

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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FY20, Quarter 3

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

<u>FY19</u>	<u>FY20</u>
April	April
\$281,765	\$667,799
<u>FY19</u>	<u>FY20</u>
July 1 st – April 30 th	July 1 st – April 30 th
\$6,079,107	\$7,857,960

P&L Program Through Covid-19

It's been almost two months since most of the Bureau of State Risk Management staff have been working from home. During these last two-ish months it has been business as usual as we continue to receive, review and pay property and liability claims. During these last couple of months, claim volumes (both in P&L) have dropped however not substantially as we continue to work a back log of claims (see open liability claims on the next page). In addition to working claims, we are in the process of FY21 insurance renewals which include both excess property & liability, fine art, and aviation policies just to name a few. The process of procuring these insurance policies is done by way the Broker of Record Contract and began in early January with hopes to conclude in late May/early June. We appreciate all the work each agency has done over the past few months; be that in the submittal of claims or responding to information/data request related to renewals. Without your assistance, hard work and dedication, we wouldn't be able to do what we do.

-Contributor Bradley Templin

Risk Management Spotlight: Meet Al Hoffmann

I joined the Wisconsin Department of Veterans Affairs as a Senior Outreach Specialist in 2012, but I was eventually selected for the Agency's Risk Management Officer Position in 2014. My main responsibility is to oversee and assist with our employee safety programs, as well helping each of our locations with their property and liability exposures/controls and claim handling. I've worked most of my career as a safety professional in a variety of positions, and my formal education includes a Master's Degree in Safety, and a Bachelor's Degree in Business Administration, both from UW Stout, as well as an Associate Degree in Marketing from MATC in Madison. I also served 5 years in the U.S. Navy as an Aviation Electrician. I enjoy golf, fishing, home improvement projects, attending sporting events, and travel, but I especially enjoy spending time with my wife Sue, our son Nate our daughter Nicole, and her two Goldendoodles Jace and Bella.



COVID-19 Now & Looking Ahead

As time goes on and we realize the realities of our "New Normal" buildings will begin to reopen to undetermined capacities. There will be without a doubt heavy concentration and importance put on the cleaning/disinfecting of buildings. It's important to begin discussing (if not already) what your agency's plan is for keeping premises clean and to keep detail logs of when services are performed to keep everyone healthy but also assist with potential liability claims. For a list of disinfectants for use against SARS-CovV-2, the virus that causes COVID-19 click [here](#).

Another area of concentration that may go unnoticed or seemingly unthought of by those in the Risk Management community is your agency's water systems and devices found within your buildings. If prolonged shutdowns have taken place. Per the CDC, "Stagnant, or standing water can cause conditions that increase the risk for growth and spread of *Legionella* and other biofilm-associated bacteria. When water is stagnant, hot water temperatures can decrease to the *Legionella* growth range (77–108°F, 25–42°C). Stagnant water can also lead to low or undetectable levels of disinfectant, such as chlorine. Ensure that your water system is safe to use after a prolonged shutdown to minimize the risk of Legionnaires' disease and other diseases associated with water." Each agencies risk management structure is a little different so for some, conversations dealing with the water systems may or not be in your purview as a Risk manager/contact however should be discussed with facility or building personnel to assure no damage to the water system is taking place but more importantly, that the water is safe to use

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to mitigate potential health hazards that could turn into Workers Compensation claims. For more information on guidance for building water systems, please click [here](#).

The Occupational Safety and Health Administration (OSHA) has also developed a COVID-19 planning guide based on traditional infection prevention and industrial hygiene practices. If you're interested in learning more about this, please click [here](#).

If your agency serves or prepares food for internal or external customers, Risk Management managers/contacts should be aware of what your agency is doing when it comes to being compliant with the U.S. Food & Drug Administration response to COVID-19. Topics in this area include but are not limited to food supply chain, temporary policies, social distancing, disinfecting & other precautions [here](#).

If you have questions about COVID-19 and our seeking answers, the CDC has a website dedicated to Frequently Asked Questions which can be accessed [here](#).

If you are looking for Guidance documents to help communicate COVID-19 related messages, click [here](#).

As we continue to live through this pandemic it's important to keep in mind that everything surrounding COVID-19 remains dynamic and if your agency establishes process and procedures to keep them up to date with best known standards and practices from reliable sources like the [CDC](#) and the [Wisconsin Department of Health Services](#).

– Contributor Bradley Templin

Liability Liaise

SCOPE OF EMPLOYMENT – All claims paid by the Bureau of State Risk Management must have confirmation that the State Employee involved in the claim was working within their scope of employment.

The State Self-Funded Liability Program provides funding for payment of liability claims brought against state officers, employees and agents, whose negligent acts while acting within the scope of their employment result in bodily injury or property damage to a third party. Wis. Stats., s. 20.505(2)(k) provides funds to pay for costs incurred by the State's Self-funded Liability program as a result of liability claims brought against State officers, employees and agents whose negligent acts while acting within the scope of their employment result in bodily injury or property damage to a third party, Wis. Stats., s. 895.46 provides for the payment of judgments taken against these State officers, employees and agents.

Claims submitted to the BSRM for consideration of payment may be delayed if confirmation of Scope of Employment is not submitted with the claim. Form DOA6496 provides essential information for a claim to be established in our system. At the bottom right of this form is an area in which the employee's supervisor must sign the form and check the box above their signature which confirms the employee was acting within the scope of their employment.

If you have any questions regarding Scope of Employment, or need assistance, please do not hesitate to reach out to the BSRM for assistance.

– Contributor Paula Sohn

Experts Corner

Dave Brown

Company: **Sedgwick**

Position: **Regional General Adjuster**

Finally, Spring is here! Although Winter was far better this year than last, we still had our challenges from a claim and occurrence standpoint. Now, as all are aware, Spring means storm season. We have already been "gifted" with significant hail, and we expect we will see the typical activity from Mother Nature. As always, please be cognizant of wind or heavy rains that could damage your structures. Water is always problematic, and key here is response time from a Mitigation and Restoration response team. You all have access to the approved vendor list in the event of emergency needs. With resources stretched thin due to the current pandemic, there exists greater potential for damages to escalate. Just keep in mind that emergencies and necessary response are considered essential operations, thus we remain a resource and are ready to serve as needed. Best of luck to all in this difficult time and stay safe and healthy!

Paid Liability Claims

<u>FY19 Q3</u>	<u>FY20 Q3</u>
\$1,202,939	\$1,787,154

Open Claim Counts

May 2020	
<u>Auto</u>	<u>General</u>
29	41
<u>Civil Rights</u>	<u>Environmental</u>
401	2
<u>Medical Malpractice</u>	
56	
<u>Professional</u>	
20	
<u>Employment Practices</u>	
29	
<u>Total</u>	
578	

Website:
[P&L Webpage](#)

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