

## Director's Column



During the last several months, Department of Administration (Admin) employees were given the opportunity to participate in a review of our mission and goals. The following is Admin's new mission and three broad agency goal statements:

The mission of the Minnesota Department of Administration is to [provide the best value in government administrative services.](#)

We do this by emphasizing:

- **Customer Satisfaction**, serving our customers in a professional and ethical manner, producing results;
- **Continuous Improvement**, reducing costs and cycle times, optimizing performance and delivering innovative business solutions at every opportunity; and
- **Employee Engagement**, enabling and encouraging all staff to help achieve our mission.

To support these goals and mission, the Risk Management Division (RMD) developed division-specific objectives. One objective pertains to a reduction in the timeline for submitting workers' compensation claims. Last year, 68 percent of new workers' compensation claims were submitted within 3 calendar days. We aim to improve the annual percentage to 73 percent this year as we move towards the industry best practice target of 80 percent. Studies have shown the cost of a claim is increased by 9 percent if reported between 4 and 7 days and 20 percent more if reported between 7 and 14 days. Help us achieve this goal by submitting them to us within 3 days.

Another objective addresses the incident rate. The Safety and Loss Control Program is working through the Governor's Office, State Agency Commissioners, and agency safety professionals to reduce the workers' compensation incident rate by 25 percent over the next 3 years. This rate has remained unchanged over the past 8 years, while the Minnesota Department of Labor and Industry reports that other Minnesota employers are achieving annual reductions in their injury rates. Since our workforce is key to building a better Minnesota, we must refocus our efforts on injury reduction.

Don't forget to visit the following website link to learn about our new slip, trip, fall prevention campaign: [http://www.admin.state.mn.us/risk/safety/slip\\_trip\\_fall\\_prevention.html](http://www.admin.state.mn.us/risk/safety/slip_trip_fall_prevention.html)

## New Crisis Response Coverage

As of July 1, 2011, the Risk Management Fund (RMF) Excess Casualty Program includes crisis response coverage. This coverage is relatively new in the insurance market and is being popularized because of the realization that one misstep in the aftermath of a crisis can damage a reputation and escalate potential liability.

The Excess Casualty Program is applicable to auto liability and general liability claims arising out of an event that occurs out-of-state or claims in which a violation of a federal regulation is alleged. State agencies insured through the RMF for auto liability and/or general liability are covered under the Excess Casualty Program and automatically receive the crisis response coverage.

This two-part coverage provides public relations assistance and pays for a host of media expenses:

- **\$50,000 – Public Relations Expenses**  
To create a strategic immediate response in the form of a media script.
- **\$250,000 – Crisis Management Costs**  
To fund a wide range of crisis management costs for victims and immediate family members, such as temporary living, travel, and emergency psychological counseling expenses.

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*There is no additional cost to RMF policyholders for this coverage, it has no adverse impact on loss experience, and there is no deductible.*

Crisis response coverage is intended to help effectively manage media attention and respond to a crisis in a manner that helps to protect or restore public confidence.

## *Are Your FACILITIES Prepared for Winter!*



Don't be fooled by the unseasonably warm fall temperatures in Minnesota. Winter's coming! According to the weather reports, this winter will be much like the last one – colder and snowier than usual. Take steps now to prepare state facilities for the imminent cold weather.

Freezing conditions can lead to frozen pipes, water damage (burst pipes), and damage to equipment, such as boilers, air compressors, condensers, and process controllers that have pneumatic lines subject to condensation.

Out of 3,500 freeze-related insurance claims, 42 percent of the incidents involved sprinkler leakage and 10 percent pertained to equipment breakdown, according to a 10 year insurance study. The study further revealed a pattern of freezing over the Christmas holidays when planned reductions in production, shutdowns, and vacations occur.

Windows and doors that are cracked open can also wreck havoc. The RMD can attest to this fact. In recent years, an open window during the winter season caused a pipe to freeze and burst, resulting in water damage to state property. To mitigate damage from ice and snow, take action now.

