

# Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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FY17, Quarter 3

## Welcome

Hello and welcome to our fourth issue. Our annual insurance premiums for all agencies are being sent out this month. In other news, we currently are working on an update of our Property & Liability Manual. We have a subcommittee made up of members from: UW System, UW Madison, DOA, DVA, DOC, and DNR that are reviewing the proposed updates. The goals of these updates are to: make the manual flow better, clarify coverages and gray areas, and make all coverages fair and equitable to every agency / campus. We will keep you posted on the status of our updates.

*-Andy Jennings*

I joined the state in 2011 as the Deputy Director of the Bureau of State Risk Management and took on the role of Director in 2014. I graduated from Western Illinois University in 1997 and also hold an Associate Risk Management designation. I've been involved with risk management since the beginning of my career and have worked in both the public and private sector. I stay professionally active serving on the executive committee for the State Risk and Insurance Managers Association (STRIMA) and this year have the honor of serving as the President. I enjoy this field of work because of the relationships established along with the diversity of risk issues that require constant learning and creative problem solving. I'm fortunate to be surrounded by a great team here in the bureau and I hope you find your interactions and the work we produce beneficial to your agency's risk management operations.

*-Jason Gates*



## In This Issue:

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## The Drones are Coming!

If your agency has or is planning to purchase drones / UAS, make sure to report their purchase in PeopleSoft Asset Management or directly to BSRM (if your agency does not use PeopleSoft). We need an accurate inventory of drones /UAS for insurance purposes. We are currently exploring the purchase of an aviation liability policy for all State / UW System drones. We are also looking at optional hull property coverage for drones that may also be purchased. Contact Andy to get a quote.

## Paid Property Claims

Auto	Auto
<u>FY16 Q3</u>	<u>FY17 Q3</u>
\$238,645	\$133,650

Property w/o Auto	Property w/o Auto
<u>FY16 Q3</u>	<u>FY17 Q3</u>
\$909,204	\$1,006,525

## Preparing for a Windstorm

Windstorms can be a very destructive peril that can occur at any time of the year. They can cause extensive damage to not only buildings and property in the open, but also contents. There can be direct damage to siding and roofing as well as resulting damages such as water damage to interior contents, if there was also rain. Although windstorms cannot be prevented, there are several measures that can be taken to prepare for and help deter possible losses related to a windstorm. According to Property Casualty 360, the below are some key steps:

- **Develop a written windstorm emergency plan**  
Designate one person to monitor the status and location of the windstorm. Maintain a list of key vendors, contractors and agency field contacts.
- **Inspect and repair roof**  
Inspect roof for problems with loose roof covering, loose flashing, edging strips, gutters or downspouts, as well as inadequately secured equipment, signs, stacks, roof ventilators and repair or secure as needed. If repairs cannot be completed prior to storms, make sure compromised areas are properly covered to prevent loss.
- **Secure the outside of your property**  
Fasten down loose outdoor equipment, machinery, stock and other debris, or move it indoors. Outdoor structures, such as trailers, should be properly anchored. Secure storage of flammable liquid containers or move them to a sheltered area (never into main facility areas). Identify and consider removing any large trees or limbs that could fall and damage property.
- **Protect windows and doors**  
Protect windows and doors by attaching pre-fitted windstorm shutters or plywood. Repair weak latches and hardware on doors and windows, and install steel bars in pre-installed metal brackets on the inside of exterior roll-up doors.

*(Continued on next page)*

- **Clean drains and catch basins**

Debris washed into storm drains can clog drains causing backups, which could result in flooding and further damages. Ensure that drains are clear of debris and that there is proper drainage.

- **Prepare for flooding**

Relocate important equipment, stock and records to higher elevations not subject to flooding. Cover equipment and stock that cannot be relocated with plastic tarps or store on pallets. If there is imminent danger of flooding, shut off the building's electrical power.

In the event of any loss, contact risk management immediately and a mitigation company as needed. Click to find the most recent list of [Emergency Response Contractors](#). If damages are over or near \$10,000 contact Dave Brown at Cunningham & Lindsey, or let BSRM know and we can assign him to the claim. When there is storm related damages, please contact BSRM for a claim number, this way we can track damages caused by a specific storm front.

-Contributor Olivia Johnson

## Liability Liaise

Claims that involve injuries to third party claimants as a result of the negligent actions of a State of Wisconsin Officer, Employee or Agent (who are working in the scope of their employment) at the time of loss are considered "Damages". Damages can be grouped as either general or special damages. This quarter we'll take a closer look at both kinds of damages.

### Common Types of General Damages

- Physical Pain and Suffering      Physical Disfigurement
- Physical Impairment              Mental Anguish
- Loss of Companionship (paid to family members in wrongful death cases)
- Lowered Quality of Life.

### Common Types of Special Damages

- Lost wages and loss of earning capacity
- Medical Expenses (past and future)

An injured person can seek both general and special damages. In a liability claim involving physical injury, the claimant will seek to recover money for medical expenses. If the injury caused the claimant to miss work for a period of time, he or she can seek additional money for lost wages as well, both which fall under Special Damages.

Serious physical injuries can be accompanied by pain and suffering, which is categorized as general damages (as noted above). For example, a claimant injured in a car accident can recover medical expenses for a broken back and pain and suffering for living with a body cast for an extended period of time and experiencing ongoing pain. If you have any questions or concerns on General & Special Damages, please contact me.

-Contributor Bradley Templin

## Expert's Corner

**Dave Brown**- Regional General Adjuster  
Cunningham & Lindsey

With the advent of spring and our normal Wisconsin storm activity, it is now even more important to timely report any damages as a result of same. Typically, storms will affect multiple locations and Agencies, resulting in the need for coordination of inspections, if needed, and timely repairs to prevent further damage. It benefits all to contact your various locations when you are made aware of an event and to notify BSRM of claim potential as soon as possible so that we can expedite processing of all claims related to a specific event. Many of you have been proactive in the past and I encourage all to send an advisory email at any time of the day so we can get the process initiated. Here is hoping we have a quiet storm season with sunny days and light rain that only falls overnight!



## Paid Liability Claims

FY16 Q3	FY17 Q3
\$923,354	\$701,057

## Open Claim Counts

May 2017

Auto	General
20	15
Civil Rights	Environmental
98	1
Medical Malpractice	
41	
Professional	
10	
Employment Practices	
9	
Total	
194	

**Website:**  
[P&L Webpage](#)

## Contact Us

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