

Insurance and Risk Management



Frederick Bibbs, Director Insurance & Risk Management

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Training Agenda

- **Department of Administrative Services (DOAS)**
- **Incident/Injury Reporting at Georgia State - Workers Compensation**
 - Procedures Overview – Quick Reference Guide
 - Notice Requirements
 - Required Documentation
 - Treatment Locations
 - Frequently Asked Questions/ Scenarios
- **Claims and Reporting Process:**
 - State of Georgia Insurance Policies
 - General Liability
 - Auto
 - Property
 - Frequently Asked Questions/ Scenarios





Department of Administrative Services
Improving efficiency, compliance and workforce performance

Department of Administrative Services (DOAS)

The Risk Management Services (RMS) division of DOAS directs the State's worker's compensation, liability, property, and unemployment insurance programs and manages the Georgia State Indemnification programs for public officers and educators.



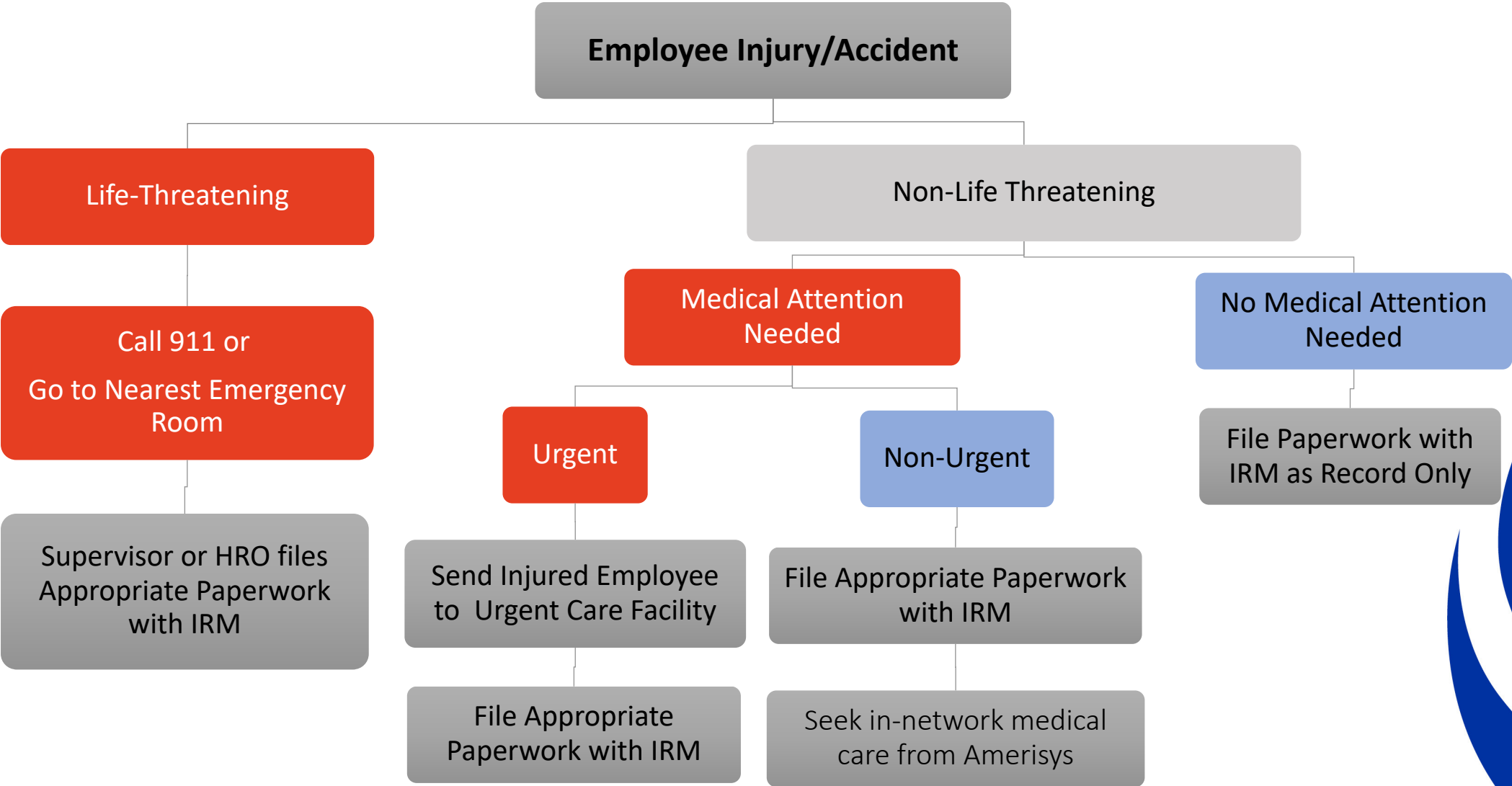
What is Workers' Compensation?

