

# Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

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FY26, 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.

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

Auto FY25	Auto FY26
\$650,774.39	\$568,748.61

Property w/o Auto FY25	Property w/o Auto FY26
\$4,877,169.61	\$4,479,738.39

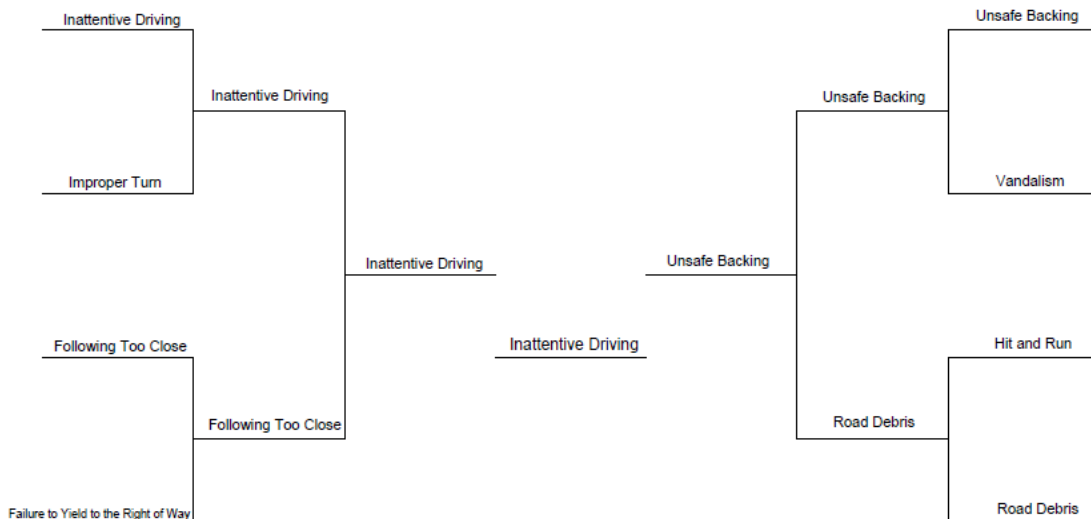
\*Does Not Include Excess Payments

## Excess Insurance Renewals

FY27 Property & Liability Excess Insurance Renewals are currently underway with the assistance of the State's broker of record, Gallagher. Depending on your job duties and your access to certain items of information, you may have been asked to provide a certain set of data or information regarding an asset or an exposure. Some examples of a common data set request, for all agencies are the values (buildings, contents, property in the open, vehicles etc.) and corresponding Construction, Occupancy, Protection and Exposure data sets or a piece of information that is extremely unique to your agency, like the number of sworn law enforcement staff employed by your agency. The amount of information that underwriters (who assess the states risks/exposures) requires an immense amount of information to be forwarded to them. To give a brief behind the scenes look into this endeavor (to show the weight of this process), earlier this month, a total of 23 emails full of attachments containing various types of underwriting materials were forwarded to Gallagher for the property renewal, while an additional 20 emails (again, filled with various types of underwriting data) were forwarded to Gallagher to assist with the excess liability renewal at the end of February.

## Auto March Madness

Since the beginning of FY26 there has been a total of 205 Auto property incidents and or claims recorded/reported in the Riskconnect Risk Management Information System. In celebration of March Madness, we took look into the top detailed causes of losses (excluding animal losses) put them head-to-head to see what detailed causes of loss would make up the *Elite Eight*, down to the *Final Four*, based on the frequencies which causes of loss, regrettably had the highest scores to punch their tickets to the *Championship* round.



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**THANK YOU TO ALL THOSE WHO ASSISTED IN SENDING IN DATA FOR OUR FY27 INSURANCE RENEWAL EFFORTS!**



If you, your fleets or agency/campus leadership are interest in obtaining more information or tools to assist in the mitigation of auto loses related to inattentive/distracted driving. Please see the links found below:

Available all year round, the [NSC offers a variety of free resources](#) to help create safer roads for all.

- [Driver Safety Toolkit](#) (Member Exclusive – State Agency’s may [reach out](#) if assistance needed) that includes videos, tip sheets, 5-minute safety talks, posters, and more.
- [Distracted Driving Playlist](#)
- The [Just Drive](#) pledge to drive distraction-free

## Daylight Savings Time and Increased Chances of Fatal Losses

Daylight Savings Time (DST) began on March 8<sup>th</sup> and ends later this year on November 1<sup>st</sup>. DST was first implemented by Germany in 1916 during WWI with the initial intent being to conserve energy. The U.S. adopted the practice in March of 1918. The U.S. repealed it after WWI but then brought it back from 1942-1945 during WWII. The Uniform Time Act of 1966 officially standardized the start and end dates with the most recent changes coming in 2007 by way of the Energy Policy Act of 2005 which extended DST to its current duration of (beginning in March and ending in November).

Suffice to say, you’ve been springing forward and falling back since you’ve been born. Depending on who you speak with, various rationales are provided on why we collectively continue the practice of DST with proponents providing advocacy whereas detractors provide equally qualified analysis on why the practice should be repealed.

For some, it’s just not a clock change, it’s a health hazard. The lost hour in spring disrupts your [circadian rhythm](#) raising risk for heart attacks, strokes, mood disorders, workplace and vehicle accidents.

In a 2020 study by [Current Biology](#) it was determined that the Spring DST transition increased fatal traffic accidents by 6% in the United States with the highest potential of fatal accidents taking place in the morning hours.

What are the possible causes/characteristics in the first week of DST related to this increase?

- **It’s darker early in the morning.**  
*Greatest increase in fatal collision risk occurring between the hours of 6AM and 8AM.*
- **The sun is angled differently in the morning**  
*The sun could be at a position that makes it more likely to obscure your vision, especially those who are traveling in an eastern direction.*
- **Drivers may be drowsy due to the time change**  
*In general, it’s estimated that 6% to 11% of law enforcement reported motor vehicle crashes are caused by drowsy drivers. When fatal losses are taken into consideration, the percentage jumps to 16% to 21% in which drowsiness was a factor in losses resulting in a fatality.*
- **More animals on the road**  
*Spring migration patterns still increase wildlife activity overall.*

DST, at least for the time being, is a fact of life that we all must deal with, however it’s important NOT to become too complacent about the topic and be sure to acknowledge the research-based facts. Those facts being when you boil everything down, your potential to be involved in an auto accident during DST and for that accident to result in a fatality irrevocably changes due to a simple act of springing forward or falling back, therefore it’s imperative to practice and engage in the practice of Defensive Driving.

### Key Components of Defensive Driving

The [atlantictraining.com](#) breaks down the Key Components of Defensive Driving as follows:

- **Anticipation & Awareness:** Constantly scanning the road, checking mirrors, and predicting what other drivers, pedestrians, or cyclists might do (the "what if" scenario).
- **Space Management:** Maintaining a safe following distance—often called the "**three-second rule**"—to ensure enough time to react and stop safely.
- **Speed Management:** Adjusting speed to fit road, traffic, and weather conditions rather than just adhering to the posted limit.
- **Avoiding Distractions:** Keeping full attention on the road, putting away phones, and limiting distractions inside the vehicle.
- **Visibility:** Ensuring you can see (using headlights, cleaning windshields) and that you are visible to others (using turn signals in advance).

## Paid Liability Claims Through February

FY25	FY26
\$2,453,784	\$2,020,290

## Open Claim Counts

March 2026	
Auto	General
20	12
Civil Rights	Environmental
735	0
Medical Malpractice	
30	
Professional	
20	
Employment Practices	
25	
Total	
842	

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

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## Cybersecurity and Information Security Services Contract