### **Develop a Snow Removal Plan**

- Ensure all drains are fully cleared
- Person in charge with authority, monitor conditions
- Inspect roof cover to avoid leaks from melting snow
- Remove snow and ice from fire protection equipment and fire hydrants, to allow firefighting access
- Arrange for snow removal from susceptible roofs
  - o Roofs with differences in elevation
  - o Standing and lap seam metal panel roofs
  - o Roofs with poor drainage
  - o Roofs that are not in the best condition

### **Perform Winterizing Inspections**

- Develop checklist (refer to attachments)
- Designate personnel to conduct inspections well in advance of inclement weather

### **Monitor Temperatures**

- Install thermometers in susceptible areas
- Areas with piping should be maintained at 40 degrees Fahrenheit
- During exceptionally cold spells, assign personnel to monitor weather conditions
  - o Periodically monitor/record temperatures
  - o Inspect hidden areas with piping, such as attics, stairways, and crawl space
- For remote and/or unattended locations consider automated temperature monitoring to a central station

### **Establish Shutdown Procedures – only to be used if conditions do not allow temperatures to be maintained at 40 degrees Fahrenheit**

- Equipment Procedures for boilers, compressors and other liquid filled equipment
- Fire Protection Procedures
  - o Use impairment procedures
  - o Shut down systems as needed
  - o Avoid all hot work
  - o Provide continuous fire watch
  - o Minimize the time of the impairment, since fire is a real hazard

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**Make Plans for Unattended Properties:**

- Maintain building envelope – doors, windows, roofing, and security
- Maintain proper heating
- Maintain sprinkler protection
- Inspect properties daily or
- Consider Central Station monitoring
  - o Air temperature
  - o Low water fuel trips on boilers
  - o Water temperature on storage tanks
  - o Alarm prior to 40 degrees Fahrenheit

**Take Action If Freezing Occurs:**

- Drain systems and equipment where possible to prevent further damage
- Identify key areas where freezing may have occurred
- Bring in equipment technicians to safely inspect and start equipment
- Assign personnel to key areas throughout facility to monitor for leaks
- Provide two-way communication to personnel at shut-off valve
- Start warming operations (remove snow from frozen roof drain with non-corrosive salt and ice melters and provide a safe heat source below it. Don't chisel or use a torch!)
- Monitor – Watch – React

Additional resource: National Fire Protection Association (NFPA): [www.NFPA.org](http://www.NFPA.org)

Without pre-emergency planning for cold weather exposures, fire protection equipment may freeze, leaving buildings unprotected and susceptible to fire. Also, snow overload may occur, causing heavy ice formations at a later date due to thawing and freezing. Take action now to avoid significant property losses and interruption to operations. A Cold Weather Checklist and a Snow Loading Checklist are included with this newsletter to help guide your efforts.

*On a final note, policyholders should contact RMD right away to report a potential claim!*

***Are YOU Prepared for Winter!***

While preparing state facilities for the upcoming winter, as directed in the preceding article, don't forget personal preparedness! It's time to put the winter car emergency kit back in your trunk for another season. AAA recommends the following items:

- Flashlight with extra batteries
- Flares or reflective triangles
- Jumper cables
- Cell phone / with extra batteries
- General First Aid kit
- Rags or paper towels
- Rolls of quarters, dimes, and nickels
- Gallon jug of water
- Non-perishable food items
- Blanket and extra set of clothes
- Winter formula window washer solvent
- Non-clumping kitty litter
- Ice-scraper, snow brush, and snow shovel
- Tire chains
- Extra car fuses



Most of us already have the snacks in tow. It's the rest of the items that take a bit longer to compile. So, don't delay, get started today.



### ***Jurisdictional Boiler Inspections***

For facilities insured in the RMF, jurisdictional boiler inspections will now be conducted by HSB rather than by the MN Department of Labor and Industry. HSB is performing the inspections

on behalf of the RMF Property reinsurer.

As facilities are slated for inspection, facility contact information is provided to the inspector so that a mutually agreeable time to perform the inspection can be arranged.

