



## DMI Advantages

- Multi-year cost containment
- Increased limits to \$5,000,000 (casualty coverage line and ELL)
- Closed coverage gaps (sexual molestation)
- One of sixteen “owners” of the insurance company
- Maintained “rates” even though exposure data has increased (property values, student FTE, number of vehicles); “rates” not subject to industry fluctuation
- Worker Compensation Loss Control Services (contracted though United Heartland) provided to Wisconsin Technical College locations
- TPA Services are closing claims in approximately ½ the time that is considered “usual”
- Manuscript policies specifically designed for the Wisconsin’s Technical Colleges not ISO forms
- Great latitude in the choice of Defense Counsel, no “Panel Counsel”
- Great flexibility in claims administration
- Quarterly Risk Manager Member meetings (See DMI website for agendas)
- Quarterly DMI Presents...ITV seminar topics
- Monthly e-newsletter (The Incident Report)
- Annual general liability and property risk control services via TPA
- Semi-Annual Risk control services from DMI staff
- Maintain exposure database to streamline the underwriting information management process
- Negotiated cost for building appraisals (\$235 per building)
- DMI website for routine forms, Hot Topics, Consultant Reports and “Best Practices” (Acknowledgement of Risk Form, Affiliation Agreement Template)
- Claims Management Manual
- Claims Investigation Kit