimate to QCS for a desk review.
- Risk submits its investigation findings and payment recommendation in DOM Origami.
- The State Appeal Board determines whether payment will be made.
- The State Appeal Board sends the claimant a release and W9.

- The signed documents are forwarded to DAS Risk to request payment from DAS Finance.
- DAS Finance issues payment and sends the check to the Attorney General's office.
- The Attorney General's Office distributes payment.
- The claim payment is reported to the State Appeal Board.
- Records are retained according to retention requirements.

Section 3 - Litigation

If a lawsuit is filed:

- Stop all communication with outside parties immediately.
- All communication must go through the Attorney General's Office.