Jurisdictional boiler inspections are a gratis, value-added service provided to RMF Property policyholders, saving insured state agencies \$80 per inspection.

### ***Report Computer Thefts to IT***

Report computer thefts to your supervisor as well as to the assigned Information Technology personnel, so the proper action can be taken in the event that private, sensitive information was stolen.



### ***Claims Contact Information***

*The Risk Management Division is updating claims contact information and would like the name, mailing address, phone number, and email address for the designated claims contact at each insured state agency.*

*Please send contact information at your earliest convenience to [Scott.F.Johnson@state.mn.us](mailto:Scott.F.Johnson@state.mn.us) or by phone at 651-201-2592.*



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### Cold Weather Checklist

This checklist should be tailored to processes/operations; freeze protection; snow removal equipment; and winter freeze, ice and snow potentials at each specific plant. The time required to complete each item should be determined in advance to allow proper planning.

#### Action To Take Before The Cold Weather Season

<b>SECTION A — PLANT MANAGEMENT/EMERGENCY ORGANIZATION</b>	
	Develop a Cold Weather Emergency Response Team as part of the Plant Emergency Organization.
	Prepare, or locate, and maintain a scaled plan or diagram of the facility which clearly shows the location of all fire protection and other emergency equipment.
	Pre-qualify and pre-commit as many repair, service and snow removal contractors as possible, including both local and national firms.
	Obtain multiple suppliers for critical building components, equipment and stock necessary to resume operations/business.
	Obtain the home telephone numbers of executives of all committed contracting firms, utilities, and other services critical to resumption of operations.
	Establish good credit with service providers, suppliers and contractors. Good credit and cash speak loudly in difficult times.
	Establish and maintain good relationships with local police and fire departments.
	Understand your energy needs and make arrangements for backup utilities and fuel sources where possible. Anticipate loss of electrical power and other utilities and consider emergency generators, alternative fuels, and similar contingency arrangements.
	Identify alternative means of transportation and alternative routes for all critical personnel, services, suppliers, contractors, etc., and establish relationships with lease and rental companies.
	Develop a phone directory for critical suppliers, contractors, services, etc. Obtain phone books from surrounding major cities in the event you need to obtain services and supplies from surrounding areas.
<b>SECTION B — BUILDINGS AND STRUCTURES</b>	
	Review the structural integrity of each building and structure including any physical damage.
	Ensure that roof loading designs contemplate appropriate winter ice and snow loading for the location.
	Inspect roofs, roof coverings and walls for damage and overall integrity.
	Inspect sign, conveyor, and stack supports, guy wires, cables, anchorages, etc., to ensure they can withstand cold weather and winter storms, including high winds.
	Inspect insulation on piping and structures to ensure protection against cold temperatures. Install additional insulation, storm doors, windows, shutters, dampers as required.

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### SECTION C — FIRE PROTECTION SYSTEMS

	Prepare a cold weather plan which includes promptly clearing snow from roads, drives, access ways, fire pump houses, fire hydrants, sprinkler control valves/valve pits, hose houses, explosion relief vents and smoke/heat vents.
	Shut off, drain and properly tag any wet standpipes with piping located in inadequately heated areas.
	Drain and inspect dry pipe, pre-action and deluge piping, including pilot lines, for proper pitch.
	Service low points drains and remove any excessive priming water.
	Insulate valve enclosures and heat to at least 40°F.
	Test non-freeze (anti-freeze) sprinkler systems for proper solution concentration for temperatures anticipated.
	Ensure that sprinklers in the immediate vicinity of steam pipes, unit heaters, and other heating devices have the correct temperature rating.
	Ensure that portable and wheeled fire extinguishers exposed to freezing temperatures are designed for such service; if not, relocate them to heated enclosures.
	Fully service automotive fire apparatus
	Convert wet pipe sprinkler systems in inadequately heated buildings, or portions of buildings, to dry pipe or pre-action systems or provide adequate heat. Special attention should be given to sprinklers near windows, doors, passage ways between buildings, in attics, in crawl spaces, and similar areas.

