

Property & Liability Outreach

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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>FY20 Total</u>	<u>FY21 Total</u>
\$322,790	\$467,390
Property w/o Auto	Property w/o Auto
<u>FY20 Total</u>	<u>FY21 Total</u>
\$9,879,194	\$9,528,980

Amounts Paid Do Not Include Recoveries

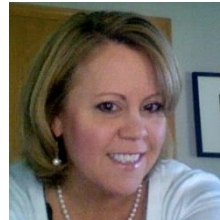
FY22 Renewal Update

BSRM with the assistance of the state's broker of record, Gallagher, just finished up not only the Excess Property & Liability renewals for FY22 but several other boutique policies critical to secure State of Wisconsin assets. As like in recent years, a combination of market factors in both the Property and Liability markets coupled with our trending loss history resulted in nominal premium increases but no changes to either program Self Insured Retentions. The SIR for the property program remains in place at \$4 Million per occurrence with a \$6.5 Million aggregate with \$100,000 maintenance deductible for each and every claim. On the liability side of the house, the state's SIR remained at \$5 Million each incident/loss with 1/6 of each and every million per loss for the next \$6 Million which if you've done the math is another \$1 Million.

Risk Management Spotlight: Meet Megge Fleming

I joined UW-Madison in March 2020 in the role of Liability Risk Manager – yes the same time COVID-19 caused everyone to go into quarantine mode! My responsibilities include management of UW-Madison's liability program (including automobile liability, general liability, and related risk analysis activities), administration of the driver authorization program, vendor certificate of insurance program management, as well as development, review and analysis of contractual risk transfer arrangements.

I have over 25 years of combined experience in Risk Management, Audit, Compliance and Finance. Prior to joining UW-Madison I was the Internal Audit Manager for Great Lakes/Nelnet, and previously enjoyed careers with both large and small organizations including Hewlett Packard Enterprises, WEA Insurance, Group Health Cooperative of South Central WI and CUNA Mutual Group. I received my BBA from Edgewood College, and hold several professional designations, including Associate in Risk Management (ARM), Certified Risk Management Assurance (CRMA), Certified Internal Auditor (CIA), and Certified Information Systems Auditor (CISA). On a personal note, I enjoy playing tennis, kayaking, walking the dogs with my husband, David, and *really* looking forward to more travel in the future! Despite working entirely remote for the first 17 months of my tenure at the UW-Madison, it's been a pleasure working with and getting to know an amazing group of colleagues and fellow risk managers! Looking forward to acclimating (back) to campus life and getting an opportunity to meet many of you in person this Fall!



Why Your Windshield is So Expensive

As some of you may know, BSRM contracts with Safelite by way of an RFP for all vehicle glass repair and replacement for State and University owned autos. We are currently in the last year of this contract's optional extension however ended up seeing a 25% increase across the board in the contracted cost associated with the services that Safelite provides which will result in higher invoices being born.

Unfortunately, it appears this cost may be a new normal for a multitude of reasons, everything from absence of competition in the marketplace, supply chain disruption and staffing issues due to Covid to technological advancements in Advanced Driver Assistance Systems (ADAS). ADAS is the general term for the electronic systems that are integrated into your vehicle to help one drive and park more safely. Common examples you may be familiar with are things like lane assistance, pedestrian collision avoidance and adaptive cruise control

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just to name a few.

Whether you know it or not, there are sensors all over the vehicle that are driving up repair cost however one area in particular, your windshield, a lot of the sensors noted above are located directly behind your windshield. If your windshield gets damaged to the point where it needs to be replaced, not only are you replacing the glass but the sensors that power the ADAS need to be recalibrated which will add additional cost.

According to research by LexisNexis Risk Solutions, ADAS vehicles showed a 27% reduction in bodily injury claim frequency and a 19% reduction in property damage frequency. While these features are great for safety, they do come at a cost. In this case, the cost is showing up in the form of unexpected repair bills for what would otherwise be considered minor damage. Things like a damaged bumper or cracked windshield are now costing drivers more than ever, and it's all because of the advanced technology that drives these life saving features. Essentially the cost is still there but just reallocated. If you are interested in seeing how much it would cost to replace your windshield, click [here](#) for a no-obligation quote.

Liability Liaise

In our last newsletter (*March of 2021*) we communicated that one year into the global pandemic, insurance companies had begun developing defense strategies and emphasizing risk mitigation to their insureds to combat what was thought to be a "Wave of litigation claims." With that said, states braced for a wave of Covid lawsuits...that wave never arrived.

For context according to the Pew Charitable Trust, 30 states, Wisconsin being one of them, instituted liability protections designed to protect business from Covid lawsuits, out of fear that companies would be sued for exposing not only workers but customers and vendors to the virus.

Champions of these newly instituted laws say one of the reasons why; is statutes have scared off the potential litigation while maybe the truer sentiment is with a virus that spread so quickly, how can anyone pinpoint with any degree of certainty the exact time and location where they became infected? Another reason could possibly be, Workers Compensation Claims. If employees got sick on the job, they most likely pursued recourse through that means.

Most or many of the state laws that were enacted by states were based on model legislation distributed by the American Legislative Exchange Council, ALEC. The ALEC model bill titled the [Liability Protection for Employers in a Declared Disaster or Public Emergency Act](#) essentially stated proprietors or businesses could operate during a declared disaster or public emergency without the threat of civil litigation if they complied with or made a "good faith effort" to comply with applicable federal, state or local regulations, order or laws.

Time will tell to see if any claims of significance come to fruition that establish case law however it seems as if the legislation that has been brought forth has or will make it harder to establish a good case with merit to proceed.

Experts Corner

Katie Vohs

Company: **Sedgwick**

Position: **Regional General Adjuster**

I want to thank everyone for welcoming me into the state. I have noticed in the few months of working with everyone that there are some agencies that are very responsive and great at assisting the claim handling process. There are also some agencies that are not so responsive. This can result in quite a bit of unnecessary billing on the claim files. I would like to remind everyone that I am here to help you through the claim process and move the claim toward resolution. It is very important for us to work together and assist each other in getting the claim processed and paid out as quickly as possible. I am willing and able to assist in any way I can and need your help in making sure that we are able to seamlessly handle the claim from the first notice to resolution. If you have any ideas or feedback that may assist with improving this process, please let me know. I will be reaching out to some of you, as we move forward, to work on improving the claim process.



Paid Liability Claims

<u>FY20</u>	<u>FY21</u>
\$10,793,122	\$4,185,105

Open Claim Counts

<u>July 2021</u>	
<u>Auto</u>	<u>General</u>
16	26
<u>Civil Rights</u>	<u>Environmental</u>
526	0
<u>Medical Malpractice</u>	
36	
<u>Professional</u>	
18	
<u>Employment Practices</u>	
27	
<u>Total</u>	
649	

Website:

[P&L Webpage](#)

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