INSURANCE

- GA DOAS Risk Management Services (RMS) directs the State's internal Worker's Compensation insurance program.
- RMS self-insures the Worker's Compensation Program for all State employees.
- The Workers' Compensation Program provides for monetary supplements for absences from work, as well as medical care through the Amerisys Managed Care Organization and other costs associated with job-related injuries.
- Workers' Compensation covers all Georgia State University employees beginning their first day on the job, **including Student Employees**.
- Volunteers and temp. employees are not covered under WC for GSU.



Workers' Comp Injury Protocol: Quick Reference Guide



Workers' Compensation Forms

- To be completed by the injured employee's **Supervisor or HRO**:
[GSU Modified WC-1 Form](#)
[Georgia Activity Analysis](#)
- To be completed by the **Injured Employee**:
[Acceptance/Declination of Medical Treatment](#)
[Leave Election Form](#)
[Employee Accident Statement Form](#)
- To be completed by **anybody** who may have seen the incident occur:
[Witness Accident Statement Form](#)

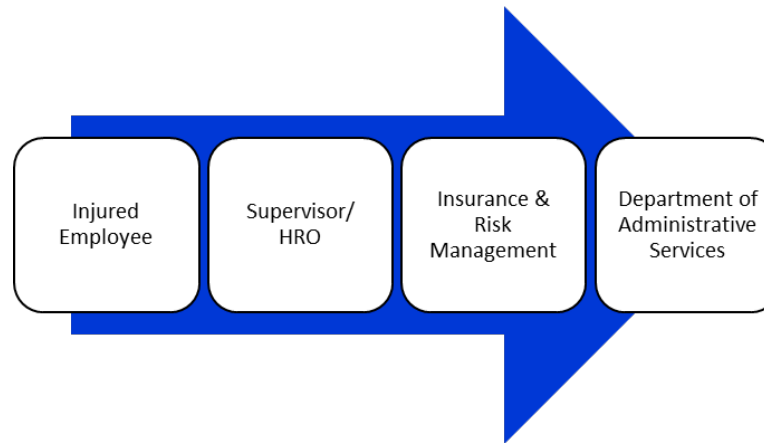


ALL FORMS CAN BE FOUND AT:
[Workers Compensation - Insurance
and Risk Management \(gsu.edu\)](#)



Work Related Injury Reporting Process:

- ❖ The injured employee **must** notify their supervisor or HRO immediately!
- ❖ Supervisor or HRO **must** report the incident to IRM within **24 hours**.
 - IRM should **not** receive the first notice of injury report from the injured employee.
- ❖ IRM will report injuries to the Georgia Department of Administrative Services (DOAS) for further processing:
- ❖ **Exception:** If an employee is involved in an auto accident, call NetClaims and they will collect injury information in addition to auto damage data.



What happens next?

Claim

- IRM provides Employee, Supervisor and HRO with a Workers' Compensation claim number.

Arrange Care

- For non-emergency medical treatment, Employee calls the Workers' Compensation Managed Care Organization (Amerisys) to arrange in-network medical care.

Connect with DOAS

- The employee will be contacted by a DOAS Workers' Compensation Specialist/Adjuster.
- Employees must respond to all contact attempts so that benefits can be paid and additional information can be given.

Submit WAS report

- The employee is required to submit a Work Activity Status report from the treating physician to the Supervisor and IRM following each medical visit.