### SECTION D — WATER SUPPLIES

	Inspect fire hydrants, fire department connections, wall hydrants, fire pump test headers, water motor gongs, etc., for proper drainage.
	Protect sections of exposed piping and fire, domestic or mill water supplies from freezing.
	Install colored marker poles at hydrants, pits and valve locations.
	Ensure that sprinkler valve and meter pits are dry and frost-proof.
	Repair any leaking fire protection devices.
	Ensure that all fire hoses are properly drained, dried and stored.
	Ensure that gravity water tanks and fire pump suction tanks are full and properly heated to a minimum of 40°F, and inspect them for leakage and structural integrity. The temperature must be checked on a regular basis. Vents should be inspected for ice blockage.
	Service all water tank and fire pump house heating systems and maintain these systems in good working order.
	Full service diesel fire pump drivers and equip them with block heaters. Inspect and/or test the following:
	Batteries and battery chargers
	Fuel supplies
	Anti-freeze coolant solutions

### SECTION E — HEATING SYSTEMS

	Service heating systems and correct any deficiencies:
	Clean and inspect burners, boilers, flues and chimneys and remove any obstructions.
	Test controls for proper operation.

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	Service and inspect and/or test temporary heaters; gas or oil salamanders or torpedoes; electric radiant, heat or halogen lights; etc., for proper, safe operation.
	Arrange to either store a reserve supply of fuel on premises or have the supplier guarantee a reserve supply with delivery. Alternate, safe energy sources should be investigated where possible.
	Maintain adequate clearances between combustible building materials, stock, etc., and heating system components.
	Maintain a minimum temperature of 40° F at all times in structures protected by wet pipe sprinkler systems, all dry pipe valve enclosures, pump houses, deluge valve enclosures and pre-action valve enclosures.
<b>SECTION F — EMERGENCY EQUIPMENT</b>	
	Provide for emergency, temporary heating, steam, electrical, etc., supplies as needed. Equipment should be in good condition, serviced, and approved for the application. Consider self-contained equipment which is not dependent on electricity or other fixed piping utilities.
	Inspect and service all cold weather equipment such as electrical wrap tape, spot heaters, water pumps, snow blowers, shovels, snow plows, sanders, and related equipment.
	Have plywood and tarps available to make temporary repairs to roofs, walls, etc., or to construct temporary enclosures or wind breaks.
	Make arrangements for several forms of emergency communications including cellular phones, two-way radios, ham radio operators, etc.

### Action To Take Once A Cold Weather Emergency Is Imminent

<b>SECTION A — PLANT MANAGEMENT/EMERGENCY ORGANIZATION</b>	
	Assemble the Plant Emergency Organization Team, supplies and equipment at a designated safe location on site. The Cold Weather Emergency Team should remain on site until the emergency has passed. Supplies and equipment should include:
	Emergency lighting
	Snow removal equipment
	Sand, chemicals and tools to cover or remove ice
	Portable pumps and hoses for water removal from roofs, buildings or other areas
	Emergency generators
	Lumber and nails
	Tape for windows, doors and other openings
	Tarps and rope
	Portable heaters
	Manual and power tools
	Shovels, axes, etc.
	Sandbags
	Saws and chain saws
	Emergency telephone list(s)
	Ensure that the Plant Emergency Organization have the following:

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### Action To Take Once A Cold Weather Emergency Is Imminent

	Nonperishable food
	First-aid equipment
	Lighting
	Two-way communication equipment
	Stored drinking water
	Blankets
	Appropriate clothing including cold weather gear and boots.
	Establish emergency communication methods.
	If necessary, shut down operations and processes safely in accordance with OEM recommendations. Drain tanks and piping to prevent freezing.
	Turn off non-essential lighting, machinery and equipment. Anticipate power outages and surges; be prepared to shut down susceptible systems such as computers.
	Recommend early closing or delayed opening.
	Back up important computer data and records; and store backups in a safe location protected from cold weather, snow and wind.
	Protect important paper records from cold weather, snow and wind.
	When possible, move important equipment and stock if subject to potential collapse or other weather exposure. If equipment or stock cannot be relocated, consider additional protection with tarps, portable heaters, etc.
	Consider flooding potentials:
	De-energize equipment which may be submerged.
	Move equipment and stock to higher locations, or protect with sandbags.
	Verify operation of pumps and other dewatering equipment.

