

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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FY18, 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.

Paid Property Claims

Auto	Auto
<u>FY17 Q1</u>	<u>FY18 Q1</u>
\$53,452.64	\$100,652.56
Property w/o Auto	Property w/o Auto
<u>FY17 Q1</u>	<u>FY18 Q1</u>
\$2,678,513.36	\$3,737,373.03

Thank You

Hello and welcome to our sixth issue. I would like to extend a sincere thank you to everyone who was able to come out to the Exhibition Hall at the Alliant Energy Center on November 8th and 9th for our 22nd annual State Risk Management Conference. Your attendance and interest in our session topics helped us secure yet another successful conference. As the holidays rapidly approach us, I'd also like to take this time on behalf of everyone here at the Bureau of State Risk Management to thank you for all the work that you do on behalf of your programs. Our success begins with you, and I've said before, we are all risk managers. Lastly, I'd like to wish you and your families nothing but the best this Holiday season and a very Happy New Year.

-Contributor Jason Gates

Currently I serve as Director of Risk Management for the University of Wisconsin-Madison with responsibility in property, liability, worker's compensation and general risk management. Previously, I was Director of Risk Management for UW-Stevens Point. In addition, Adjunct Faculty member with the College of Professional Studies, UW-Stevens Point. Formerly worked in the manufacturing sector with Manitowoc Cranes, Kohler Company and Wheelabrator (contractor for Caterpillar). My areas of work experience include risk management, worker's compensation, environmental health and safety, emergency planning & response, workforce development and facility management. I hold a B.B.A. in Business Management and a Master's of Science, with emphasis in Occupational Safety & Health. I have worked with WI DOA Bureau of Risk Management on a number of issues over the past fifteen years including serving on the DOA Risk Council, conducting co-sponsored accident investigation and job safety analysis training for State agencies, working on planning committees, and attending many Risk Management Conferences.



-Jeff Karcher

In This Issue:

- Thank You
- Emergency Response Vendor List
- Meet Jeff Karcher
- Winter in Wisconsin
- Weather Related Auto Accidents
- Experts Corner with Dave Brown

Winter in Wisconsin Preparation Tips

It's that time of the year again, with that said it's important to remind your agency to take some extra time to prepare for the increasing colder weather. **Please engage appropriate personnel within your agency/campuses for their expertise and assistance.**

- 1) First and foremost is always employee safety. Please be careful and always take a minute to plan before you start any maintenance related project.
- 2) Protection of our buildings and contents is also very important, so please connect with appropriate personnel (i.e., maintenance & facilities management) to ensure every effort is being taken to reduce the potential of loss that could be caused by the forecasted temperatures.

(Continued on next page)

Also see links below for some preparation tips. Note, in some cases it may make sense to leave a slow trickle of water flowing – Please consult with appropriate personnel for assistance.

Preventing Ice Dams

<https://disastersafety.org/ibhs/ice-dam-risks-commercial/>

Freezing Pipes

<https://disastersafety.org/ibhs-news-releases/freezing-pipes-prevention-4/>

3) Please arrange for constant or frequent inspections of your buildings to identify freezing pipes, water, and other loss events. If you find a suspect area, contact emergency mitigation vendors along with your risk management personnel right away. The sooner an event is mitigated properly, the less damage and cost that your agency/campus will experience.

4) Emergency Response Vendors should always be your go to resource in the event you discover a loss. This list (link above) is advisory and not a complete list of vendors that may be available.

Please do not hesitate to contact us. Also, please feel free to forward this information to others within your organization. Stay warm and work safely!

-Contributor Olivia Johnson

Liability Liaise

This quarter with snow about to become bountiful on the roads of Wisconsin, the possibility of one being involved in a single or multiple auto accident increases dramatically, simply because you have no control over the weather. However, what you do have command of is your speed and alertness or attentiveness any driver assumes when traveling on a compromised road way.

According to the U.S. Department of Transportation, Federal Highway Administration, annual Weather-Related (Wet Pavement, Rain, Snow/Sleet, Icy Pavement, Snow/Slushy Pavement, & Fog) Crash averages for the last ten years are responsible for 22% of all vehicle crashes (1,258,978), 19% of all crash injuries (445,303) and 16% of all crash fatalities (5,897).

How does one ensure they don't become a part of these statistics? Educate yourself. Studies have shown while traveling on freeways when light rain or snow is present will reduce average speeds anywhere from 3 to 13 percent. In heavy snow, average freeway speeds can decline from 5 to 40 percent. Low visibility can cause speed reductions of 10 to 12 percent. Snow can cause free-flow speed to decrease from 5 to 64 percent. Why are these numbers important? They are important as one could use them preemptively to determine what the adequate speed or following distance they should use to negate an otherwise unwarranted or unwanted accident.

- Contributor Bradley Templin

Experts Corner

Dave Brown

Company: **Cunningham Lindsey**

Position: **Regional General Adjuster**

As we see the last of the Fall color drift to the ground and look forward to the festive season, we must all be mindful of what comes next- a typical Wisconsin winter! With that comes the inevitable winter claims. It would be good to plan and winterize, with emphasis on avoidance. If a building is not in use, and if possible, turning off the water and draining the plumbing systems is certainly recommended. If this is not an option, than proper care must be taken to ensure adequate heat. Periodic checks are suggested to ensure that the heat systems are operating properly. If we do have a frozen pipe and subsequent water damage, early discovery and implementation of proper mitigation is key. Another "feature" of winter we see all too often is heavy snow on roofs and resulting collapse as well as ice dams and water intrusion yet another "benefit". Obviously, personal safety is priority, but if it can be safely done, alleviating weight of snow build up and removal of same along the eaves is a good preventative measure. Keep warm and safe, and let's hope for a mild winter!

Paid Liability Claims

FY17 Q1

\$2,344,665

FY18 Q1

\$456,357

Open Claim Counts

December 2017

<u>Auto</u>	<u>General</u>
21	16

<u>Civil Rights</u>	<u>Environmental</u>
177	2

<u>Medical Malpractice</u>
44

<u>Professional</u>
11

<u>Employment Practices</u>
27

<u>Total</u>
298

Website:

[P&L Webpage](#)

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