Treatment Facilities – Downtown Campus

Peachtree Occupational Medicine has
24/7 coverage with two Locations.

Midtown:

1000 Northside Drive, Suite 1400
Atlanta, GA
Phone: 404-350-4717
Fax: 404-425-1214

Airport:

1901 Phoenix Boulevard, Suite 205
College Park, GA 30349
Phone: 404-425-1212
Fax: 404-425-1214

Concentra Midtown

688 Spring St NW
Atlanta, GA 30308
Phone: 404-881-1155
Hours: Mon-Fri 7:30am-5:00pm

Christmas Eve: 8:00am – 3:00pm
Christmas Day: Closed
New Year's Eve: 8:00am – 5:00pm
New Year's Day: Closed

**Piedmont Urgent Care by
WellStreet**

2292 Peachtree Rd NW
Atlanta, GA 30309
Phone: 404-996-0120
Hours: Mon-Fri 9am-9pm, Sat-Sun
8am-8pm

Concentra Airport North Hapeville

3580 Atlanta Ave
Hapeville, GA 30354
Phone: 404-768-3351
Hours: Open 24/7

Christmas Eve: Closes at 5:00pm
Christmas Day: Closed
New Year's Eve: Closes at 7:00pm
New Year's Day: Opens at 7:00am



These locations are posted for **convenience only** and NOT a directive for care.
You may seek treatment at any facility appropriate to your injury.



Treatment Facilities – Perimeter Campuses

DECATUR

Concentra Moreland

4223 Highway 42

Conley, GA

Phone: 404-366-2900

Hours: Mon-Fri 8:00am-5:00pm

DUNWOODY

Norcross Jimmy Carter

6475 Jimmy Carter Blvd. Ste. 200

Norcross, GA 30071

Phone: 404-242-7744

Hours: Mon-Fri 8:00am-5:00pm

NEWTON

Conyers

1680 Highway 138 SE

Conyers, GA 30013

Phone: 404-441-0444

Hours: Mon-Fri 7:30am-6:00pm

Sat 9:00am-3:00pm

CLARKTON

Concentra Decatur

145 Sycamore Drive

Decatur, GA 30030

Phone: 404-254-0961

Hours: Mon-Fri 8:00am-5:00pm

ALPHARETTA

John's Creek

10820 Abbotts Bridge Rd. Ste 3000

Duluth, GA 30097

Phone: 404-441-0444

Hours: Mon-Fri 8:00am-5:00pm



These locations are posted
for **convenience only** and NOT a directive for care.
You may seek treatment at any facility appropriate to
your injury.



WC: Return-to-Work Procedures

- Once your physician releases you to return to full duty, please make sure you maintain contact with your supervisor for your return-to-work date and your department will notify IRM accordingly.
- If there is a special situation in which an ADA/Accommodation is necessary, contact will be made with Human Resources/ Benefits to start the process.
- Detailed information on the Return-to-Work procedures can be found on our website at [Workers Compensation - Insurance and Risk Management \(gsu.edu\)](https://www.gsu.edu/workers-compensation-insurance-and-risk-management).



Frequently Asked Questions/Scenarios:

Q. What if an employee waits a week or more to report a work-related injury and has already sought medical treatment?

A. The employee must notify their supervisor or HRO of the incident. The required WC forms need to be submitted to IRM ASAP for processing and submission to DOAS.

Q. Employee went directly to the ER – are their medical expenses eligible?

A. Yes. If the injury arose out of or in the course of their employment, medical expenses will be covered. (If a claim is filed)

Q. Employee was not in the course of their employment when they were injured – does Workers Compensation still cover it?

A. It varies; however, IRM still requests the appropriate injury reporting process is followed. IRM will still submit the claim to DOAS who will then determine compensability.

Q. Is an employee required to seek treatment and file a Workers' Compensation claim if they are injured on the job?

A. No, an employee is not required to seek treatment if they do not want to, however, IRM still requests the appropriate injury reporting process be followed. IRM will then document the incident for record-only purposes as the incident could be a learning tool to help prevent future incidents.





