

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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[P&L Manual Link](#)

**2019 State Risk Management Conference
Registration Begins
September 16, 2019**



The 2019 State Risk Management conference will be held on Thursday, November 14th and Friday November 15th 2019 at the Exhibition Hall at the Alliant Energy Center in Madison, Wisconsin. Session topics include Property & Liability, Safety & Loss Control, Workers Compensation and General Risk Management.

Paid Property Claims

Auto	Auto
<u>FY18 Total</u>	<u>FY19 Total</u>
\$402,108	\$559,543
Property w/o Auto	Property w/o Auto
<u>FY18 Total</u>	<u>FY19 Total</u>
\$13,910,947	\$7,669,899

Welcome

Hello and welcome. BSRM with the assistance of the state's broker of record, AON, just finished up a very challenging insurance renewal for FY20. This year's renewal proved to be difficult due to a combination of market factors in both the Property and Liability markets coupled with the states own loss history causing not only the premium to increase but the state to retain more of its losses. The property program moved from a \$3 Million per occurrence self-insured retention to a \$4 Million SIR and from a \$5 Million-dollar aggregate to \$6 Million. To keep the insurance affordable, the state simply had to retain more of its losses. On the liability side, again to keep premiums affordable, the state's SIR moved from \$4 Million to \$5 Million per each incident/loss.

-Contributor Bradley Templin

Risk Management Spotlight: Meet Sierra Storkel

I joined the DNR in 2017 as an LTE Risk Management Specialist and became the DNR's Property and Liability Manager in 2018. Before working for the DNR, I worked at the DOR for two years reviewing various tax returns. I studied both Accounting and Business at Madison Area Technical College and Edgewood College before starting my jobs with the State. Though I am fairly new to the Risk Management field, I enjoy the various challenges thrown my way as well as the relationships cultivated with employees Statewide.

Outside of work I can be found spending time outdoors- whether it be camping, hiking, or spending time with animals (as pictured). Otherwise I am currently working on my private pilot's license and look forward to soaring to new heights.

- Sierra Storkel



Summer Storms: Deductibles, Debris Removal, Landscaping & Mitigation

The recent storms in Northern Wisconsin on July 19 - 20 were a combination of both Derecho winds and tornados that caused devastating damage to an area estimated to be 5 times larger than Washington, DC. Fortunately, there was no loss of life attributed to this event and very minor injuries. In the aftermath of such a storm it is important to remember the following when assessing and reporting the property damage you have sustained:

Report your damage to the Bureau of State Risk Management as quickly as possible. Losses from one peril occurring more than once within a 72-hour period are deemed to be a single occurrence subject to only one (\$1,000) deductible per agency.

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Debris removal is covered for portions of damaged structures other than foundations required for repair or rebuilding. Removal of fallen limbs or trees from structures or property in the open is also covered to commence repair or rebuilding.

Landscaping is not covered under the property program. Restoration of land and removal of fallen trees and limbs on the ground is not covered.

It is important to mitigate your losses by protecting property from further loss by using tarps to prevent the intrusion of rain into structures.

If a field adjuster from Sedgwick Claims Management is assigned to the loss, please work with them closely to determine what additional debris removal expense will be allowed to mitigate your loss. Hanging branches that present a hazard and clearing roadways for access by emergency personnel will be considered on a case by case basis.

– Contributor Andrew Eisler

Liability Liaise

There is an assumption that if you are in the scope of your employment and conducting State business while using your personal vehicle that you are “covered” for property and liability issues that may arise while in your personal vehicle.

Damages to the employee’s personal vehicle are covered by the employee’s own auto insurance, and the employee is responsible for their own applicable insurance deductible. Under no circumstances will the State’s property program pay for the employee’s vehicle repairs. It is the employee’s responsibility to carry personal auto liability insurance. Recommended minimum limits of personal auto liability insurance coverage are \$100,000 for bodily injury per person, \$300,000 for bodily injury per accident when two or more people are injured, and \$50,000 for property damage per accident.

The employee’s personal auto liability insurance also provides primary coverage for medical expenses incurred by third parties (bodily injury) resulting from the employee’s at-fault accident, and is also, primary coverage for repairs to third parties’ vehicles or property. The state liability program only provides coverage for amount in excess of the employee’s auto liability insurance when and where applicable. I.E. if the state employee was negligent and within the scope of employment when the accident occurred.

With that said, if you do use your personal vehicle for State business, please take a minute to check your insurance coverage to make sure that you are meeting the minimum recommendations and drive safe!

– Contributor Paula Sohn

2019 Property & Liability Risk Management Conference Session Topics

- ✦ Bodily Injury Investigations
- ✦ State of WI Employee Protections
- ✦ Emerging Risk/Autonomous Vehicles
- ✦ Subrogation and You

Experts Corner

Dave Brown

Company: **Sedgwick**

Position: **Regional General Adjuster**

As we move forward from the severe winter to this rather windy summer, new occurrences are coming in as we might expect, and we have many claims in progress that we would like to resolve for you. One way we can work together is to update all our open claim files with the support we have, and what we need to conclude. I will be emailing many of you, as I periodically do, and will forward you all the support I have and my understanding of what remains. It is important that we all stay on top of these claims and that you understand the Program Manual does have limiting language that could impact your deductible level if requests are not responded to in 30 days. The bottom line is that open files end up costing more in the long run, and as good stewards of the State, we need to be conscious of the impact to who ultimately foots the bill for claims and claim expense – all of us through our taxpayer dollars.



Paid Liability Claims

<u>FY18</u>	<u>FY19</u>
\$7,337,421	\$7,278,620

Open Claim Counts

<u>August 2019</u>	
<u>Auto</u>	<u>General</u>
19	47
<u>Civil Rights</u>	<u>Environmental</u>
304	1
<u>Medical Malpractice</u>	
47	
<u>Professional</u>	
22	
<u>Employment Practices</u>	
26	
<u>Total</u>	
466	

Website:
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