



# TECHNICAL UPDATE

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## TIMELY REPORTING OF CAPP CLAIMS

It is important to file claims to the Colorado Counties Casualty & Property Pool (CAPP) within a few days of the incident. CAPP protects the assets of counties throughout Colorado.

### SOONER THAN LATER

A claim, a formal request of CAPP for payment after a covered incident, is a vital step for the coverage of county employees. If no claim is made, then no action can be taken. CAPP does not need all the information at the time of the original report; additional information can be received as it becomes available. Ideally, the appropriate claim form is completed within a few days of the incident, if not 24 hours.

It should be noted that late reporting shortens the amount of time it takes to investigate a claim before having to admit or deny liability. So, the sooner a claim is filed after an incident, the more likely it is to be found in favor of a client.

However, it must also be stressed that it is important to notify CAPP immediately of any claims that involve a fatality or serious injury. If an accident results in death, it is advised to file a claim within 24 hours of the incident.

### HOW TO FILE A CLAIM

#### Complete the appropriate claim form:

- AUTO – all claims involving an automobile (unless an adverse vehicle strikes county property)
- GENERAL LIABILITY – slip and falls, most claims against county that do not involve an automobile
- PROPERTY – damage to county property

#### Necessary information needed on the ACORD form:

- Date of Loss
- Loss Description
- Department & Division Codes

#### Information to include:

- Photos
- Any statements related to the incident
- Police Report
- Estimate

**New Claims should be sent to [cappclaims@ctsi.org](mailto:cappclaims@ctsi.org).** After taking this initial step, CAPP members will be notified of what to do next. Please set up a claim file and keep all information together for future use and reference.



### WHAT THIS MEANS FOR COUNTIES

Prompt reporting of a CAPP claim benefits all parties involved, allowing us more time to investigate a claim before admitting or denying liability. Ideally, a claim should be made within the first few days of the incident, if not within 24 hours. For more information, contact CAPP at (303) 861-0507.