Please only use the forms provided on the Office of Insurance and Risk Management website. Completed forms must be submitted to Insurance and Risk Management at: workerscomp@gsu.edu.





Claims Reporting Process:





Liability Insurance

- Risk Management Services administers a self-funded Liability Insurance Program that protects GSU employees from claims brought against them while performing official duties.
- It provides financial protections to GSU and GSU employees for third-party property damage and/or bodily injury claims.
- It covers the following liability exposures:
 - General Liability
 - Automobile Liability
 - Professional Liability

General Liability Insurance (GL)



- Non-GSU employee that is injured or has had property damaged as a result of GSU's operations whether negligent or not falls under General Liability. Ex: student, visitor, or contractor.
- The GL policy spells out who are covered and not covered under the state's GL policy along with exemptions.
- Example: A parking lot lift gate coming down on a vehicle as the driver was exiting is categorized as a GL claim.

General Liability Claims

INSURANCE AND RISK
MANAGEMENT
75 Piedmont Ave., Ste. 506
Atlanta, GA 30303
Phone: 404/413-9546
Fax: 404/413-9550



INCIDENT REPORT FORM

All incidents must be reported within 24 hours to the Department of Safety & Risk Management.

GENERAL INFORMATION			
Department		Title	
Named Person Reporting Incident		Email	Phone
			Fax
INCIDENT INFORMATION			
Date of Incident		Time of Incident	
Address of Incident		Building	W/ctd/ Rooms
Campus		Affected Floors	
Atlanta			
INCIDENT DESCRIPTION			
Detailed description of the incident			
Has area been secured? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, what is being done to secure area?		Has the incident been reported to the police? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide Police Report #	
WITNESS INFORMATION			
1	Name	Address	
	Email	Phone	
2	Name	Address	
	Email	Phone	

Please submit completed form to the following:

Frederick Bibbs, Director of Insurance & Risk Management Email: fbibbs@gsu.edu Phone: 404-413-9548

Lajenda Casey, Insurance & Risk Coordinator Email: lcasey@gsu.edu Phone: 404-413-9546

Revision 03/20/2022

- The Incident Report Form should be completed and reported to IRM within 24 hours.
- The form is simple and easy to complete and gives IRM everything needed regarding the incident.
- The Incident Report Form can be completed online at the following:

[Incident Report Form - Insurance and Risk Management \(gsu.edu\)](https://gsu.edu/irm/incident-report-form)



Auto Insurance

- Auto liability insurance protects GSU employees from being held responsible for injury or damage to another person or their property due to an auto accident.
- Auto Physical Damage Agreement provides reimbursement of GSU vehicle repair or loss due to collision or other than collision i.e., fire, wind, etc.
- The State only provides auto liability coverage when you cause damage to another vehicle or property on GSU business. The State will NOT cover physical damages to your personal vehicle.

Auto Accident Claims

INSURANCE AND
RISK MANAGEMENT
75 Piedmont Ave., Ste. 506
Atlanta, GA 30303
Phone: 404/413-9546
Fax: 404/413-9550



AUTO ACCIDENT REPORT FORM

All accidents must be reported within 24 hours to the Department of Safety & Risk Management
Please include photographs with completed forms

GENERAL INFORMATION		
Name of GSU Driver		Title
Department	Email	
Driver's License State & Number	Phone	Fax
GSU VEHICLE/DRIVER INFORMATION		
Date of Incident	Time of Incident	Address of Incident (Please see diagram on other side to indicate vehicle location)
Year/Make/Model of vehicle	Plate #	
VIN #	Nature of Damage to Vehicle	
Passengers and Contact Information		
OTHER VEHICLE INFORMATION		
Name of Driver	Driver's License State & Number	
Address of Driver	Telephone Number of Driver	
Insurance Company	Policy Number	
Year/Make/Model of vehicle	Plate #	
VIN #	Nature of Damage to Vehicle	
Passengers and Contact Information		
POLICE REPORT		
Name of Officer	Badge #	Police Report #
INJURY INFORMATION		
Name of Injured Person	Address of Injured Person	Phone # of Injured Person
Nature of Injury	<input type="checkbox"/> Driver <input type="checkbox"/> Pedestrian	<input type="checkbox"/> Rider - Your car <input type="checkbox"/> Rider - Other car
Name of Injured Person	Address of Injured Person	Phone # of Injured Person
Nature of Injury	<input type="checkbox"/> Driver <input type="checkbox"/> Pedestrian	<input type="checkbox"/> Rider - Your car <input type="checkbox"/> Rider - Other car
WITNESS INFORMATION		
1 Name	Address	
1 Email	Phone	
2 Name	Address	
2 Email	Phone	

