

# Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

December 2019  
FY20, 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>FY19 Q1</u>	<u>FY20 Q1</u>
\$117,582.35	\$79,800.70
Property w/o Auto	Property w/o Auto
<u>FY19 Q1</u>	<u>FY20 Q1</u>
\$2,271,902.91	\$1,604,298.30

## Thank You

I would like to take this time on behalf of BSRM to extend my thanks to everyone who was able to be with us at the Alliant Energy Center on Nov. 14<sup>th</sup> & 15<sup>th</sup> for our 24th State Risk Management Conference around the theme “Tools for Success”. Your attendance and interest in our session topics helped achieve a successful conference. This year’s conference opened our keynote speaker; Brad Livingston who shared his moving, personal story “Just a second ago”. His message was about perspective, attitude, short-cuts and complacency and the lasting, life altering effects of this unfortunate event on him, with even more emphasis on those family and friends who mean most. I’d also like to take this time on behalf of everyone here at the BSRM to thank you for all the work that you do for your respective agencies as overall program success begins with you. Wishing you and your families nothing but the best this holiday season and a very Happy New Year!

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*-Contributor Jason Gates*

## Risk Management Spotlight: Meet Dorothy Cotillier

I joined the University of Wisconsin System in February of 2009 as a Risk Management Specialist. Prior to that, I worked as a Worker’s Compensation Claims Adjuster with the Bureau of State Risk Management for 17 years. In my current role as a Risk Management Specialist, I provide professional and technical support to all the UW System institutions to assist in the continuous development, implementation and coordination of various Systemwide risk management programs including the capital asset program, the property claims program, and the allocation of premium assessments. I also provide assistance to the campuses in the procurement and administration of various commercially purchased excess insurance policies. When I’m not earning my paycheck as a stodgy risk management professional by day, I moonlight as a rebel princess and leader of the rebellion by night.



## Winter in Wisconsin Preparation Tips

The best way to prevent structure damage from cold weather is to take precautions before the temperature drops. It is more cost-effective to stop pipes from freezing, roofs from collapsing and surfaces from becoming slick before it happens than it is to clean up the mess. Follow these cold weather tips to help you winterize a building.

**Perform heating system maintenance.** Heating systems can often be clogged with dust or improperly sealed and can overwork the heating unit and lead to inflated utility costs and even HVAC system failure. The following considerations should be given throughout the season.

- \*Clean and seal air ducts
- \*Inspect systems for worn HVAC components.
- \*Replace air filters
- \*Consider replacing outdated heating systems entirely

**Make sure the building is properly sealed.** Snowstorms, wind and freezing rain can turn small gaps in building siding and insulation into large gaps. This can lead to uncomfortable drafts and costly moisture damage.

- \*Caulk and seal around doors and windows
- \*Repair damaged siding and insulation

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**Inspect gutters.** Clogged gutters or gutters that have gaps and holes are in prime condition for dangerous icicles and slippery patches on walkways to form. This puts building occupants at risk of injury and creates a legal liability for building owners.

\*Clean gutters out regularly before and throughout the winter.

\*Repair any gaps and replace any worn gutter components.

\*Point drains away from walkways to prevent water from pooling and freezing.

\*Bonus tip: In addition to keeping gutters clean, be sure to scatter ice melt on sidewalks and walkways around the building grounds to prevent slip and falls.

**Remember to check the roof.** Minor roof damage can worsen rapidly and collapse when the snow starts to pile on.

\*Repair and replace any damaged shingles or roofing material.

\*Make sure the roof is properly insulated.

\*Address any structural issues that cause water to pool on flat roofs.

**Pay close attention to plumbing.** In addition to increased utility costs, plumbing systems that are not winterized can lead to pipes freezing and bursting.

\*Insulate pipe and caulk around pipe where it enters the building.

\*Drain irrigation and sprinkler systems. Disconnect and drain hoses.

\*Instruct building occupants to drip faucets and open under-sink cabinets when it freezes.

– Contributor Andrew Eisler

## Liability Liaise

Claim Investigations should follow the outline below:

The Agency should compile as much pertinent information as possible to determine the circumstances of the loss and the persons involved.

The Agency should determine the extent to which agency staff is potentially negligent.

The claimant should submit at least two (2) written damage estimates. Upon receipt of the estimates, the claim information and a payment recommendation should be forwarded by the agency to the BSRM.

The BSRM will make a decision based on the agency's request and supporting documentation.

If the other party is primarily at fault, the agency should deny the claim. Denial of claims should be sent from the agency to the third party using a form denial letter. Assistance with denials may be obtained from the BSRM.

If payment is issued to the claimant, the BSRM will send a copy of the payment cover letter and check to the agency.

Any time an agency is involved in investigating a claim, they should freely use BSRM for consultation and guidance.

– Contributor Paula Sohn

## Experts Corner

**Dave Brown**

Company: **Sedgwick**

Position: **Regional General Adjuster**

Winter is again here- and a bit early at that. With that comes the inevitable winter claims. As we experienced last year, a severe cold event plays havoc with plumbing and fire protection systems. Again, it would be good to plan and winterize. If a building is not in use, and if possible, turn off the water and drain the plumbing systems is key to avoidance of a significant claim. If this is not an option, then 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 needed. Please, please contact an emergency response mitigation contractor ASAP. 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 being yet another "benefit" of winter. 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 that should be taken. As all are aware, we experienced virtually everything that could be expected last year, and as we have now had multiple measurable snowfall and record low temperatures by mid-November, there is no reason not to have the expectation that this year could be similar.

## Paid Liability Claims

FY19 Q1

\$476,048

FY20 Q1

\$4,551,458

## Open Claim Counts

December 2019

Auto      General

29      41

Civil Rights      Environmental

394      2

Medical Malpractice

55

Professional

20

Employment Practices

30

Total

571

**Website:**

[P&L Webpage](#)

## Contact Us

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