

# Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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## 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.

## Self-Funded Property Claim Payments Through October\*

Auto	Auto
<u>FY24</u>	<u>FY25</u>
\$451,534.25	\$332,055.42
Property w/o Auto	Property w/o Auto
<u>FY24</u>	<u>FY25</u>
\$4,057,826.75	\$3,522,320.17

\*Does Not Include Excess Payments

## Risk Mgmt. Conference Wrap Up

Thank you for all who attended the 29<sup>th</sup> annual State Risk Management Conference - *Get Smart with Risk Management*. Those who attended were presented with a keynote presentation from Corporal Andrew Hyatt from the Capitol Police, various breakout sessions, an annual update on the State's Risk Management Program and the second ever State Risk Management Excellence Awards. Copies of presentations have been sent out to those who have requested them however if you are interested in receiving a copy of a presentation, please contact Brad Templin (contact information below). Thanks again for attending!

## State of Wisconsin Auto Losses

The State of Wisconsin (SOW) owns and operates over 6,000 vehicles throughout its various fleets which are used to conduct the business of the state. With so many vehicles on the road there is an inherent risk that is accepted by the state in the form of Auto Property and Liability claims and Workers Compensation claims\*.

In reviewing a 10-year loss history, FY15 through FY24, the Self-Funded Auto Property program incurred \$5,995,524.49 in claim expenses spanning over 1,813 auto claims for an average of \$3,306.96 a claim. Within that 10-year time period, BSRM has seen the cost increase 54% from \$2,357,176.50 (FY15-FY19) to \$3,638,347.99 (FY20-FY24) yet the # of claims decreased 14% from 975 (FY15-FY19) to 838 (FY20-FY24). Within this same time period, BSRM tracked an additional 1,836 incidents in which no claim payments were made however State of Wisconsin assets were noted to have been involved in an auto loss of some kind and no claims were pursued (under the deductible, no collision coverage, no damaged, no repairs sought etc.). It should also be noted that by no means is this the SOW's total exposure of "Property Damages" as there are various agencies that do not have collision coverage (as this is an optional coverage for SOW agencies).

In the same look back period, FY15 through FY24, the Self-Funded Auto Liability program incurred \$6,247,028.14 in third party property damage and bodily injury claims across 872 auto liability matters equating to an average of \$7,164.02 a claim. Within that 10-year time period, BSRM has seen the incurred cost increase 15% from \$2,903,059.53 (FY15-FY19) to \$3,343,968.61 yet the # of claims decreased 42% from 551 (FY15-FY19) to 321 (FY20-FY24). Within this same time period, BSRM tracked an additional 185 incidents in which no claim expenses were incurred as no claims were received from the claimant (either no claim was received or would be claimants did not preserve their rights to pursue the state by filing a formal notice of claim with the Attorney General's office per statute).

In this same time ten-year period, the Self-Funded Workers Compensation program received 538 claims related to injuries sustained by State of Wisconsin officers or employees while working in the scope of their employment while operating a conveyance (vehicle, motorcycle etc.) equating to over \$11.7 million dollars in total paid to date on open/closed Workers Compensation claims.

The true incurred cost at this time of all auto related losses covered by the Self-Funded program in a 10-year time period equates to over \$25.3 million dollars in assumed risk across the three program areas. The question that we should be asking ourselves is how can we mitigate or negate these losses from happening?

*\*WC Claims Information shared above includes claim data for those who were determined to be working in the scope of their employment and injured while in a vehicle regardless of SOW ownership.*  
*(Continued on the next page)*

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- State of Wisconsin Auto Losses
- Detailed Auto Cause Loss Types

**THANK YOU TO ALL WHO ASSISTED IN SENDING IN DATA SETS FOR FY25 PREMIUM DEVELOPMENT!**

First, we must acknowledge the loss controls that are currently in place within the Fleet Manual to understand where possible improvements can be made. Let's first look at suitability (what standards and practices are in place) to simply qualify/disqualify to drive a state-owned vehicle:

- [Minimum Standards for Driving a State Vehicle](#)
- [Vehicle Use Agreements](#)
- [Driver Disqualification](#)
- [Commercial Driver License Requirements](#)

In addition to suitability, there are also a few ways for agencies/campuses for them to adverse the exposures (auto property and liability at least) through the following means:

