

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

December 2018
FY19, Quarter 2

Thank You

Hello and welcome. I would like to extend a sincere thank you to everyone who was able to be with us at the Alliant Energy Center on November 1st and 2nd for our 23rd State Risk Management Conference. Your attendance and interest in our session topics helped achieve a successful conference. I thought the closing luncheon presentation was one of our best and the message around “The Intangible It” was built around a concept that could be applied in our everyday lives. I’d also like to take this time on behalf of everyone here at the BSRM to thank you for all the work that you do for your respective agencies as overall program success begins with you. I’d like to close wishing you and your families nothing but the best this Holiday season and a very Happy New Year.

-Contributor Jason Gates

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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

| | |
|-------------------|-------------------|
| Auto | Auto |
| <u>FY18 Q1</u> | <u>FY19 Q1</u> |
| \$100,652.56 | \$117,582.35 |
| Property w/o Auto | Property w/o Auto |
| <u>FY18 Q1</u> | <u>FY19 Q1</u> |
| \$3,737,373.03 | \$2,271,902.91 |

Risk Management Spotlight: Meet Paula Sohn

I joined the Bureau of State Risk Management in August of 2018 as a Risk Management Specialist-Senior. Previously I worked for a large Madison-based insurance carrier working as a casualty (liability) claim adjuster. In addition, I have a strong background in relationship management, marketing and customer service. I studied marketing in college. I have a wide range of hobbies including studying percussion in Havana Cuba to Halibut fishing in Alaska. I feel lucky to be working with such a great team of people who really care about what they do. I am looking forward to working with you all as well.

-Paula Sohn



Winter in Wisconsin Preparation Tips

It’s that time of the year again, with that said it’s important to remind your agency to take some extra time to prepare for the increasing colder weather. **Please engage appropriate personnel within your agency/campuses for their expertise and assistance.**

- 1) First and foremost is always employee safety. Please be careful and always take a minute to plan before you start any maintenance related project.
- 2) Protection of our buildings and contents is also very important, so please connect with appropriate personnel (i.e., maintenance & facilities management) to ensure every effort is being taken to reduce the potential of loss that could be caused by the forecasted temperatures.
- 3) Arrange for constant or frequent inspections of your buildings to identify freezing pipes, water, and other loss events. If you find a suspect area, contact emergency mitigation vendors along with your risk management personnel right away. The sooner an event is mitigated properly, the less damage and cost that your agency/campus will experience

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4) [Emergency Response Vendors](#) should always be your go to resource in the event you discover a loss. This list (link above) is advisory and not a complete list of vendors that may be available.

Also see links below for some preparation tips. Note, in some cases it may make sense to leave a slow trickle of water flowing – Please consult with appropriate personnel for assistance.

Preventing Ice Dams

<https://disastersafety.org/ibhs/ice-dam-risks-commercial/>

Freezing Pipes

<https://disastersafety.org/ibhs-news-releases/freezing-pipes-prevention-4/>

Please do not hesitate to contact us. Also, please feel free to forward this information to others within your organization. Stay warm and work safely!

– Contributor Andrew Eisler

Liability Liaise

As the Holidays approach, parking lots present even more challenges than usual. I hope in this article you will find some facts and tips to keep you out of a parking “jam”.

According to the Insurance Institute for Highway Safety, 14 percent of all vehicle collisions that result in damage claims occur in parking lots. Parking lots are congested, accommodating a high amount of vehicular traffic and pedestrians. Parking garages have many “blind spots” where you can’t see much of anything around the corner and you/or your view is obstructed. Proceed with caution.

In the last fiscal year, there were 20 parking lot accidents reported to the BSRM resulting in \$25,037.59 in paid auto liability losses under our program.

While in the parking lot always be on the lookout for pedestrians and small children. Especially this time of year when children are excited, and parents are distracted. You as a pedestrian should use the walkway if possible. Put your phone away and pay attention to your surroundings. 25% of all parking lot accidents are caused by vehicles backing up. Look for pull-through spots to avoid having to back up. If you are backing, “use your head” to visually check where you are going. Never rely solely on mirrors or rear-view cameras.

Usually there is less congestion if you are using a side door of the mall or a secondary entrance. Less congestion equals lower risk of collision. However, parking front and center might be a safer option at night because it is usually a well-lighted area. Places with low or dim lighting are likelier sites for criminal activity and the low visibility can also result in slips, trips and falls.

Sloooowww down! Good communication is essential, use your turn signals. Keep alert and watch for other drivers and pedestrians who are on the move.

– Contributor Paula Sohn

Experts Corner

Dave Brown

Company: **Sedgwick**

Position: **Regional General Adjuster**

Winter is here- a bit early perhaps, but definitely upon us! With that comes the inevitable winter claims. It would be good to plan and winterize, with emphasis on avoidance. If a building is not in use, and if possible, turning off the water and draining the plumbing systems is certainly recommended. If this is not an option, then proper care must be taken to ensure adequate heat. Periodic checks are suggested to ensure that the heat systems are operating properly. If we do have a frozen pipe and subsequent water damage, early discovery and implementation of proper mitigation is key. Please, please contact an emergency response mitigation contractor ASAP. Another “feature” of winter we see all too often is heavy snow on roofs and resulting collapse as well as ice dams and water intrusion being yet another “benefit” of winter. Obviously, personal safety is priority, but if it can be safely done, alleviating weight of snow build up and removal of same along the eaves is a good preventative measure that should be taken.

Paid Liability Claims

| <u>FY18 Q1</u> | <u>FY19 Q1</u> |
|----------------|----------------|
| \$456,357 | \$476,048 |

Open Claim Counts

| December 2018 | |
|-----------------------------|----------------------|
| <u>Auto</u> | <u>General</u> |
| 25 | 37 |
| <u>Civil Rights</u> | <u>Environmental</u> |
| 297 | 2 |
| <u>Medical Malpractice</u> | |
| 54 | |
| <u>Professional</u> | |
| 19 | |
| <u>Employment Practices</u> | |
| 30 | |
| <u>Total</u> | |
| 464 | |

Website:

[P&L Webpage](#)

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

