Claims

Dan Lowndes
Dane County Risk Manager
608-215-0234
Lowndes@countyofdane.com

Step One: Notice

To bring an action against Dane County, §893.80 of the Wisconsin Statutes requires the claimant to send a Notice to the Dane County Clerk within 120 days of the event.

- County Clerk forwards all Notice of Claims to Risk Management
- Since COVID, Dane County has been accepting Notice of Claims by email
- ➤ If Notice is sent to Highway (for example), they forward it to County Clerk

Step Two: Investigation

Dane County Risk Mgt notifies the right insurer and investigates the claim:

- ➤Was Dane County involved?
 - ➤ Was the pothole on a County HWY?
 - ➤ All our trucks have GPS
- If we were involved, did we cause the damage?
- If we caused the damage, are there any defenses or immunities?

Step Three: Pay or Deny

- ➤ If Dane County is at fault and the claimant agrees to settle, then the insurance company pays the settlement within 120 days of Notice of Claim
- ➤ PPJ does not review claims to be paid, rather, P&F approves insurance premiums, and our insurance companies use our premiums to pay claims

Step Three: Pay or Deny

If Dane County is not at fault or if there is a dispute regarding the amount of damages, then:

- ➤ Risk Management sends claim to PPJ for denial
- Then Claimant can file the claim in State Court within 6 months after receipt of the denial notice
- ➤If Claimant files in State Court more than 6 months after receipt of denial notice or without filing with the County Clerk first, the State Court will dismiss the claim

Risk Mgt focuses on the Prevention of Claims

| High probability of occurrence but low potential for great loss. | High probability of occurrence and high potential for great loss |
|---|---|
| Low probability | Low probability |
| of occurrence and | of occurrence but |
| low potential | high potential |
| for great loss | for great loss |