

# Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

September 2020  
FY21, Quarter 1

## BSRM Happenings

FY21 Property and Workers Compensation Premium Development Data request were sent out to respective agency contacts on 09.25.20. This compiled data assist the bureau in the calculation of premiums charged out to agency's based on a multitude of factors including but not limited to: Property Values, Experience (claims) and pending reserves in Property and Experience (claims) budgeted full time positions and LTE payroll in Workers Compensation.

Due to COVID-19 this year's in person Risk Management Conference has been transitioned to a Virtual Conference scheduled to take place in early November 2020. Look for updates from BSRM in the coming weeks for date and times.

## Risk Management Spotlight: Meet Gwen Ezell

I joined UW-Madison in 2017 and am currently in the role of Assistant Director of Risk Management. I have 29 years of risk management and insurance experience, previously working as Global Risk Manager for Abbott Laboratories, Corporate Risk Manager for ACE Group (now Chubb) Insurance and other organizations. As with many risk managers, my responsibilities at UW-Madison are far-reaching. In addition to providing management and oversight of UW-Madison's worker's compensation program, I also provide leadership in managing the University's property, liability, automobile, cyber and international risk exposures, claims and self-funded programs, having the pleasure of working with fantastic colleagues and fellow risk managers! I earned my MBA in Risk Management and Insurance from UW-Madison, BS degree in Organizational Behavior from Northwestern University and obtained my Chartered Property Casualty Underwriter (CPCU) designation...many years ago.

## Property Claims Reporting

Proper procedure, as outlined in the P & L Manual, ensures accurate and timely adjudication of property claims. All property claims are expected to be concluded within 120 days from the date of loss. If a claim cannot be brought to closure within this time frame, a written extension request must be submitted to [Andrew.Eisler@wisconsin.gov](mailto:Andrew.Eisler@wisconsin.gov) advising of the reason. State property coverage pays the lower of either the cost to repair or to replace with a like unit or model less the applicable deductible. Both repairs and purchases should be supported with two (2) estimates if the damages are over \$2500.00, sales tax excluded. Betterments or upgrades are not covered, and these costs should be deducted from the claim.

(Continued on next page)

## 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

Auto	Auto
<u>FY19</u>	<u>FY20</u>
\$574,007.00	\$322,807.00
Property w/o Auto	Property w/o Auto
<u>FY19</u>	<u>FY20</u>
\$7,923,186.00	\$9,879,177.00

A claim submitted for payment must include a signed Proof of Loss form, DOA 6414, and all supporting documentation, including calculation of applicable deductible, salvage value and recoveries. Without proper documentation, claims will be returned to the agency. Appropriate property claim documentation should include the following:

- Photographs of damage if available
- 2 written estimates if damage exceeds \$2500.00 (do not include sales tax)
- Copies of purchase orders or final invoices supporting repair or replacement
- Signed Lightning Losses Affidavit, DOA 6740 (required when lightning is the cause of loss)
- Narrative, such as the General Incident Report, DOA 6441, and any correspondence describing what happened to cause the loss
- If numerous bills and charges are associated with the claim, provide a summary sheet describing and detailing the individual charges
- Police report (required for theft, robbery, or burglary claims to document forcible removal/entry and to substantiate vandalism claims)
- A signed Proof of Loss Form, DOA-6413

## Did You Know....

### BUREAU OF STATE RISK MANAGEMENT MISSION STATEMENT

“We provide active leadership to assist all State of Wisconsin agencies in protecting their employees, the general public and the State’s physical assets. Through our highly skilled, dedicated staff we provide guidance and direction to empower state agency staff in preventing losses and minimizing the impact of losses.”

The BSRM statewide risk management program was created when the State Self-funded Liability Program was established in 1975 to pay for liabilities incurred by State officers, employees, and agents while acting within the scope of their employment. In July 1980, the State Self-funded Property Program was established. Prior to that time, State-owned properties were included with a program administered by the State Insurance Commissioner’s Office that included local government and other municipal properties.

Please never hesitate to contact us for guidance, questions, or concerns. Working together using standards and practices set forth provides continuity in the State Self-funded Property and Liability Program. It is truly our pleasure to assist you.

-Contributor Paula Sohn

## Experts Corner

**Dave Brown**

Company: **Sedgwick**

Hello All: Just reaching out to remind everyone that winter is coming, and that means preparations for winter related claims. With COVID creating more than our share of obstacles, I expect it will create even more difficulty than usual to monitor buildings and locations, especially remote locations, that are susceptible to freeze and weight of snow. However, a bit of prevention now may save us all grief later- let’s make sure we have plans in place and loss control measures to stay on top of the situation. As you are aware, we have emergency response contractors state-wide, and should we have a freeze and resulting water loss, time is key. I am available after hours via cell and email, **608-572-4407** and [David.Brown2@sedgwick.com](mailto:David.Brown2@sedgwick.com). Thanks, and here is hoping for a mild winter!

## Paid Liability Claims

<u>FY19</u>	<u>FY20</u>
\$7,050,468	\$10,182,631

## Open Claim Counts

<u>September 2020</u>	
<u>Auto</u>	<u>General</u>
30	41
<u>Civil Rights</u>	<u>Environmental</u>
402	2
<u>Medical Malpractice</u>	
56	
<u>Professional</u>	
20	
<u>Employment Practices</u>	
29	
<u>Total</u>	
580	

## Website:

[P&L Webpage](#)

## Contact Us

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