

# Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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FY18, Quarter 3

## P&L Manual Link



## Property & Liability Premiums

<u>Property FY17</u> \$10,900,017	<u>Property FY18</u> \$ 12,750,264
<u>Liability FY17</u> \$7,775,000	<u>Liability FY18</u> \$ 9,350,000

Overall, there was a 17% increase for total property premium and 20.3 % increase for general liability premiums compared to FY17. Some agency premiums increased more significantly, and others may decrease based upon premium adjustments in individual programs, agency loss experience, and exposures.

## Paid Property Claims

<u>Auto</u> <u>FY17 Q2</u> \$167,156.22	<u>Auto</u> <u>FY18 Q2</u> \$186,303.42
<u>Property w/o Auto</u> <u>FY17 Q2</u> \$3,494,039.78	<u>Property w/o Auto</u> <u>FY18 Q2</u> \$5,860,785.58

## Welcome

I am pleased to share that Brad Templin was recently selected for the Property and Liability Program Manager position. Brad has been with BSRM for four years, previously in the position of Sr. Risk Management Specialist. His experience with the State's property and liability program is preceded by nearly ten years of progressive claims and related risk management experience including working for several large Madison area insurance companies. Please join me in welcoming Brad and I know he looks forward to continuing to work with all agency risk staff in his new role.

*-Contributor Jason Gates*

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## Risk Management Spotlight: Chase Rossner

I am on my 5<sup>th</sup> year working for the Department of Corrections and 3<sup>rd</sup> year as a Risk Management Specialist Senior which is based out of DOC's Central Office in Madison. Prior to the DOC I worked in the private sector as an ES&H Consultant for a Consulting Company covering WI, MN, MI Upper Peninsula and KY. Before that I worked as Safety Coordinators for manufacturing companies. I hold a BS in Biology & Environmental Science from UW- Green Bay and a MS in Occupational Safety & Health from UW- Whitewater. Some of my responsibilities as a Risk Management Specialist - Senior include the property program, ergonomics, safety and risk concerns. I also serve on and/or chair several committees.



*-DOC Risk Management*

## Understanding Fine Arts Coverage

Fine Arts includes, but is not limited to, original paintings, sculpture, and drawings, old maps, books, and manuscripts as well as other works of art, rarity, or pieces of historical value or artistic merit. These types of pieces should be reported at fair market value on an agencies annual submittal of values.

Fine Arts coverage is provided for all agencies/campuses under the self-funded property program and is supplemented with excess Fine Arts Insurance. There is a \$50,000 excess Fine Arts deductible, meaning that any loss or damage sustained under this amount shall be processed as a typical property loss and requires no different documentation. Should a fine arts loss occur in which it is suspected to be greater than \$50,000, the agency/campus will be requested to fill out a Fine Arts claim form, which provides further details on the piece lost/damaged and will be evaluated by a fine arts adjuster. Regardless of the value of the piece or amount of damages, the agency/campus shall only have an applicable deductible of \$1,000.

*(Continued on next page)*

The excess Fine Arts Insurance Policy also provides coverage for museum collections and artwork on loan to an agency/campus. When an artwork/special collectible with a combined value of \$50,000 or more will be displayed at the agency/campus, an [Art Exhibit Protection Memorandum Form, DOA 6414](#), should be completed and filed with risk management. Claims in which non-state/UW owned artwork/collectibles are damaged should be reported immediately for handling and the agency will be requested to complete a Fine Arts claim form. The claim will then be handled by a fine arts adjuster. There is no applicable deductible and claims are paid directly to the owner of the piece.

Appropriate care should be undertaken to protect fine arts and special collectibles from damage whether State/UW-owned or on loan.

-Contributor Olivia Johnson

## Liability Liaise

The ability for agencies to work with volunteers is not only beneficial for the agency but builds rapport with the community in which they service. It allows interested Wisconsinites to become invested not only in their communities but state government as well. The self-funded liability program responds to liability claims made against State of Wisconsin officers, employees and agents who negligent acts while working in the scope of their employment cause injury or property damage to third parties.

With that said, it is important that state agencies take appropriate steps to protect the interests of the state as well as the interests of the volunteers working in the capacity as volunteers (agents) for the state.

Below are key principles to remember when considering a volunteer as an agent of the state:

- An agency relationship exists when there is benefit to the State and direction/control of the volunteer. Depending on the situation, formal written agreements may not be necessary.
- When the State wants to establish a formal agency relationship with a volunteer, the volunteer should be provided with a written agreement or appointment document which includes a statement that the state agency retains the right to control and direct the work of the volunteer. This document should also include the statement, "We regard you as an agent of the State as provided in s. 895.46, Stats." Refer to [Volunteer Agreement, Form DOA-3009](#).

After the written agreement/appointment document is issued and signed by both the volunteer/agent and the state agency, it is imperative that follow-up occurs with some kind of training program or checklist/review mechanism that sets forth the expectations of the work that the volunteer will be doing. This review mechanism should be similar to what an agency would do if the volunteer were a state employee.

- Contributor Bradley Templin

## Experts Corner

**Dave Brown**

Company: **Cunningham Lindsey**

Position: **Regional General Adjuster**

Winter is over, which means Spring and storm season. We all hope for a mild and peaceful spring, of course. However, history teaches us that we will have some weather-related claims to deal with. A reminder for everyone is to be mindful of water infiltration. Not just for what it does initially, but what it can lead to without proper mitigation. It would be beneficial to have the name and contact information of a qualified mitigation contractor handy, and please let that be among your first calls. Of course, you are always welcome to contact me at 608-572-4407 at any time. We have a good network across the State and I would be more than happy to assist in getting things rolling for you. Otherwise, enjoy the milder weather!

## Paid Liability Claims

<u>FY17 Q2</u>	<u>FY18 Q2</u>
\$1,027,857	\$1,531,202

## Open Claim Counts

<u>March 2018</u>	
<u>Auto</u>	<u>General</u>
21	17
<u>Civil Rights</u>	<u>Environmental</u>
245	2
<u>Medical Malpractice</u>	
54	
<u>Professional</u>	
16	
<u>Employment Practices</u>	
24	
<u>Total</u>	
379	

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

## Contact Us

Director  
Jason Gates  
(608) 266-2421  
[jason.gates@wisconsin.gov](mailto:jason.gates@wisconsin.gov)

Property & Liability Program Manager  
Brad Templin  
(608) 267-0643  
[bradley.templin@wisconsin.gov](mailto:bradley.templin@wisconsin.gov)

Property & Liability – Property  
Specialist  
Olivia Rice  
(608) 267-2731  
[olivia.rice@wisconsin.gov](mailto:olivia.rice@wisconsin.gov)

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