

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

July 2025
FY26, Quarter 1

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 (Property & Auto Property)

<u>FY24</u>	<u>FY25</u>
\$9,701,136	\$11,670,389

Amounts Paid Do Not Include Recoveries or successful subrogation

Open Claim Counts

<u>Auto Property</u>	<u>Property</u>
76	135

FY26 Insurance Renewals

BSRM with the assistance of the state's broker of record, Gallagher, has finished up the majority of FY26 renewals with just a few stand-alone policies left to bind up. All in all, most of the renewals had very favorable outcomes with either some placements seeing savings while others renewed as expiring with no rate or premium increases. The one coverage that continues to be very challenging is the state's Excess Liability program. The public entity liability markets remain challenging due to a limited number of carriers, which means less capacity and higher premiums. Our excess carriers advised going into this renewal that most public entity accounts saw double-digit increases from 12-20% for clean accounts, and 15-25% for those with losses. When the dust settled, BSRM ended up seeing a 11% increase over last year's renewal.

Risk Management Spotlight: Meet Christine Webb – Gallagher

It has been great getting to know the agency team members involved in the Risk Management program since I joined the Gallagher team last summer. I've worked in the insurance industry since 2010 and have serviced a very wide variety of risks, but Public Entities have always been a major part of my career. I'm a member of the "core service team" which means we are your quarterback for all Gallagher programs and services. When in doubt, please come to the core service team and we'll connect you with the

appropriate resources. I consider myself a true "insurance nerd" at heart and love getting into the technical aspects of coverage and claims with my clients. I appreciate the thoughtful and interesting questions that I regularly receive from the State of Wisconsin agencies. I've seen how the engagement from these team members is driving really great results in the insurance program including cost savings and coverage improvements. I'm a proud Alum from UW Madison and I enjoy gardening, cooking, and RV camping in my free time.



Boiler and Machinery Coverage

To insulate the self-funded program from catastrophic losses, BSRM purchases a Boiler and Machinery (B&M) policy that supplies the state with industry standard coverages and adjudication expertise. Just as agencies have deductibles for property losses, BSRM retains a certain amount of exposure related to B&M losses; however, those deductibles are dependent on the type of loss (a breakdown and or business interruption). In addition to insurance coverage, the carrier, currently, Liberty Mutual also takes care of the jurisdictional inspections (currently handled by Jillian Klug) that are required to take place (some annually and others every 36 months dependent on size) to remain compliant with national standards. Historically losses in this area have been few and far between however when they do occur, they are typically high dollar losses with significant implications not only to State of Wisconsin assets but potentially produce third-party liability claims (property damage and or bodily injury) and or 100% completely preventable workers compensation claims.

Due to these types of claims having specific coverage for somewhat specific equipment, we wanted to take this time to give some examples of what type of Machinery (Equipment) falls under this coverage and what some common breakdowns could be, so if and when they do occur, agency risk contacts have a better idea of what coverage may come into play. The following is courtesy of Travelers Insurance publication "*Informative Guide to Equipment Breakdown insurance*"

(Continued on the next page)

In This Issue:

FY26 Insurance Renewal
Emergency Response Vendors
Risk Management Spotlight
Boiler and Machinery Coverage
Experts Corner with Katie Vohs

EXAMPLES OF EQUIPMENT

Boilers and Fired Pressure Values

Unfired vessels (hot water tanks, cookers, process vessels)

Refrigerating and air conditioning, vessels and piping

Boiler and pressure vessel piping

Electrical motors, generators and other Rotating electrical equipment

Centrifugal compressors, pumps, fans, blowers

Reciprocating compressors, pumps, Internal combustion engines

Turbines

Solar Panels and their associated equipment (inverters, panels, breakers cables, wiring)

Gears, gear sets

Transformers

COMMON BREAKDOWNS

Rupture/bursting/cracking due to overpressure, control failure, low water level or overheating.

Rupture/bulging/cracking due to overpressure, thinning of metal, vacuum collapse

Rupture/cracking due to vibration, support failure

Rupture/cracking due to vibration, support failure

Electrical burnout/burned bearings due to line surge, excessive moisture, brittle insulation, ventilation problems

Electrical burnout/burned bearings due to misalignment, loss of lubrication, overspeed

Cylinder/shaft/damaged rod or valve breakage due to liquid slugging, contaminated oil, seizing

Blading/shaft/damaged rod or valve Breakage due to shroud ring failure, Imbalance, progressive cracking, overspeed

Electrical arcing

Broken teeth, burned bearings due to Vibration, misalignment, metal fatigue, Contaminated oil

Electrical burnout/winding failure due to line surge, excessive moisture, overload, dirty environment

Paid Liability Claims

<u>FY24</u>	<u>FY25</u>
\$4,382,417	\$3,021,408

Open Claim Counts

<u>July 2025</u>	
<u>Auto</u>	<u>General</u>
14	11
<u>Civil Rights</u>	<u>Environmental</u>
622	0
<u>Medical Malpractice</u>	
28	
<u>Professional</u>	
32	
<u>Employment Practices</u>	
24	
<u>Total</u>	
731	

Website:

[P&L Webpage](#)

Contact Us

Director
Jason Gates
(608) 266-2421
Jason.Gates@wisconsin.gov

Property & Liability Program Manager
Brad Templin
(608) 267-0643
Bradley.Templin@wisconsin.gov

Sr. Property Specialist
Andrew Eisler
(608) 266-0168
Andrew.Eisler@wisconsin.gov

Sr. Liability Specialist
Paula Sohn
(608) 267-2731
Paula.Sohn@wisconsin.gov

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

REGISTER NOW FOR THE THURSDAY, OCTOBER 22nd 2025 - IN PERSON RISK MANAGEMENT CONFERENCE!



Experts Corner

Katie Vohs

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

Here at the State, we experience many different types of property damage claims. From lighting damage to electric fences, to water damage affecting multi-million-dollar pieces of equipment, to hail affecting an entire campus, we experience quite an array of claims throughout the year. Risk Managers can proactively prepare for property damage claims by assessing the various risks throughout their agency locations and preparing your agency contacts for what may be needed if a loss occurs. Regardless of the size or type of the claim, preparation is key to creating a smooth claim process. It is essential to establish clear internal protocols for immediately reporting potential claims, evidence preservation, and documentation throughout the life of the claim. Also, having contact information on approved restoration contractors readily available throughout your various locations will ensure quick and appropriate mitigation of the loss.

Sedgwick is always available to answer any questions and provide direction immediately after a loss occurs. We would like to get involved as quickly as possible in order to inspect the damage during the remediation process and before repairs take place, collect evidence, engage necessary experts, and work with the contractors involved to come to an agreeable scope. We hope you have a great rest of the summer with no property claims, but if you do, know that we are here to assist!