

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

November 2025
FY26, Quarter 2

P&L Manual Link



Emergency Response Vendor List

Whenever an agency experiences a loss that involves water, fire, or smoke, it is extremely important to mitigate damages timely. 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
FY25	FY26
\$332,055.42	\$300,263.61
Property w/o Auto	Property w/o Auto
FY25	FY26
\$3,522,320.17	\$2,400,747.39

*Does Not Include Excess Payments

Risk Mgmt. Conference Wrap Up

Thank you for all who attended the 30th annual State Risk Management Conference – *Vibe to Thrive*. Attendees enjoyed their day with Director Jason Gates presentation of the “*State of State Risk Management*,” round table discussions, various breakout sessions and ended their day with keynote speaker Tim Eggebraaten and his presentation “Finding Your Beat, the Rhythm of Life.” In addition to all of this, the third ever State Risk Management Excellence Awards took place. If you have any future session, scheduling, or other general conference ideas you’d like to share, please contact Brad Templin. Thanks again for attending!

State of Wisconsin Auto Crash Response Plans

Vehicle crashes involving State of Wisconsin/University of Wisconsin System owned vehicles can result in significant consequences which leave the state and the agency/campus open to potential workers compensation exposures, legal liability, damage to state owned/campus owned assets, financial burdens and perhaps more importantly, reputational risk/damage.

If not already in place, agency risk contacts/managers should have designated “Crash Response Plans” in place that outline for employees what actions need or should be taken after auto losses occur that alleviate the question of “What do I do?”

Best Practices to adopt within an agency/campus Auto Crash Response Plan include:

Safety First

Safety of the employee should be primary. State owned vehicles involved in the loss should be moved out of traffic when and where applicable and when safe to do so. If the state-owned vehicle cannot be driven to safe location, employees, should wait in a safe place until emergency personnel arrive on the scene. When in doubt always call 911. Always allow first responders to document the loss (the crash, documentation of injuries) while prioritizing care.

Follow Documentation Procedures

Accurate and prompt documentation is crucial for several different entities which may include but not be limited to internal investigations, insurance claims, and or legal defenses/representation. Incidents should be reported per agency/campus specific/preferred guidance (i.e. Holman fleet management, supervisors, fleet managers/contacts, risk managers, or other designated contacts within the organization. Exchange names, phone numbers, insurance details between all parties. Take photos and or videos to capture the extent of damages, vehicle positions, road condition and any relevant signage, attempt to identify if anyone (other than those involved in the accident) witnessed the crash that can provide an unbiased statement based on what they observed.

State the Facts

Remain calm, professional and avoid making statements assigning fault or implications of liability. State just the facts to what happened and allow police to fully investigate the accident. “Wisconsin Nice” is a thing however this is not the time to omit fault or guilt, even apologizing can be interpreted as an admission of guilt so try to concentrate on providing objective information without speculation.

Notification To Agency/Campus Stakeholders

A structured reporting process provides the essential infrastructure for a quick and effective claim process response. After safety and care have been prioritized, employees should get applicable

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THANK YOU TO ALL WHO
ASSISTED IN SENDING IN DATA
SETS FOR FY26 PREMIUM
DEVELOPMENT!

reports ([DOA6496](#)) reviewed and signed by their supervisors so it can be shared with designated contacts in the agency/campus and the Bureau of State Risk Management.

Post Loss Review/Loss Control Implementation

Review of losses is extremely important, especially those that have been identified by way of frequency or severity resulted in a large loss (property damage medical and/or bodily injury) can help your agency/campus understand what happened and implement corrective actions to prevent reoccurrence. When available, video evidence should be reviewed to clarify or substantiate the sequence of events based on previously made statements. This is where a litany of contributing factors like weather, road conditions, driver behaviors, or vehicle conditions can be reviewed to determine if additional training, like defensive driving can be improved.

Safety Strategies to Prevent Slips, Trips and Falls

Slips, trips and falls have the ability to be problematic not only in severity but frequency. One slip, trip or fall could result in a very serious injury while at the same time several smaller slip, trip or fall outcomes can end up resulting in “death by a thousand cuts,” essentially resulting in large financial burden/outcome. Prevention in this area requires attention to flooring/surface types, the cleaning/maintenance process, matting and footwear.

Steve Simon, Senior Risk Control Manager at Safety National says, “If your location is not evaluating conditions like weather exposure, foot traffic, and matting effectiveness, you are missing some of the most critical factors in preventing slip, trip and fall incidents.” With that said, how can your agency/campus mitigate or possibly negate slip, trip or falls from occurring on your premises?

Invest in a Formal Slip, Trip and Fall Program

Programs may include:

- Defined roles and responsibilities for hazard identification and response.
- Incident tracking and trend analysis.
- Embedded training with new hire orientation and ongoing safety communications.
- Auditable checklists specific to slip and trip risks, like matting and cleaning/maintenance protocols that are not just general safety walkthroughs

Optimize Your Matting

Best practices for mats may include:

- Using 9 to 15 feet of matting at entrances to capture moisture and debris before it hits hard floors during inclement weather.
- Matching mat types to location. Absorbent mats should be placed near water fountains and restrooms, scraper mats (designed to remove dirt, mud, and large debris) should be located at outside entrances, and high-traction mats (designed for grip and stability) are best for industrial zones.
- Regularly inspecting mats for curled edges, tears, and saturation, and replacing as needed.
- Establishing vendor oversight to ensure proper maintenance and rotation schedules.

Inspect Transitions, Stairs, and Lighting

Overlooked areas include but not limited to:

- Fixing elevation changes, so that any difference over a quarter inch is beveled, repaired, or clearly marked.
- Enhancing stair contrast using colored tread nosing and ensuring handrails are visible, accessible, and local code compliant.
- Auditing lighting to ensure that walkways, stairwells, and entrances are well lit and free from glare, particularly where flooring may already be reflective.

Prioritize Floor Maintenance

Make sure maintenance preserves or enhance surface friction:

- Using floor chemicals appropriate to the floor type and never mixing incompatible products.
- Assigning different mops and cleaning equipment for back-of-house and public areas to avoid cross-contamination.
- Training janitorial staff to follow product dilution instructions and drying times to reduce residue buildup.
- Inspecting floors regularly for gloss buildup or porosity loss, which can increase slippery conditions.
- Ensure a snow removal plan is in place during the winter months.

**Paid Liability Claims
Through October**

<u>FY25</u>	<u>FY26</u>
\$1,321,384	\$1,354,891

Open Claim Counts

November 2025	
<u>Auto</u>	<u>General</u>
16	12
<u>Civil Rights</u>	<u>Environmental</u>
822	0
<u>Medical Malpractice</u>	
29	
<u>Professional</u>	
44	
<u>Employment Practices</u>	
24	
<u>Total</u>	
947	

Website:
[P&L Webpage](#)

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

Program Customization For Your Unique Environment and Risks

Every workplace is different. Tailor strategies:

- Mapping traffic paths and identifying hazards by area use and occupant behavior.
- Piloting new solutions, like spill detection or spill-detecting floor coatings, before a full rollout.
- Engaging with flooring manufacturers or vendors for cleaning guidance specific to the material and exposure.