

## **RISK MANAGEMENT PROGRAM**

### **TRAINING FOR MANAGERS, SUPERVISORS, AND RIMP POCS**

1. Explain the Risk Management Program, objectives
2. Overview of all programs under the RIMP
3. Review the basic policies and principles of Property Programs under RIMP (Building, Contents, etc)
4. Review what is covered and main exclusions.
5. Provide claim examples
6. Safeguarding your business against Embezzlement and Theft. Short Video, *The Enemy Within*
7. Claims Process for the Property Program. Notification requirements and documents required for Proof of Loss.
8. Explain the Review of Insured Exposures, how to value assets.
9. Tort Program. Claims process for third party claims
10. Provide tort claims examples.
11. Optional Coverages available (Special Coverages)

Ella A. Lilley  
Insurance Examiner



**RISK MANAGEMENT PROGRAM  
AR 215-1, CHAPTER 14**

**ARMY CENTRAL INSURANCE FUND  
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## **NAF RISK MANAGEMENT PROGRAM**

**CENTRALIZED PROPERTY AND CASUALTY PROGRAM**

**SELF-INSURED PROGRAM FOR ALL NAFIS**

**PROVIDES INSURANCE PROTECTION AT THE LOWEST COSTS**

**AR 215-1, CHAPTER 14, PROVIDES THE BASIC POLICIES**



## **RIMP PROGRAMS**



### **PROPERTY PROGRAM**

**BUILDINGS**

**ALL-RISKS ON BUILDINGS, IMPROVEMENTS**

**CONTENTS**

**ALL-RISKS ON FURNITURE, STOCK, RESALE**

**VEHICLES**

**PHYSICAL DAMAGE, COLLISION & COMPREHENSIVE**

**AIRCRAFT**

**HULL, PHYSICAL DAMAGE**

**FIDELITY BOND**

**EMPLOYEE DISHONESTY**

**MONEY & SECURITIES**

**PROTECTION AGAINST THEFT, ROBBERY**



## **HOW DO YOU FILE A PROPERTY CLAIM**



**MUST BE REPORTED WITHIN 60 DAYS.**

### **LOSSES UNDER \$5000**

- **SUBMIT LETTER FORMAT NOTICE OF LOSS (AR 215-1, PARA 14-27).**

### **LOSSES OVER \$5000**

- **NOTIFY RIMP WITHIN 24 HOURS BY MESSAGE OR TELEPHONE, CONFIRM IN WRITING.**

**PROOF OF LOSS MUST BE SUBMITTED WITHIN 90 DAYS.**

### **CLAIMS ACKNOWLEDGEMENT/REQUEST FOR DOCUMENTS**

- **VERIFY INCIDENT - MP REPORT, CID, AR 15-6 INVESTIGATION.**
- **VERIFY DAMAGES - REPAIR ESTIMATES, DD FORM 1845, STATEMENT FROM CAO OR AUDIT BY DISINTERESTED PARTY.**



## **REVIEW OF INSURED EXPOSURES**



**MAILED ANNUALLY TO EACH NAFI**

**FUND MANAGER UPDATES, SIGNS & DATES REVIEW**

**CHANGES IN COVERAGE ARE EFFECTIVE THE DATE THE REVIEW IS  
SIGNED BY FUND MANAGER**

**REVIEW IS THE BASIS FOR PREMIUM BILLING AND CLAIM PAYMENTS**

**REVIEW SHOULD BE SIGNED AND RETURNED WHETHER OR NOT THERE  
ARE CHANGES**

**30 DAY COVERAGE FOR NEW ASSETS**



## **OTHER RIMP PROGRAMS**

**TORT PROGRAM**

**COVERAGE FOR NEGLIGENCE OR OMISSIONS**

**OPEN CARGO**

**SHIPMENTS FROM AND TO ANY POINT IN THE  
WORLD BY ANY ROUTE**

**WORKERS '  
COMPENSATION**

**MEDICAL & COMPENSATION BENEFITS FOR  
ON THE JOB INJURY**

**UNEMPLOYMENT  
COMPENSATION**

**STATE BENEFITS FOR FORMER NAF EMPLOYEES**

**FAMILY CHILD CARE**

**CLAIMS FUND FOR BODILY INJURY TO CHILDREN**



## **STEPS IN TORT CLAIM PROCESS**



**INJURED PARTY FILES CLAIM WITH LOCAL CLAIMS JUDGE  
ADVOCATE**

**OTJAG INVESTIGATES AND NEGOTIATES SETTLEMENT**

**OTJAG SETTLEMENTS FINAL AND BINDING**

**IF SUIT IS FILED, NAFI DEFENDED BY DEPARTMENT OF JUSTICE**

**CLAIMS OF \$100 AND LESS ARE PAID BY NAFI**

**CLAIMS OVER \$100 ARE PAID ENTIRELY BY RIMP**



## **OPTIONAL SPECIALTY COVERAGES**



**BUSINESS INTERRUPTION**

**COVERAGE FOR LOSS OF BUSINESS INCOME**

**WEATHER**

**LOSS DUE TO ADVERSE WEATHER**

**NONPERFORMANCE/  
EVENT CANCELLATION**

**LOSS DUE TO PERFORMER CANCELLATION/  
ADVERSE WEATHER**

**GOLF COURSE**

**COVERAGE FOR GOLF COURSE EXPOSURES**

**HOLE-IN-ONE**

**PRIZE FOR WINNER OF TOURNAMENT**

**BINGO**

**COVERAGE FOR BINGO PRIZE**

**BOWLING**

**PRIZE FOR WINNER OF EVENT**