

Wise Words

State of Alabama · Department of Finance · Division of Risk Management

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Burglary: What It Is and What It Isn't

The State Insurance Fund (SIF) policy will not allow coverage for unconditional theft. Certain things have to come about before the policy will wake up and take notice. So how does unconditional theft become conditional or theft become burglary? The answer is it has to be state-owned property, it has to be kept in a secure place, and somebody has to want the property so badly that they are willing to breach the building in order to steal it.

What is burglary? The State Insurance Fund policy states that there must be signs of "forced entry evidence" on the exterior of the building at the point of entry in order for the incident to be defined as "burglary." Without evidence of forced entry, coverage does not apply to the incident. Sadly, the lack of "forced entry evidence" frequently costs our insureds a great deal of money.

One such recent example: A contractor came in over the holidays to remove and upgrade some audiovisual electronic components in a large auditorium. The older components were removed to make room for the new. Once removed, the components were not locked away and secured; rather during the holidays they were set aside on the floor of the auditorium and remained there. During holiday break, traffic in the auditorium was unrestricted; indeed there were scheduled meetings that took place. When the theft was discovered, Risk Management was notified and investigated the point of entry. Unfortunately no exterior or even an interior door was found with "forced entry evidence." The policy, therefore, had to deny and a large sum of money had to be absorbed or equipment written off by the insured.

The moral of the story is this: lock it up, make it a habit to check your doors and windows (really all points of entry), keep your keys secure, and exercise caution with whom you trust. Remember, whoever stole this property were supposed to be there in some valid capacity, indeed, and more than likely were invited!

So, for purposes of the policy, if there was a theft and the door or roof or wall or window was not damaged, it isn't burglary.

Wise Words

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Acting Director of Finance

Bill Newton

Risk Manager

Ben M. Spillers

We greatly appreciate the contribution of the following individuals to this issue:

Ben Spillers

Melanie Cleveland

Hank Draughon

Daryl Masters

Kim Huggins

Hugh Gale

Max Graham

Bob Smith

Elizabeth Fralish

Sam Boswell

Clint Witherington

Melanie Longpre

Wise Words

777 South Lawrence St

Montgomery, AL 36130-3250

334-223-6120 Office

334-223-6154 Fax

Website: www.riskmgmt.alabama.gov

To subscribe to this publication via email, please send your request to:

Information.riskmanagement@finance.alabama.gov

Congratulations Melanie Longpre, SEICTF Program Manager

Please join us in congratulating Melanie Longpre as the new SEICTF Program Manager. Melanie is not a new face to the program as she has been serving since 2000. She served as Medical Case Manager initially, and then in 2009 was promoted to Medical Benefits Manager. Melanie looks forward to this new challenge and has plans to make great strides forward for the program.

Melanie grew up in Hybart, Alabama and graduated from Wilcox Academy. She holds a Bachelor's degree of Science in Nursing from Troy University. She is a member of First Baptist Church in Montgomery.

Melanie is married to her college sweetheart, John Longpre. They have three children, Grace age thirteen, Connor age eleven, and Maddie age six. Her favorite pastime is watching her children play sports and family fun time.



New Employees at DORM

In the past few months we have added a few new faces at Risk Management, and we would like to introduce them to you.

From the State Employee Injury Program:

Regina Chavez, Claims Representative

Gwendolyn Givens, Claims Representative

Brandi Green, Claims Representative

Kerri Roberts, Quality Assurance Administrator & Special Projects Coordinator

We are excited to have them on our staff!

JUNE 30TH—DEADLINE FOR PROPERTY CERTIFICATIONS!

The State Insurance Fund (SIF) property certifications were mailed out in early May, 2015. It is important that your certified copy be returned to us by June 30, 2015 to allow our office adequate time to update values prior to October's renewal of FY2016 coverage. Instructions were enclosed with the certification.

Submit changes which occur during the fiscal year such as new construction, renovations, demolition or sale of buildings and increases in computer equipment or contents values promptly to our underwriting office. Your insured values have been updated using the most current cost valuation information available to us, but we request your continued assistance to ensure adequate coverage.

If you have any questions, please call the Underwriter assigned to your region of the state:

Southern Alabama Territory:	Dale Whittle at (334) 223-6139
Central Alabama Territory:	Casey Dunn at (334) 223-6156
Northern Alabama Territory:	Heather Whorton at (334) 956-7110

Property Survey Start Up Meetings



Property surveys are done in accordance with the guidelines of the State Insurance Fund. Start-up meetings are held to familiarize the entity being surveyed with the Loss Control process. Typically the Loss Control Manager or Supervisor will accompany the Loss Control Specialist(s) to the introductory meeting to help answer any questions our clients may have. A typical start-up meeting lasts approximately 45 minutes to an hour. A list of what to expect at the meeting is listed below which will help move the meeting and survey process along in a timely manner.

Q: Why Do We Have Start Up Meetings?

- To introduce the Loss Control Specialist(s) who will be surveying the property
- To explain the survey process to include types of information collected, recommendations, changes since last survey and a brief overview of coverages, your property schedule and claims history
- To answer questions

Q: Who Should Attend?

- Division Head/ Superintendent or a Representative/College or University President/Chancellor
- Chief Financial Officer
- Head of Maintenance
- Any staff that you feel would benefit

Q: What Information Is Needed at Start-Up?

- Who will be the lead contact person for the Loss Control Specialist?
- Roof ages on all buildings
- Inventory list (by location) of all items valued at \$50,000 and above
- Stated amount values (by location) for items such as: Electronic/digital signs, Playground equipment (if applicable), Large digital scoreboards (if applicable), Statues and monuments, Other

Q: How Long Will the Survey Process Take?

- Varies depending on the size of the division or school system
- Typically 2 – 10 weeks

EAP Training Seminars in June: "Authentic Leadership"



Authentic Leadership

- Create greater self-awareness and confidence
- Understand ways to adapt your style to lead and influence others
- Learn a process to prepare for difficult conversations
- Build your network of leaders

The State Employee Assistance Program (EAP) has seminars in June for employees of participating state agencies. The training is designed to improve employee performance and management of their job responsibilities and life-related issues. The June seminar will discuss, "Authentic Leadership." The number of participants for each session will be limited at each location, so register today!

For more information about EAP, please visit our website (www.riskmgt.alabama.gov) or contact Mr. Sam Boswell, State EAP Director at (334) 223-6153 or Sam.Boswell@finance.alabama.gov.

Seminar Dates:

6/9/15

Huntsville, AL

6/10/15

Tuscaloosa, AL

6/11/15

Montgomery, AL

6/17/15

Mobile, AL

6/25/15

Birmingham, AL

6/30/15

Dothan, AL

Learn More About What We Offer on the DORM Website!

Here are some features:

- News related to protection of life and property
- Access to past issues of Wise Words Newsletters
- Access to BHS-ASSIST Newsletters
- Easy navigation to find information on each program administered by DORM
- Contacts for each department to help you find the answers you need
- Forms for adding coverage and reporting claims are listed with the program information



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