Form submission and questions should be submitted to the following:
Lajanda Casey, Insurance & Coordinator Email: lcasey6@gsu.edu

Phone: 404-413-9546

Frederick Bibbs, Director, Office of Insurance and Risk Management
Email: fbibbs@gsu.edu

Phone: 404-413-9548 Fax: 404-413-9550

Georgia State University, a unit of the University System of Georgia, is an equal opportunity educational institution and is an equal opportunity/affirmative action employer.

Revision 6/15/2021

- University Owned Vehicles and Rentals through Statewide Contract.
- Important Steps:
 - ✓ Contact 911 to report to the local police department.
 - ✓ Complete the Auto Accident Report Form within 24 hours and report the accident to your supervisor.
 - ✓ Please document the name of the police department that responded to the scene.
- Report the accident to NetClaims at 877-656-7475.
- A copy of the Auto Accident Report can be found at: [UPDATED-ACCIDENT-REPORT-002.pdf\(gsu.edu\)](#)

Property Insurance

- DOAS Risk Management Services Division covers more than \$30 billion worth of state-owned buildings and personal property (contents) through a combination of self-insurance (State Owned Building and Personal Property Agreement).
- DOAS provides building and content insurance coverage based on properties and values reported by each agency into BLLIP (Buildings, Land, Lease and Inventoried property).



Property Claims



- All property damages of University-owned property such as buildings, contents, golf carts, all-terrain vehicles, and lawn mowers are categorized as a property claim.
- The Property Damage Report can be found online at: [Claims and Insurance - Insurance and Risk Management \(gsu.edu\)](https://gsu.edu/claims-and-insurance).
- Example: A leaking roof caused water damage to desktop computers in the lab are considered property damage claims.



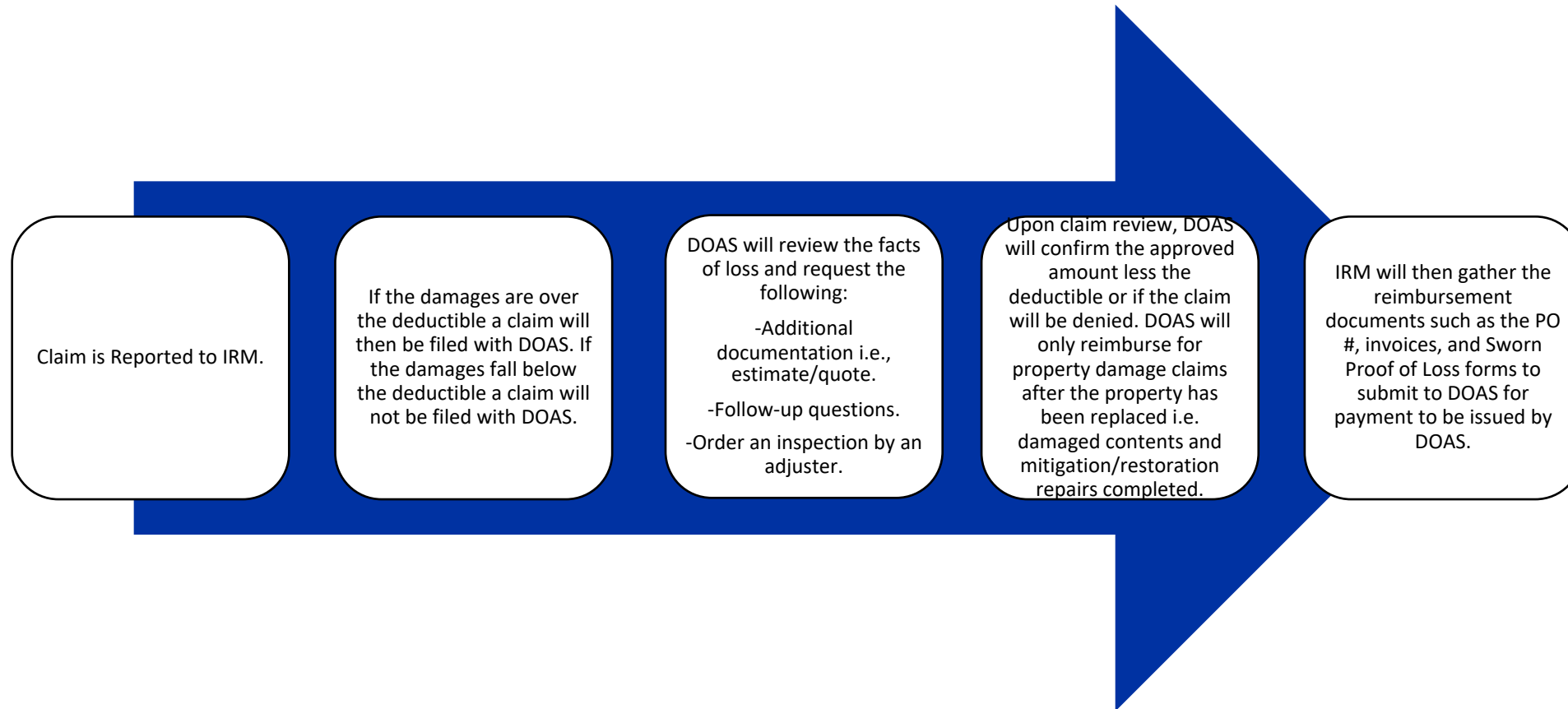
Required Documentation:

