

FAQ Liability – Citizens

The Self-Insured Liability Program provides insurance coverage to State Departments and State Employees under the Risk Management Act (RMA), CRS 24-30-1501 et seq.

1. What is the Colorado Governmental Immunity Act (CGIA)?

The Colorado Governmental Immunity Act (CGIA) is the protection afforded to public entities and public employees from liability. There are specific areas (waived areas) noted in the CGIA [CRS 24010-106] where the liability for the State is waived, and if negligent, the State would be liable to pay for damages. The CGIA provides immunity for claims filed under State law only.

2. How can I file a claim against the State of Colorado?

The State Office of Risk Management manages the claims filed against the State of Colorado. Risk Management has posted the [Attorney General's Notice of Claim Form](#), on their website at www.colorado.gov/dhr/fileaclaim. You can also call the claims line at 303-866-3848 or 800-268-8092, and request the form be either mailed or e-mailed to you.

3. Can you tell me whether my claim will be approved or denied when I call the claims line?

The State Office of Risk Management contracts with several companies to investigate claims. Therefore, every claim is investigated based on its own unique details. The Adjusters must investigate those details to make a determination, on behalf of the State.

4. How long does it take until a decision is made?

Depending on the complexity of your claim, it usually takes 6 - 8 weeks to provide a decision on your claim.

5. Can the State provide me with a rental vehicle while my vehicle is being repaired?

Liability must be established before any payment can be made. If you need a rental while your vehicle is being repaired you may, at your expense, make arrangements for a rental vehicle. If the State is found liable for your damages, reasonable rental fees will be reimbursed when your claim for damages is settled.

6. Does the State have a specific auto body shop to fix damages to my car?

Risk Management does not require you to take your vehicle to a specific auto body shop. If it is determined that the State is liable for your damages the Adjuster will ask for two estimates on the vehicle damages. Those estimates can be provided from an auto body shop of your choice.

7. Why does the State ask for two estimates?

Because the State is paying you from State tax dollars, the State Office of Risk Management makes every effort to reimburse claimants with a fair amount that closely approximates your damages.

8. How do I appeal a denial on my claim?

There is no formal appeal process. If you believe the Adjuster's decision is in error based on the facts of your loss, contact the State Office of Risk Management. Your claim will be reviewed by Risk Management staff and in some circumstances by the Attorney General's Office to ensure the Adjuster investigated the claim properly.