

Property & Liability Outreach

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I joined the University of Wisconsin System in November 2018 as the Director of Risk Management. Previously, I worked at The Bon-Ton Stores, Inc for 16 years. I started out as a Risk Analyst and worked my way up to Director. During my

time there the focus of my days was primarily controlling and managing Workers' Compensation, General Liability, Property Claims and all other lines of insurance other than benefits. I am also currently the President of the Wisconsin Chapter of RIMS. WI RIMS holds monthly meetings, usually in the Milwaukee area, as well as organizing a yearly golf and gardening outing. I graduated from the University of Wisconsin Madison with a degree in Economics. I also obtained an Associate in Risk Management designation.

-Angela Ryan

Staff Spotlight: Meet Andrew Eisler

I joined the Bureau of State Risk Management this past September as a property specialist. My prior experience as a loss adjuster with QBE Insurance and Sedgwick Claims Management combined with many years as a commercial construction estimator and project manager provide me with the background needed to handle the variety of property losses our state agencies present. I attended The College of Lake County in Northern Illinois as well as Bradley University in Peoria where I studied Construction and where I met my wife Kim. We have six children and two grandchildren with whom we love to spend time with. If you ever have questions regarding the self-funded property program, please contact me.

-Andrew Eisler

Spring/Summer Property Loss Prevention Tips

One of the Property Program's largest exposures is weather events. With that said below are a few examples of pro-active property risk control measures agencies should take to assist with the mitigation of damages related to spring/summer rain (flooding), hail, high winds and tornadoes. These efforts can minimize any potential losses that spring/summer weather may bring.

Before the Storm Take These Steps

- **Re-communicate** (update) your emergency procedures – Who, What, Where and When
 - ✓ When was the last update of the procedures?
 - Have people changed positions or retired?
 - Current telephone numbers in case of emergency?
- **Inspect** property now to identify maintenance & repair needs
 - ✓ Gutters & drain pipes clear
 - ✓ Downspouts should be directed in a manner to drain water away from the foundation of structure.
 - ✓ Storm sewers, catch basins and spillways are open and free from debris.
 - ✓ Grade of landscape, sidewalks and parking areas adequate to direct water away from building.
 - ✓ If equipped, ensure sump pump(s) located in building are in working order with discharge of water directed away from building. Check operation of battery backup pump (or other alternate power source) and/or consider installing high water alarm.
- **Roofing**
 - ✓ Ensure roofing is protected. Inspect for visible damage and make necessary repairs including flashings and/or areas where various types of building materials intersect.

(Continued on the next page)

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>FY18 Q1</u>	<u>FY19 Q1</u>
\$100,652.56	\$117,582.35
Property w/o Auto	Property w/o Auto
<u>FY18 Q1</u>	<u>FY19 Q1</u>
\$3,737,373.03	\$2,271,902.91

- ✓ Keep indoor property free of areas that may be susceptible to water leaks
- ✓ Are any temporary repairs adequate to withstand severe weather?
- ✓ Do you have on hand necessary materials for temporary protection?
- Lead Time - take advantage of information about forecasted weather events
 - ✓ Know your emergency vendors/contacts –
 - ✓ Sandbag availability
 - ✓ Identify and secure in place portable equipment and other outdoor property that could be damaged or cause damage due to severe weather (high wind warnings)
 - ✓ Move vehicles to covered locations whenever possible

Follow these tips and together we can minimize damages!

-Andrew Eisler

Liability Liaise

Rental and storage fees presented to the Bureau of State Risk Management are considered on a case by case basis however the information below are standards and practices the BSRM adhere to when reviewing claims for reasonable and customariness.

Those involved in an auto accident have a duty to take responsible measures to protect their vehicle from further damages. If a claimant’s vehicle is ever at a shop or tow yard and is incurring daily storage charges, the claimant has a duty to mitigate their damage by arranging to move their vehicle to a storage free facility while the claim investigation proceeds. If it is discovered no action was taken to mitigate their damage, the claimant may be responsible for expenses determined not to be reasonable or customary. Again, claims that involve storage will be reviewed on a case by case basis however, ideally vehicles should be removed from shops/businesses charging storage as soon as possible, with the reasonable or customary time frame being 3-5 days from the date of loss.

When it comes to rental, it’s important to understand rentals will be reviewed on a case by case basis as well. Upfront costs for rentals are paid initially by the claimant who in turn can provide your agency with the receipts which then can be forwarded to BSRM for consideration of reimbursement. For all intent and purpose, the state owes transportation, we do not owe like kind quality transportation. Reasonable and customary transportation is usually the cost of an economy or compact size vehicle with no reimbursement or consideration for collision damage waiver, mileage, gas or any other insurance. If a claimant chooses to rent a vehicle outside of these guidelines, the claimant may be responsible for these expenses.

In cases where the claimant’s vehicle is drivable, rental costs are considered from the beginning of repairs to the completion of the repairs. If a claimant’s vehicle is not safely drivable, rental expenses will be reviewed from the date of loss until a reasonable completion of repairs or until a settlement can be reached if the vehicle is deemed to be total loss. A few other items of information to help control rental cost is agencies should advise claimants with repairs longer than 3 days, to schedule their vehicle repairs on a Monday or Tuesday to cut down on weekend rental cost as most shops do not work on the weekends. If a claimant’s vehicle is drivable and gets into a rental before the scheduled repairs begin, these expenses may NOT be covered. If repairs are completed and the claimant does not pick up their vehicle on the day of completion, this may cause the claimant to have out of pocket expenses as well.

With your agency’s assistance by communicating and adhering to these standards and practices you’ll help the claimant negate possible out of pocket expenses while at the same time assisting the BSRM in being good stewards of tax payer dollars.

-Paula Sohn

Paid Liability Claims

<u>FY18 Q2</u>	<u>FY19 Q2</u>
\$1,092,789	\$1,191,067

Open Claim Counts

<u>March 2019</u>	
<u>Auto</u>	<u>General</u>
28	39
<u>Civil Rights</u>	<u>Environmental</u>
387	2
<u>Medical Malpractice</u>	
56	
<u>Professional</u>	
20	
<u>Employment Practices</u>	
30	
<u>Total</u>	
562	

Website:

[P&L Webpage](#)

Contact Us

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Please contact us with feedback and/or suggestions for future articles.



Experts Corner

Dave Brown
 Company: **Sedgwick**
 Position: **Regional General Adjuster**

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!