- Invoice, Estimate, Certificate of Insurance of the Vendor, and E-verify Form.
- Requisition and/or Purchase Order Numbers.
- Emergency Justification Form-which is only required by DOAS when the cost exceeds \$25,000.



DOAS/ IRM Claims Handling

Process:



Please keep in mind, DOAS has many state agencies as well as other USG institutions that they manage. They are dealing with an increase in claims and are short-staffed as well which can result in delays in the claims process.

Special Property All Risk Coverage (SPAR)

SPAR covers transient equipment and vehicles such as UTV'S, ATV's, GEM Carts, as well as Computers and Laptops that are routinely used off-site for remote work or other purposes. SPAR also covers fine art and donated items or items on loan to the University.

Deductible is \$1,000 per item or \$1,500 per item in the case of theft. Items with a replacement value of less than \$1,000 should not be included on the SPAR.

- IRM works with Asset Management to compare the University's Master Asset List with information submitted by Departments.
- The new controlled asset procedures for equipment less than \$3000 will provide IRM a listing of computers purchased after 4/1/22 that are used off-site.



Special Property All Risk Coverage (SPAR)

- ✓ We need departments' assistance in reviewing the current SPAR list to ensure we have all items that are routinely transported off-site or between campuses.
- ✓ Email us at risk@gsu.edu if your department has not previously submitted a SPAR schedule or you are not sure if your department has items on the SPAR.

If a transient item is not on the SPAR, it will NOT be covered by DOAS if lost, stolen or damaged.



Frequently Asked Questions (Claims)

Q: If I have an accident in my personal vehicle while on duty, will the state auto insurance cover my personal injuries and damages?

A: Unfortunately, no. It will only cover injuries or damages to the third party. You would have to file with your personal auto insurance.

Q: Will the state property insurance cover the cost of the laptop if my work laptop is stolen if it is not listed on the SPAR?

A. No! It is extremely important that all departments ensure that their department's laptops, monitors, and any contents are reported to Insurance & Risk Management to ensure it is listed on the SPAR.

Q: Another GSU employee was driving a GSU vehicle and hit my personal vehicle in the parking lot, what do I do?

A: Please contact GSU PD to report the incident. Notify Insurance and Risk Management, so we can send you an Incident Report Form to complete.



QUESTIONS

