



DEPARTMENT OF ADMINISTRATION

Enterprise Policy

OAC-A-XX-XXX
OFFICE OF ACCOUNTS AND CONTROL
Unified Claims Management Policy
Date of Last Revision: 2/3/2026

Accounts and Control Contact:
Dorothy Pascale
401-222-2271
Dorothy.Z.Pascale@doa.ri.gov

1. Purpose

This policy establishes a single, uniform framework for managing claims for the State of Rhode Island. It designates the Office of Risk Management (ORM) within the Department of Administration as the entity responsible for overseeing claims management statewide, subject to the applicability standards and exceptions listed below. It provides direction to state departments, agencies, and employees on how individuals may file a claim against the State for certain types of injury, damage or loss. It also explains the conditions under which settlement payments and other expenses may be approved and who will be responsible.

This policy is meant to unify the [Visitor Incident Reporting Policy](#), the Rhode Island Attorney General Claims Protocol, and the existing contract with the Third-Party Administrator. This policy replaces A-49 Accounts and Controls Policy.

2. Applicability

This policy applies to all state entities that receive coverage from the ORM and personnel of those entities. State entities that procure insurance policies and coverage independently from ORM are not controlled by this policy.

Note: This policy does not apply to worker's compensation claims. The State's workers compensation policy is handled by the [Division of Human Resources](#).

3. Definitions

Claim

A formal request in writing for compensation or reimbursement made either to the State or by the State for a loss, damage, or injury involving State property, employees, or operations. A claim may arise when the State is alleged to be responsible for harm or damage caused to others, or when a third party is alleged to be liable for harm or damage caused to the State. Claims may be handled directly by the ORM, through a contracted Third-Party Administrator (TPA) or by the Attorney General's Office.

Insurance

Shall have the same meaning as defined in R.I. Gen. Laws § 27-54.1-1(4).

Loss

Any monetary cost, damage, injury, or liability sustained by the State or a claimant as a result of a Reportable Incident, including but not limited to property damage, bodily injury, and related expenses.

Motor Vehicle Accident

An incident involving one or more motor vehicles that results in property damage, bodily injury, or death involving a State-owned or leased vehicle.

Reportable Incident

Any event, accident, or occurrence that results in or may result in injury (that requires medical assistance beyond basic first aid), property damage, or financial loss involving the State. This includes incidents where the State may be liable for damages to others, as well as those where the State may seek recovery from a third party. All reportable incidents must be promptly communicated to ORM pursuant to Section 4.

Self-Insurance

A risk management practice in which the State assumes financial responsibility for certain losses rather than procuring insurance coverage from an insurance company to cover certain risk and losses. Under this arrangement, claim payments are made directly from State funds or designated accounts.

Third-Party Administrator

An external organization contracted by the State to manage claims on its behalf. The TPA is responsible for receiving, investigating, adjusting, and resolving claims in accordance with applicable laws, regulations, and contractual terms.

4. Reporting a Reportable Incident

State employees are required to report all reportable incidents to ORM, in addition to their supervisors, within two (2) business days from when the reportable incident occurred or when they became aware of the reportable incident, regardless of whether they intend to file a claim or not. Agency staff or the impacted party must file their report through the Claims Management Portal on the ORM website. Agency staff shall communicate with ORM and the TPA within two (2) business days as outlined above, even if information gathering is still occurring.

Non-state employees (visitors) should follow the [Visitor Incident Reporting Policy](#). ORM will also communicate all appropriate claims information to relevant agency leadership.

5. Filing a Claim

The State of Rhode Island utilizes a hybrid risk management model that integrates both self-insurance and commercial insurance to provide liability and restoration coverage. ORM

serves as the centralized authority overseeing this process and has retained a TPA to manage claims administration.

All reportable incidents against the State should be submitted directly to the TPA through the [claims management portal](#) on the ORM website within two (2) business days of the incident or when agency staff becomes aware of the incident. If such claims are reported to any other state employee, that employee must redirect the report to the claims management portal on the ORM website within two (2) business days, as outlined above, to ensure proper processing and timely resolution.

Reporters should be prepared to provide the following basic details (the “who, what, where, when, and how”) of the incident:

- Names of involved parties
- Contact information for all involved parties
- Date and location of the incident
- A brief description of the incident

Additional information may be requested, including but not limited to vehicle identification numbers (VINs), photographs, or other supporting documentation.

Upon receipt, the TPA reviews the claim and determines which of the following processes will govern its disposition:

- **Self-insured claims (Motor-Vehicle Accident Related):** All motor vehicle related claims are managed by the TPA. The TPA will gather all the necessary information, conduct a thorough investigation of the incident, and propose a settlement. The TPA is authorized to settle cases that meet certain criteria. ORM will consult with the impacted agency prior to finalizing any settlement with a claimant.
- **Self-insured claims (Non-Motor Vehicle Related):** Non-motor vehicle related claims are managed and processed by the State’s TPA initially but may be transferred to the Rhode Island Attorney General. The TPA will gather all the necessary information, conduct a thorough investigation of the incident, and propose a settlement. The TPA is authorized to settle cases that meet certain criteria. ORM will consult with the impacted agency prior to finalizing any settlement with a claimant. If the TPA is unable to resolve the matter within its delegated settlement authority or within six months, the claim will be transferred to the Rhode Island Attorney General, and all future communications must be directed to the Attorney General’s Office.

Reportable incidents involving a State employee utilizing their personal vehicle in the discharge of official duties must also be reported by the State employee to the insurance company providing coverage for the State employee’s personal vehicle.

- **Commercial insurance claims:** Claims where the state is covered by commercial insurance are coordinated through the State’s designated insurance broker. ORM will establish a record of the case in the claims management system for tracking and reporting.
- **Civil Litigation Complaints Filed in Court:** A civil litigation complaint is the initiating document in a lawsuit. Pursuant to statute (R.I. Gen. Law § 42-9-6), all civil complaints must be served upon the Rhode Island Attorney General’s Office. Upon receipt of such complaints, the Attorney General will inform ORM and any impacted agencies.

6. Filing a Lawsuit

Pursuant to statute (R.I. Gen. Law § 42-9-6), all civil complaints must be served upon the Rhode Island Attorney General’s Office. Upon receipt of such complaints, the Attorney General’s Office will inform ORM and any impacted agencies.

7. Agency Responsibility for Paying Claims

Claims managed by ORM: ORM and the TPA will manage the self-insurance claims fund. While responsibility for paying claims will depend on the type of loss, available coverage, and controlling statutory scheme, agencies may be responsible for reimbursing the claims fund from agency accounts. As noted above, ORM will consult with impacted agencies prior to any final settlement decisions. ORM has authority to settle.

Claims managed by the Rhode Island Attorney General’s Office: The Rhode Island Attorney General retains settlement authority for the claims it manages.

Claims managed by commercial insurance: Claims for which the state has a private insurance policy will be handled by the State’s insurance broker according to the requirements of the specific insurance policy. ORM is responsible for liaising with the State’s insurance broker and overseeing the status of these claims.

8. Claims Data

Regardless of where a claim originates or how it is resolved, ORM is responsible for collecting and maintaining all claims related data.

9. Required Forms and Instructions

For copies of all forms and more detailed procedural information, visit <https://controller.admin.ri.gov/risk-management>

10. Signature.

**Director
Department of Administration**

Date