PIP - Personal Injury Protection

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What is PIP?

- A protection carried on all Delaware registered vehicles. Title 21 §2118
- By law minimum coverage is $15,000 for one person and $30,000 for all persons injured in any one accident.
- State of Delaware limits are 25/300
- This coverage applies to each occupant of the Delaware registered vehicle
Auto Accident

• An auto accident should be reported to the Insurance Coverage office within 24 hours
• The auto accident form can be located on the Insurance Coverage Website or be obtained from Fleet Services or Insurance Coverage Office
Why do we pay PIP?

- Under case law PIP is primary and workers’ comp is secondary
- The person was injured in a automobile
PIP Application

- PIP application and Statute letter are sent out to the employee and a carbon copy is forwarded to the HR Department.
- Statute letter states there is a 2 years limitation.
- The PIP application is needed before a claim can be considered for payment.
Wage and Salary Verification

- Wage and Salary verification form is needed if an employee is losing time.
- Insurance Coverage Office sends it to the HR Dept for completion.
- A copy of the check register and disability slips are to be forwarded to the Insurance Coverage Office.
**WAGES**

- **Wages are NET wages.**
  - Net plus deductions $\times$ 26 divided by 52 $= \text{AWW}$
  - No limit.
- **You recoup just like comp**
- **You charge sick/annual leave just like comp**
- **Salary supplement just like comp**
How do you know what's been Paid?

- A copy of the Payment Voucher is faxed to the HR Dept so you can do the recoup.
- A copy of how the calculations are done is fax to the HR Dept.
What PIP does not Pay

- Does not pay permanency
- Does not pay mileage
Work Comp/PIP combination

• An attorney or employee can request the benefits to be paid between both programs
  – Example:
    • Meds under W/C Wages under PIP
    • Meds and wages under W/C difference paid under PIP

• We can recoup both the work comp and PIP moneys
QUESTIONS

Thank You