

STARS Data Field Definitions

Property & Liability Standard Reports

Payment Types

Bi = Bodily Injury covers the amount paid to third parties who sustained a bodily injury, sickness or disease as a direct and proximate result due to our negligence.

Comp = Comprehensive covers damage from almost all other causes, including fire, vandalism, water, hail, wind, falling objects, civic commotion, theft, glass breakage for state vehicles not covered under the state's blanket purchase order, flood or by hitting an animal. Storage and towing costs may be included.

Pd = Property Damage covers claims for damage or loss of use to state-owned buildings, contents, money and securities, and property in the open. Business interruption and extra expense coverage, as a result of a covered loss, are also available when requested at the beginning of each fiscal year.

Coll = Collision covers damage caused by the State's vehicle colliding with another vehicle or object, or by rollover of the vehicle. Collision claims may include collision with a fixed object, stopped vehicle, moving vehicle, pedestrian, or a bicyclist. Towing and storage costs may be included.

Expense = Claim cost normally for use of an outside adjuster such as GAB or an outside consultant.

Recovery = Amounts received from a third party through subrogation by state risk management, or for salvage recovery.

Deductible = The amount of loss per occurrence that a campus is responsible for paying. Deductibles are applied per occurrence and the campus sustaining a loss will be responsible for a \$500 deductible per loss occurrence. However, a \$2,500 deductible applies to incidents involving theft with no evidence of forced removal or entry.

Legal = Claim costs due to actions of attorneys, including prosecutors, public defenders and agency legal counsel. Also may include recoveries via subrogation made by the campuses.

Other = Column used very little for property and liability. Attempts are made to allocate costs to a defined category.

Other Financial

Res = Reserve is the total estimated cost of the claim. Initial reserves should reflect what ultimately will be paid. Can be adjusted during the life of a claim.

Incurred = Total amount of a loss, including amounts paid and reserved for future payments.

Paid = Amount expended on a loss to date.

Outstanding = Balance remaining to be paid. Difference of incurred minus paid.

Coverage Types

PD = Property Damage; claims for damage or loss of use to state-owned buildings, contents, money and securities, and property in the open.

AP = Auto Property Damage; claims for damage or loss to state-owned vehicles licensed for use on public roadways.

AL= Auto Liability; claims in which a state vehicle licensed for use on public roadways caused damages to a third party.

GL = General Liability; claims that involve state premises, products, operations/completed operations and non-certified first response

PR = Professional; claims pertaining to the actions of specific classifications considered to be professional other than those covered under the medical malpractice (MM) coverage type.

CR = Civil/Personal Rights; claims pertaining to constitutional rights

EP = Employment Practices; claims of harassment, discrimination, drug testing, and civil service, including termination, actions other than termination, and tenure

MM = Medical Malpractice; dental, medical and volunteer health claims.

EN = Environmental; claims pertaining to the environment

Incident Coding

Incidents are occurrences that are not reportable to BSRM. Examples are; a state property damage loss less than \$500, or if a theft loss, less than \$2,500, or when no claim has been received from a party who you believe may have suffered a loss, so you are setting up a file for informational purposes only.

ZZAL = Auto Liability Incident; incidents whereby a state vehicle licensed for use on public roadways caused damages to a third party.

ZZAP = Auto Property Incident; incidents for damage or loss to state-owned vehicles licensed for use on public roadways.

ZZCR = Civil/Personal Rights Incident; incidents pertaining to constitutional rights.

ZZEP = Employment Practices Incident; incidents of harassment, discrimination, drug testing, and civil service, including termination, actions other than termination, and tenure.

ZZGL = General Liability Incident; incidents that involve state premises, products, operations/completed operations and non-certified first response.

ZZPD = Property Damage Incident; incidents for damage or loss of use to state-owned buildings, contents, money and securities, and property in the open.

ZZPR = Professional Incident; incidents pertaining to the actions of specific classifications considered to be professional other than those covered under the medical malpractice coverage type.