

Section 12

Claims Management

[Auto Liability Reporting Instructions](#)

Orange County Risk Management contracts the claims handling function to a third party administrator. The TPA's responsibility is to investigate the circumstances of the claim, manage any litigation on the claim, deny claims when appropriate and pay claims when appropriate. The TPA makes all normal day-to-day decision regarding the handling of a claim. When determining the value of a claim, they present their finding to the Risk Management Committee who provides authorization of the value of the claim.

[General Liability Reporting Instructions](#)

[Property Reporting Instructions](#)

Risk Management oversees the claims handling of the TPA to ensure that their claims handling practices are proper and appropriate. One of the most crucial elements for the TPA is the initial investigation of the claim and how quickly the claim is reported. The TPA is able to obtain more accurate information at the initial onset of claim because of better memories of witnesses and injured persons and the issue of possible secondary gain has not typically been broached. With this accurate information, the TPA is able to make informed decisions on how to handle a claim and significantly lower Orange County's claims exposure.

[Workers' Compensation Reporting Instructions](#)

The process for claims reporting is provided in the attached link along with the information that the division should be obtaining at the time a claim occurs.