

FORT MEADE CLAIMS DIVISION

OVERVIEW OF PERSONNEL CLAIMS

With personnel claims, the devil—as always—is in the details. Instead of being a singular system with unitary guidelines, the personnel claims process can involve navigating different systems, forms, timelines, and even payment values. For people inexperienced with personnel claims, going through this process for the first time can be overwhelming. In fact, while most of our clients understand the general concept of filing a personnel claim, they tend to become bogged down or confused when trying to sort through the exact details.

To that extent, this goal of this paper is simple. It seeks to provide a quick overview of the different systems and processes involved with filing a personnel claim. More than anything, this paper seeks to help orient claimants in the right direction. The “Personnel Claims” page of our website has a lot of additional information, but this paper is meant to be the perfect starting point for someone new to the personnel claims process.

While the majority of this paper will focus on the differences between various personnel claims programs, the most important thing to remember is the “notice of loss” timeline, which will always be the same. This simply means that the carrier must be notified of any loss and/or damage within 75 days of delivery. This notice must be given through the proper forms for the appropriate personnel claims program, each of which will be discussed below. You can either send these forms to the carrier directly or seek assistance from our office. However, if you seek assistance from our office, then you must bring the completed “notice of loss” forms to our office within 70 days of delivery.

Starting with their various names, here are some of the key differences involved with the multiple personnel claims programs.

Different Claims Programs: The biggest source of confusion among our clients relates to the various programs associated with personnel claims. As outlined below, each of these programs contains a variety of differences. While the “Personnel Claims” page of our website explains the process involved with each program, it is helpful to acquire a basic understanding of their respective functions. Here are the three main personnel claims programs:

- 1) FRV (Full Replacement Value)
- 2) DPS/DP3 (Defense Personal Property System/Program)
- 3) PCLAIMS (Personnel Claims Army Management Information System)

Both DP3/DPS and PCLAIMS are computerized programs that require using the internet. In addition to the three programs listed above, paperwork for a personnel claim can always be filed directly with our office. However, as shown below, using one of these programs is likely to be more convenient and might also increase the possible recovery amount.

Different Replacement Values: One of the key differences between the programs relates to the replacement values for lost or damaged items. Only DPS/DP3 and FRV will allow a claimant to receive the full replacement value for items that are lost, destroyed, or damaged beyond repair. Conversely, filing through PCLAIMS—or choosing to file directly through our office—only allows a claimant to receive the depreciated value of such items.

This can make a fairly significant difference. For example, let's assume that some glassware is destroyed during shipment. The replacement cost of the glassware is \$500.00, but its depreciated value is only \$300.00. Under the FRV or DPS/DP3 system, a claimant would be entitled to the full \$500.00 replacement cost. Under PCLAIMS or filing directly through our office, the claimant would only receive the depreciated value of \$300.

Different Forms and Paperwork: As you might expect, each of these programs require filling out slightly different forms and paperwork. However, as previously mentioned, please remember that the first step in each program is submitting the proper “notice of loss” paperwork.

The “notice of loss” paperwork for both FRV and PCLAIMS involves completing DD Form 1840/DD Form 1840R. DD Form 1840 is the “Joint Statement of Loss or Damage at Delivery,” and DD Form 1840R is the “Notice of Loss or Damage” after delivery. In conjunction, these documents are often called the “pink form.” Upon delivery of household goods, all discovered losses and damages should be listed on DD Form 1840. Any subsequently discovered losses or damages should be listed on DD Form 1840R. For FRV, this paperwork can be submitted either directly to the carrier within 75 days of delivery or to our office within 70 days of delivery. PCLAIMS is completed online, but remember that you can always bring in the necessary paperwork directly to our office.

While DPS/DP3 uses a slightly different form for providing “notice of loss,” the overall process is almost exactly the same. When goods are delivered, any discovered losses or damages should be listed on the “Notification of Loss/Damage at Delivery” form. Any subsequently discovered losses or damages should be listed on the “Notification of Loss/Damage after Delivery” form. Both forms must be submitted through the DPS website.

Above anything else related to this section, please remember three things:

- 1) A proper “notice of loss” must be submitted within 75 days after delivery. However, if you are using our office for assistance, this paperwork must be brought in within 70 days after delivery.
- 2) In each of the programs, filing a “notice of loss” is not the same as filing a claim. Providing this notice is merely the first step in the claims process.
- 3) Even after filing a “notice of loss,” please do not dispose of any damaged items without speaking to a claims office. Carriers generally have the right to inspect damaged property, and a claimant should retain damaged items until authorized by a claims office.

Different Timelines for Filing a Claim: Another major source of confusion relates to the timelines involved with filing a personnel claim. Missing these timelines—even by only a few days—can have grave consequences towards your claim. It is imperative that a claimant take special care to meet the relevant timeline associated with their claim.

Under both DPS/DP3 and FRV, claimants must file their claim to the carrier within 9 months of delivery. While all DPS/DP3 claims are completed online, FRV claims can be mailed directly to the carrier. However, if such a claim is mailed, it should be sent via certified mail to demonstrate the exact date the claim was submitted. Further guidance over both programs can be found at www.move.mil. Additionally, any claimant with questions can always contact the carrier or our office to seek clarification over how a claim should be filed.

In certain cases, FRV claims can be transferred to our office. FRV claims can be transferred in the event that a claim is denied by the carrier, the carrier makes an unacceptable offer, or the carrier does not respond within 30 days. In such a case, the Army will pay the depreciated replacement cost or repair cost to the claimant and will subsequently try to recover the full replacement value from the carrier. If the Army recovers this amount, then it will pay the claimant the difference between the full replacement value and the amount already paid to the claimant. If you are considering transferring an FRV claim to our office, please contact us for further guidance and assistance.

Unlike the shorter timeline associated with DPS/DP3 and FRV, a claimant using PCLAIMS has two years from the date of delivery to file their claim. These claims can be filed online through either AKO or JAGCNET. To access PCLAIMS through AKO, a claimant can click on the “Self-Service” tab, select the “My Legal” link, click on the “Claims” link, and then, on the new page, select “Personnel Claims Online Filing Database.” To access PCLAIMS through JAGCNET, a claimant should simply go to www.jagcnet.army.mil, click on the “Legal Services” tab, and then select “File a Personnel Claim.” If a claimant is already logged into JAGCNET, then they should choose the “USARCS” tab, click on the “Claims Portal” link, and then, on the new page, select “Personnel Claims Online Filing Database.” Please note that anyone using PCLAIMS will need a valid AKO account.

Conclusion: Hopefully, by this point, you have a better understanding of the different programs associated with personnel claims. Please remember that this document is only meant to be a starting point, and there is additional information about each of these programs on our website. Additionally, please feel free to contact our office if you have any questions.