

Property & Liability Outreach

Produced by Department of Administration Bureau of State Risk Management

March 2022
FY22, 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	Auto
<u>FY21</u>	<u>FY22</u>
\$358,033.10	\$304,820.50

Property w/o Auto	Property w/o Auto
<u>FY21</u>	<u>FY22</u>
\$4,580,951.58	\$2,566,912.50

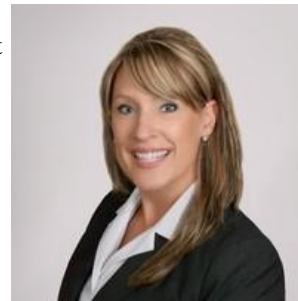
*Does Not Include Excess Payments

Excess Insurance Renewals

FY23 Property & Liability Excess Insurance Renewals are currently underway with the assistance of the State's broker of record, Arthur J. Gallagher & Co. In addition to excess Property and Liability insurance, the Bureau of State Risk Management purchases several insurance products which supply the state with coverage for things like Fine Arts, Aviation, Boiler & Machinery, Marine Cargo and a plethora of other niche and boutique policies for various agencies. The intent of these insurance products varies, as some policies are standalone products, meaning there is no coverage in or under the Self-Funded Program where others are purchased to insulate (mitigate) losses covered under/within the Self-Funded Program to act as various stop losses for different types of risk. If you are interested in learning more about how the State's Self-Funded Program works or your agency has a unique risk you'd like to discuss further, contact Bradley Templin.

Risk Management Spotlight: Meet Lyn Roy

Hello, my name is Lyn Roy. I am part of the Gallagher team that provides risk management and insurance services to the State of Wisconsin. I consider myself an extension of the bureau's risk management team. What I love most about working with the State is being able to work with all of the agencies. Each has its own unique risk profile, and I enjoy helping them find the best solutions for their specific exposure. I have over 30 years of experience working in the insurance industry, and I attribute my success to my firm belief in following "The Golden Rule" to treat others how you want to be treated. I enjoy helping my clients understand what insurance policies make sense for them and exploring other methods of controlling risk. I'm looking forward to meeting some of you at the DOA Risk Management Conference in November!



"Unprecedented" Rise in Auto Thefts

According to the National Insurance Crime Bureau (NICB), car thefts nationwide increased by 16.5% in 2021 compared to 2019, and nearly 29% compared to 2017. State-wise, certain jurisdictions such as Colorado and Wisconsin posted 79% and 74% more auto theft incidents in 2021 than in 2019, respectively.

Keeping Your Car Safe: Tips for Preventing Auto Theft

1. LOCK YOUR DOORS
2. REMOVE YOUR KEYS FROM THE VEHICLE
3. DO NOT LEAVE A SPARE KEY NEAR YOUR VEHICLE
4. CLOSE THE WINDOWS
5. PARK IN WELL-LIT AREAS
6. INSTALL AN AUDIBLE ALARM SYSTEM AND ANTI THEFT DEVICE
7. INSTALL A VEHICLE IMMOBILIZER SYSTEM
8. INSTALL A TRACKING SYSTEM
9. DON'T LEAVE VALUABLES IN YOUR VEHICLE
10. BE ALERT

In This Issue:

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THANK YOU TO ALL THOSE WHO ASSISTED IN SENDING IN DATA FOR OUR FY23 INSURANCE RENEWAL EFFORTS!

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WHAT TO DO IF YOUR VEHICLE OR STATE ISSUED VEHICLE IS STOLEN

If your own personnel vehicle or state vehicle is stolen, contact the police immediately. The NHTSA says you may need to provide the following information to the police:

- The year, make, model and color of the car
- License plate number
- Vehicle Identification Number (also called the "VIN")

If state owned vehicle is stolen, after the police are contacted, contact the Fleet in which the vehicle was procured and or your agency/campus Risk Management for further direction. For more information on Keeping your car safe, click [here](#).

Liability Liaise

In recent years Employment Practices matters have seen an uptick in not only their frequency but severity. One reason for this is these losses are very hard to forecast, control and or mitigate. There are various reasons for this however Risk Managers across the enterprise should be aware of the following trends in 2022:

1. SOCIAL MOVEMENTS

Examples include but not limited to the #MeToo and Black Lives Matter movements.

2. PANDEMIC-RELATED CLAIMS

Increased risk of exposure to employment-related claims alleging wrongful termination, discrimination, retaliation, and many others.

3. WORKPLACE HEALTH AND SAFETY

Increase in safety violation claims filed under Occupational Safety and Health Act (OSHA) alleging unsafe workplace causing sickness or death due to COVID-19.

4. LEAVE CLAIMS (FMLA & FFCRA)

COVID-19 spurred the passing of the Families First Coronavirus Response Act which provided employees with another avenue to recover damages.

5. WAGE AND HOUR CLAIMS

Altering work arrangements and compensation structure may be necessary to keep your agency/campus afloat but such changes may inadvertently alter job classification status of their workers which may lead directly to a Fair Labor Standards Act (FLSA) claim.

6. DISCRIMINATION CLAIMS

Laid off or furloughed employees may bring claims under federal and state antidiscrimination laws challenging the purported reason they were selected for an adverse employment action.

7. RETALIATION CLAIMS

There is a trend with employees alleging retaliation for objecting to unsafe working conditions due to exposure to individuals with COVID-19 symptoms in the workplace

8. WRONGFUL TERMINATION CLAIMS

Can arise out of a multitude of COVID-19 related issues. Examples include employee being terminated for complaining about lack of PPE or an employee being terminated for lodging complaints about coworkers with COVID-19 symptoms reporting to work.

9. DISCLOSURE OF CONFIDENTIAL INFORMATION CLAIMS

The ADA requires all medical information about a particular employee be stored separately from the employee's personnel file. Expanded testing capability exposes the employer to an array of privacy-related issues. For more info on this subject click [here](#).

Paid Liability Claims Through February

FY21*	FY22*
\$1,773,585	\$1,520,287

*Court cases stalled /pushed back due to COVID

Open Claim Counts

March 2022	
Auto	General
10	23
Civil Rights	Environmental
463	0
Medical Malpractice	
14	
Professional	
27	
Employment Practices	
20	
Total	
557	

Website:
[P&L Webpage](#)

Contact Us

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

Experts Corner

Katie Vohs

Company: Sedgwick

As many of you have experienced, some losses can result in an extensive amount of damaged contents, some of which come with very high dollar values. Contents damage can not only greatly increase the size of the claim, but it can also be quite the undertaking to fill out the inventory spreadsheet, research replacement costs, complete the replacements, and provide all of this documentation for our review. We need to remember that not only do we respond to losses, but we must also do our best to prevent some damages from occurring in the first place. We ask that you review where contents are located and how they are being stored at your locations. One great way to prevent damage is to keep contents (especially valuable contents) from sitting on the floor of the lowest level of a structure. When flooding or sewer backups occur, any contents sitting on or near the floor will likely be damaged. Another good idea is to store valuable items or equipment inside a cabinet or cover expensive equipment/instrumentation with a plastic cover when not in use. While we can't prevent all contents from being damaged, just reaching out to your various locations and asking for them to review how their contents are stored may help prevent large contents losses down the road.