- [Riding in a State Vehicle](#) – Authorization is needed by agency risk managers/BSRM for agencies that do not have Risk Management professionals. Why is this important? Passengers can become injured and depending on fault can pursue negligent State of Wisconsin Officers, employee or agents for their injuries as long as officer, employee or agents are working in the scope of their employment.
- [Use of Privately Owned Vehicles](#) – Those who choose to use their own privately owned vehicles to conduct business on behalf the state acknowledge that their own personal auto insurance will be primary for both property and liability damages should losses occur while using their vehicle to conduct state business as insurance typically follows the vehicle.
- [State Rental Contract](#) or [Big Ten Car Rental Contract](#)- Those who use these contracts can adverse property and liability exposures from their agencies/campuses to these contracts.

Again, all great ways to mitigate or negate potential losses for your agencies/campuses however, if you are looking for a little bit more assistance to control your agency's auto related exposures, you may want to take look at your agencies/campus's loss trends or request those from BSRM to see if certain departments or divisions may benefit from additional trainings that may yield meaningful results.

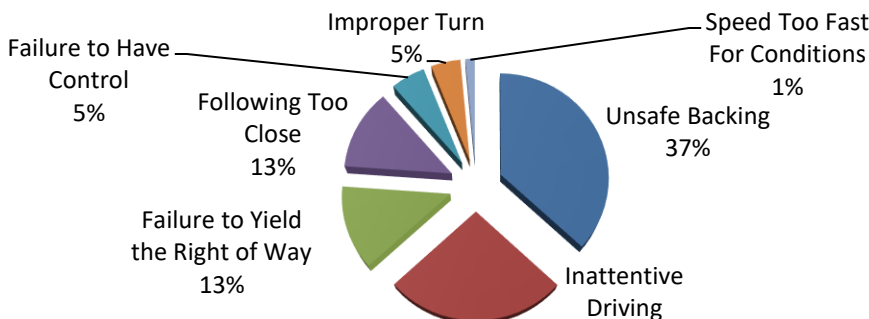
How? In addition to the State's own "Drive Safe WI" classes in Cornerstone and UWS OSH Training, BSRM has a partnership with an insurance company/carrier called [Safety National](#) who provides excess liability insurance coverage for the self-funded liability program. BSRM's partnership with Safety National allows us, it's policy holders (meaning the State of Wisconsin agencies and campuses) to access education and training modules up to a predetermined dollar amount free access to would be attendees.

Safety National's Defensive and Distracted Driving courses are designed to help reduce work related vehicle accidents through online simulation that addresses distracted driving behavior and vehicle prevention concepts. Trainings are targeted, immediate and convenient training for all fleet drivers, regardless of vehicle type. Courses are conveniently accessible through an internet connection to a third-party hosted site; course lessons can be completed in 30 minutes or less and ca be bookmarked if a user does not have enough time to complete in one sitting. Agencies are responsible for maintaining learners, assigning training, and any associated recordkeeping.

**AVAILABLE TRAININGS**

- Safety National Premium Defensive Driver Training (Part 1 of 6) – Search and Scan
- Safety National Premium Defensive Driver Training (Part 2 of 6) – Hazard Recognition
- Safety National Premium Defensive Driver Training (Part 3 of 6) – Sight, Speed, and Space Management
- Safety National Premium Defensive Driver Training (Part 4 of 6) – Judging Safe Distance
- Safety National Premium Defensive Driver Training (Part 5 of 6) – Backing
- Safety National Premium Defensive Driver Training (Part 6 of 6) – Final Exam
- Safety National Premium Driver Training - Emergency Vehicle Operations Course - Ambulance
- Safety National Premium Driver Training - Emergency Vehicle Operations Course - Fire
- Safety National Premium Driver Training - Emergency Vehicle Operations Course – Police

For more information on accessing these trainings, please contact Bradley Templin or Jake Lowel.



**Paid Liability Claims Through October**

FY24	FY25
\$1,255,797	\$1,321,384

**Open Claim Counts**

November 2024	
Auto	General
14	13
Civil Rights	Environmental
526	0
Medical Malpractice	
14	
Professional	
8	
Employment Practices	
13	
Total	
588	

**Website:**  
[P&L Webpage](#)

**Contact Us**

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

**BREAKDOWN OF THE STATE OF WISCONSIN'S MOST FREQUENT DETAILED AUTO CAUSE LOSS TYPES FY15-FY24**