#### SECTION B — BUILDINGS AND STRUCTURES

	Anchor and tie down all small structures, equipment, and storage in the yard; trailers; conveyors; mobile equipment; lumber; process equipment; etc., to prevent movement by winter storms. Move smaller objects inside if possible.
	Ensure all traveling cranes and bridges are secured in accordance with the manufacturers' instructions, including setting all rail clamps and securing with wedges and cable anchors.
	Brace unsupported structural members and foundations for structures/buildings under construction. Follow temporary heating safe operating procedures.

#### SECTION C — FIRE PROTECTION SYSTEMS

	Inspect all fire protection equipment and leave in service. Adequate heat must be provided.
	Ensure all fuel tanks are full.
	Verify all fire water tanks or reservoirs are full and protected from freezing.

#### SECTION D — HEATING SYSTEMS

	Ensure that an adequate supply of fuel is available for all heating systems.
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	Delay all planned boiler or heating system inspections until the emergency has passed.
	Provide required heat for personnel, cold-susceptible equipment, processes, and stock. Restore heat to areas subject to freezing which may have been cut back previously. It may be necessary to provide additional heat to normally cold areas.
	Add heat tracing to fire protection and process piping subject to freezing.
	Ensure all sprinkler system dry pipe valve enclosures are adequately heated.
	Check all areas of the facility on a regular basis for adequate heat to prevent freezing of pipes and equipment. Pay particular attention to attics, concealed spaces, stairwells, remote areas, loading docks, internal combustion engines, air compressors, and similar areas and equipment.

### SECTION E — EMERGENCY EQUIPMENT

	Ensure emergency generators are operational and fuel tanks are full.
	Clean all catch basins, drains, and drainage ditches.
	Lower the levels of retention ponds.
	Ensure all sump pumps are operational and connected to emergency power.
	Begin snow removal operations as necessary and call for arranged outside snow removal contractors as needed. It is usually possible, and advisable, to maintain snow removal operations through the winter storm to allow emergency access if required. Emphasis should be placed on the following objectives:
	Clear snow from access ways, fire hydrants, pumps houses, valves and utilities.
	Remove snow from roofs, especially at differing roof elevations subject to drifting.
	Clear roof drains and remove ice build-ups.
	Remove ice build-ups from cooling equipment.

## Recovery Action After A Cold Weather Emergency

### SECTION A — PLANT MANAGEMENT/EMERGENCY ORGANIZATION

	The Plant Emergency Organization Cold Weather Emergency Response Team should be prepared and trained in recovery efforts specific for each location.
	Secure the site, and establish a Command Center to direct the recovery operation.
	Survey damage and, as soon as possible, provide notification of both fire protection impairments to Global Property. Apprise the local fire and/or police departments, as appropriate, of impairments and damage as well.
	Survey for safety hazards such as downed electrical wires, leaking gas or flammable liquids, poisonous gases, damage to foundations or underground piping, etc. Use care around downed power lines and leaking fuel lines and consider providing barriers or watches. Notify the appropriate utilities as soon as possible.
	Snow removal and related storm clean-up should be expedited, with priority given to access roads and fire protection equipment.
	Clear all roads, driveways, parking areas, walkways and emergency access ways of snow.
	Clear and make accessible hydrants, fire pump houses, valves and other fire protection related equipment.
	Sand, salt and/or appropriate chemicals should be spread on icy areas of roadways, walks, and other slippery surfaces.

