
RISK & INSURANCE ALERT

Important Reminders

- Have you had a change in Risk Manager or insurance contact? If so, please send your updates to [Kim Haggard](mailto:Kim.Haggard@des.wa.gov).

Risk Management Paperless Initiatives

In an effort to reduce paper and make reporting/tort claim filing as easy as possible, the Department of Enterprise Services, Office of Risk Management (ORM) will be launching two initiatives:

- The first initiative will allow online vehicle accident reporting by state drivers.
- The second initiative will allow the public to complete the Standard Tort Claim Form online. Paper versions will remain available for those without computer access.



The new online vehicle accident reporting will allow state drivers to report motor vehicle accidents online to ORM, and to print out a copy of the finished report for themselves, their supervisor and their agency's risk manager. This online vehicle accident reporting will replace the SF-137 paper report. Washington State University has agreed to be involved in the pilot program that began on October 1, 2015. We anticipate that the online vehicle accident reporting will be available to all agencies starting November 2, 2015.

The new online tort claim will allow the public to complete the tort claim electronically, attach supporting documents to the completed form, and electronically file the completed form and supporting documents with ORM. We anticipate that electronic filing of the Standard Tort Claim Form will be available to the public starting January 4, 2016.

New Auto Policy Offers Huge Savings

The state recently renewed the Auto Physical Damage only policy with a new carrier, AGCS Marine Insurance Services, Inc. The new policy offers a 75% reduction in premium as well as improved terms and conditions (higher limits per vehicle). As an example, a \$25,000 vehicle insured for physical damage only on last year's policy cost your agency \$602 in annual premium; that same vehicle now costs only \$173.

If you would like to get a quote or add any vehicles to this auto policy, please contact [Kim Haggard](mailto:Kim.Haggard@des.wa.gov), (360) 407-8139.

APIP Property Program – Are you insuring everything that should be insured?

A recent fire at one of the higher education institutions brought to our attention that some locations with flammable materials and several ignition sources have not been included for coverage under the Alliant Property Insurance Program (APIP). In reviewing your locations, think "COPE" for potential coverage under

APIP:

- **C= Construction** – Are building materials at a higher propensity to burn at your locations? How about the chances of spreading a fire?
- **O = Occupancy** – For what purpose is the building used? What is the flammability of contents within? **P = Protection** – Do you have appropriate suppressants to not only extinguish a fire but to prevent the spread of fire as well? Are they examined/tested regularly?
- **E = Exposure** – What is in the surroundings (environs) of the building? Do you have neighboring explosive materials or foliage that could spread a fire to your building? Once you answer these questions, give us a call if you want to consider insurance.

The APIP program also covers water damage that occurs as a result of an insured peril such as fire. You can add a location to the APIP schedule during the policy year with no premium charge if the building/contents values are under \$25 million. Premium is charged at the July 1 renewal. Earthquake and flood are also covered by this policy.

New Coverage Options Available to State Agencies

- An Accidental Death & Dismemberment (AD&D) policy has been written as an option for collegiate cheerleaders who are active in cheerleader competitions, parades and other events. The policy provides coverage with a \$500,000 Medical Expense Maximum and a \$250 deductible for the competitions and practices as well as during transportation to and from events. Our current AD&D Athletics Basic policy will only cover cheerleaders for the school-sponsored athletic team competitions at which they are performing at (e.g. basketball games).
- Musical instrument coverage has been added to the Fine Arts policy issued by AXA. Musical Instruments are scheduled and insured on a replacement cost basis.
- Liquor Liability coverage is available on an annual and/or single event basis for agencies serving or selling liquor to the public on a regular basis.
- For more information on any of the above policies, contact [John Christenson](#), (360) 407-9461.

DES Job Announcement

DES is currently hiring a Risk & Emergency Support Manager. This position will serve as the Risk Manager for DES and will be responsible for ensuring that DES is prepared to respond appropriately and efficiently to risks, disasters and emergencies. [View more information about this position.](#)