

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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FY24, Quarter 2

P&L Manual Link



Emergency Response Vendor List

Whenever your agency experiences a loss that involves water, fire, or smoke, it is extremely important to mitigate your damages. Above is a hyperlink of Emergency Response Contractors that can be found on the BSRM website. This list is broken down not only by location (area the company serves) but also the perils they can handle.

Self-Funded Property Claim Payments Through October*

Auto	Auto
<u>FY23</u>	<u>FY24</u>
\$162,870.86	\$451,534.25
Property w/o Auto	Property w/o Auto
<u>FY23</u>	<u>FY24</u>
\$6,295,055.14	\$4,057,826.75

*Does Not Include Excess Payments

Risk Mgmt. Conference Wrap Up

Thank you for all those who attended the 28th annual State Risk Management Conference – *Trouble with the Curve*. We returned in person at the Monona Terrace where those who attended were presented with two moving (*opening and closing*) keynote speakers, various breakout sessions, an annual update on the State’s Risk Management Program and the first ever State Risk Management Excellence Awards that gave recognition where recognition was due. Copies of presentations have been sent out to those who have requested them however if you are interested in receiving a copy of a presentation, please contact Brad Templin (contact information below). Thanks again for attending!

Intersections and Safe Speeds

The Bureau of State Risk Management just completed the annual premium assessments for FY24 in the areas of Workers Compensation and Property and Liability coverage for each of your agencies. One part of the premium methodology that is factored into how much your agency is ultimately assessed is the “Claims Experience” or the losses that your agency sustained. In reviewing the data, there was an unfortunate increase in not only the frequency of claims but the severity of claims in not only the auto property space but also the auto liability space. In Auto Property, BSRM saw loss experience go from \$462,092 in FY22 to \$936,082 in FY23. On the Auto Liability side of the house, the incurred loss experience went from \$828,056.53 in FY22 to \$1,168,297.35 in FY23, again trending in the wrong direction.

The loss experience denoted above is for all types of auto related losses (being struck or striking a parked vehicle, rear ending a vehicle or being rear-ended, backing collisions and usually the most severe, impactful and potentially life changing, intersection losses. Parts of the following information was taken from Gallagher’s National Risk Control Safety Bulletin.

According to the Centers for Disease Control, more than 50% of total fatal and injury crashes occur at or near intersections. Obviously intersections increase the likelihood of possible loss however, with the proper drivers education, adhering to posted speed limits, obeying the rules of the road and engaging in active lookout (paying attention to your surroundings and what other drivers are doing) can help reduce ones risk of being involved in an intersection accident.

With that said, let’s look at a few key concepts to minimize collisions as well as risk factors one should consider when approaching and entering an intersection.

Exercise Caution at Intersections

Simply be cautious by:

STAYING ALERT – Be aware of what other vehicles are doing (merging, exiting, entering or turning into lanes etc.) Wisconsin is a Modified Comparative Negligence state with a 51% bar (meaning both parties to an accident can contribute to the loss based on duties owed/duties breached to the other drivers).

GAUGE WHAT OTHER DRIVERS ARE DOING/NOT DOING – Be aware of what other drivers/pedestrians are or are not doing. Example, a driver may proceed through an intersection disregarding a traffic signal, even though you may have the right of way, you have a duty to take evasive action to negate a loss. If you do not try to take evasive action (last clear chance doctrine)

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THANK YOU TO ALL THOSE WHO ASSISTED IN SENDING IN DATA SETS FOR FY24 PREMIUM DEVELOPMENT!

a percentage of negligence may be applied to you as you may have had a “last clear chance” to avoid the accident however may have not taken any action, which again goes back to staying alert.

FOLLOW THROUGH WITH YOUR DECISIONS – If you enter an intersection when the signal light changes, continue with your intended action after traffic clears (example – making a left hand turn after lights turns green to red). Do not try to back up or make an erratic or sudden changes.

KNOW THE VARIABLES OF INDIVIDUAL INTERSECTIONS – Be sure to check for oncoming and cross traffic, other road/highway users, signals, signs and pavement markings, roadway conditions and other conditions that may limit your visibility.

Travel at Safe Speeds

DRIVING CONDITIONS – Acknowledge the road conditions such as rain, snow, wind, fog, solar glares and adjust your speed appropriately (Example – accounting for the hazards noted above will determine how fast you’ll be able to slow down and keep a safe distance between you and vehicles in front or around you.

LOCATION – Know the risk associated with the area in which you are traveling. Example – be cautious in pedestrian areas such as schools, residential streets and construction zones. If you are traveling in a new area or location that you are unfamiliar with, be sure to review your route before embarking on your trip.

ROAD SURFACES – Surfaces such as gravel, unpaved, unmaintained or icy can impact the time and distance needed to come to a full stop.

ROAD DESIGNS – Be aware and alert of road signage that advises you of the changes in the road terrain. Examples of this are signs that indicate; hills, curves, roundabouts and intersections as each communicated change in the road introduces a separate set of variables that can alter your normal driving habits.

THE OTHER DRIVERS – Other drivers may act aggressively toward you and your vehicle, be sure to steer clear of those vehicles and adjust your speed accordingly. If you ever feel unsafe because the actions of another driver, be sure to remain calm, let vehicles pass and don’t act aggressively back. If the aggressive behaviors continue, be sure to pull over (when safe) and call 911

It is essential that you take the proper precautions to limit your speed and keep a safe following distance from vehicles in front of you to avoid collisions. A safe following distance is between three to four car lengths from the vehicle in front of you, if any of the variables discussed above come into play, be sure to add another car length (at minimum) along with an increased sense of caution.

Accidents and Collision **ARE PREVENTABLE**

The only way to prevent losses or collisions related to intersections and safe traveling speeds is to be aware of your surroundings and make the necessary changes to your driving habits. You may not be able to control everything that goes on around you, but you are in control of your vehicle and your safety. Looking to promote more driver safety at your agency or campus? Check out the Drive Safe Wisconsin training course!

The “Drive Safe Wisconsin” training course is available through [Employee Self Service](#) (ESS) via the “My Learning” icon for agencies and via [UW System OSH Training](#) web page for campuses. Keyword search “Drive Safe” in Leader (Cornerstone). The course is broken in four sessions, typically as outlined above, and total run time of entire program is approximately 40 minutes. It’s designed either to be taken in a single sitting or by topic to accommodate any time constraints.



With your help and dedication to spreading the word on driver safety, we can get our fellow co-workers home safe every day while at the same time keeping the states auto property and liability claim cost down.

VEHICLE GLASS DAMAGE? DO YOU KNOW THE NEW PROCESS



OLD PROCESS
PHONE #800-469-3941
What you needed: ACCOUNT #061951

NEW PROCESS
1-833-WISC-FIX (1-833-947-2349)
What you’ll need: Fleet # and Client Code/# (Example for DOA is DOA-5C23) or last 8 digits of the VIN #



Paid Liability Claims Through October

FY23 FY24

\$1,465,120 \$1,255,797

Open Claim Counts

November 2023

Auto General

15 14

Civil Rights Environmental

474 0

Medical Malpractice

16

Professional

8

Employment Practices

12

Total

539

Website:

[P&L Webpage](#)

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