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	Clean roof drains, storm drains, retention ponds, etc., and remove any debris.
	Designated key personnel and emergency contractors should be called to coordinate and start repairs and salvage. Ensure that all contractors are familiar with Company Policy Programs and share responsibility for fire safe conditions at all times.
	When temperatures begin to rise, monitor areas of the facility subject to freezing for leaks from broken pipes, fittings and other components.
	Begin salvage as soon as possible to prevent further damage. This includes the following activities:
	Relocate property to protected areas to prevent further damage.
	Separate damaged goods from undamaged goods.
	Make temporary repairs as necessary to prevent further damage.
	Inspect all electrical equipment including exposed insulators, bus bars, conductors before re-energizing electrical distribution systems and equipment.
<b>SECTION B — FIRE PROTECTION SYSTEMS</b>	
	Repair and return to service as soon as possible all fire protection including sprinklers, water supplies, fire pumps, special extinguishing systems, alarms and supervisory service, etc.
	Ensure that all Company Policy Programs, such as Hot Work (cutting and welding) Smoking, etc., are properly supervised and enforced during salvage and repair operations. If automatic protection is impaired.

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### Snow Loading Checklist

Accumulations of snow on building and structure roofs may result in structural and/or roof-covering damage and resulting damage to contents. Damage may result from inadequate structural design; drifting of snow in areas of differing roof elevations; excessive weight of rain following snow; or an unusually heavy, wet snow storm. Structural changes during renovations, additions and equipment installations have also been responsible for later damage. The following checklist may assist those in areas susceptible to snow.

#### Action To Take Before The Snow Season Arrives

SECTION A — PLANT MANAGEMENT/EMERGENCY ORGANIZATION	
	Develop a Snow Loading Emergency Response Team as part of the Plant Emergency Organization.
	Ensure that snow level monitoring as well as removal procedures are addressed.
	Review all established personnel safety procedures related to roof work.
SECTION B — BUILDINGS AND STRUCTURES	
	Inspect roof supporting structure and framework:
	Check for any rotted wood, rusted metal, evidence of leaking, or visible structural weakness such as bowing or sagging.
	Determine or assess the roof's capacity for snow loading through design plans or an engineering evaluation.
	Look for differing roof elevations which can result in snow drifts and overloading.
	Evaluate structural design in areas of renovation, additions, additional roof mounted equipment, or alterations to the roof or its structure.
	Regularly inspect roof drains and repair as needed:
	Remove any obstructions or debris that may prevent water flow.
	Check to ensure exterior down spouts are clear of ice and snow at outlets.
SECTION C — EMERGENCY EQUIPMENT	
	Prepare roof snow removal equipment:
	Provide maintenance for snow blowers and other snow removal equipment.
	Make sure shovels, scrapers and ice chippers are available and in good condition.

#### Action To Take During And After A Snow Storm

SECTION A — PLANT MANAGEMENT/EMERGENCY ORGANIZATION	
	Verify that all roof drains are clear:
	Remove snow and ice to help facilitate water run-off.

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	Clear paths on pitched roofs:
	On pitched roofs without drains open paths to the eaves to facilitate drainage.
	Monitor for water ponding on flat roofs:
	As snow settles and/or absorbs rain, increased weight on the roof can create depressions, or sagging of the roof deck, that will not drain as designed. If not drained, ponding and the resulting depressions will usually grow worse, resulting in ice or weight build-up and possible collapse or roof covering damage.
	Remove snow and ice carefully:
	When snow blowers are used, be sure that blades are raised high enough to avoid damage to the roof covering.
	Avoid damaging the roof covering with ice scrapers or shovels.
	Remove snow from roofs in increments:
	A program should be established to evaluate snow loading after each storm. It may also be necessary to remove snow during a large storm.
	Snow accumulations should be removed before they pose a potential for roof collapse.
	Special areas of attention include areas prone to drifting such as differing roof elevations, gables, curved roofs, and valleys formed by multiple peaked roofs.
	Use caution, and observe all established personnel and procedural safety procedures:
	Ensure that roofs are structurally safe.
	Work from roof edges towards the center to reduce roof loading stresses.