

**Districts Mutual Insurance – Risk Manager Meeting
Madison College – West Campus – Madison, Wisconsin**

January 21, 2011 – 9:00 a.m.

Present: Renea Ranguette (BTC), Mary Casey – Carrie Hallquist (CVTC), Barb Kieffer (FVTC), Joshua Cotillier (MATC-Madison), Nelson Dahl (MSTC), Walter Lanier (MATC-Milwaukee), Jodie Schneider (MPTC), Jane Kittel (NTC), Tim McNulty (NWTC), Caleb White (SWTC), Amy Schmidt (WTC), Steve Decker (WITC), Tim Greene - Steven Stoeger-Moore (DMI)

Via teleconference: Jill Price (NATC), Cindy Dross (LTC), Sue Debe (GTC)

Guests: Linda Joski (AJG); Joy Gänder (Gänder Consulting)

Recording Secretary: Geri Justinger (DMI Administrative Consultant)

1. Introductions

Steven Stoeger-Moore and Tim Greene welcomed everyone and made introductions.

2. JJ Keller Online Demonstration – Julie Kaland

Mr. Greene introduced Julie Kaland from JJ Keller. She spoke with the group regarding access to the service. She stated that their online service is the most widely-used online safety resource. She reviewed the structure of the online system with the group. She stated that there are a myriad of online resources available. There is an online training center – depending on the enrollment in this section additional charges could be assessed – all other parts of the site are free. Free enrollment in this service is available for students and instructors (used in the course of instruction), the instructor should contact Stephanie Dean 920.720.7802 to make arrangements. There was a request for a brief description of this program to be utilized in sharing with the Deans locally. There was discussion regarding the single-user license subscription service – it was emphasized that that user-agreement is for one user (not to be shared) – additional licenses can be purchased for \$645 (DMI rate) / per user.

3. Risk and Loss Control Consultant Report

Mr. Greene reviewed the Loss Control Recommendations from DMI / OSHA Top 10 for 2010. There was a question about chemical storage and references and resources for this area. Mr. Greene stated that some of this information is available on the Keller Online site as well as from the local Fire Inspector.

Mr. Greene spoke with the group regarding the upcoming repeat performance of DMI Presents...Workers' Compensation Beyond the Basics Workshop – scheduled for March 23, 2011 at the Gateway Technical College. Further information will be posted on the DMI website.

Mr. Greene announced that the Risk & Loss Control Committee has been renamed the Environmental Health and Safety (EHS) Committee.

4. Projected Mod Factors 7/1/11 Renewal

Mr. Stoeger-Moore spoke with the group regarding the projected mod factors for renewal. These projections can be utilized for budgeting purposes.

5. WCRB Rates

Mr. Stoeger-Moore spoke to the Workers' Compensation rates for 7/1/11 renewal (as set by the WCRB). He reminded everyone that there is a new group for daycare employees (8869). He stated that there are three locations that are being re-audited for their payroll. He stated that the WCRB rates are released in October annually and can be found online at www.wcrb.org.

6. Claim Report Review

a. *United Heartland*

Ms. Romaine reviewed the data with the group. A question was asked about the Claims Codes – this information is located in the FORMS section of the DMI website. There was discussion about MPTCs online system for incident reporting – Tim Greene will forward this information to both the EHS and Risk Manager Groups.

There was discussion regarding return to work and the impact of not adopting a program. All Districts were encouraged to implement a return to work program as they are integral to controlling costs associated with injuries. There was discussion regarding home-based employees. Mary Casey stated that at her previous position she developed an extensive "Tele-Commuter" policy. Districts participating in home-based employment situations were encouraged to institute controls.

b. *Midwest Claims*

Mr. Stoeger-Moore spoke with the group about the non-workers' comp claims. He stated that the main "frequency" of claims has been in the area of slips, trips, and falls - there has been some severity in the EPL side of coverage.

7. Remarks/Comments/Group Discussion – Joshua Cotillier

Joshua Cotillier spoke with the group about his concerns. Information and opinions were shared. Ms. Kieffer will share this information with the DMI Board in April.

8. Underwriting for 7/1/11 Renewal

Mr. Stoeger-Moore spoke about the information provided for the renewal – various underwriting forms and the Estimating Premiums for Budgeting FY12. There was discussion about the current content appraisal model – this will be reevaluated concurrent with the building appraisal updates. He reminded the group to review the Statement of Values for Building and Content Values and vehicle list as provided by Gallagher.

There were four (4) new underwriting forms provided for this year. For the Storage Tank form it was suggested to include anything 55 gallons or larger in size. For the College Nurse – if this position is contracted then the risk has been transferred – please so note on the form. Anyone involved with direct patient care should be listed on this form. For the Wind Turbine form – a separate form should be completed for each turbine. The last form is regarding Home-Based/Out-of-State/Employees in Monopolistic States – it was suggested to contact your payroll department for this information.

Linda Joski spoke with the group regarding underwriting for the policies that DMI does not administer.

9. ERP Review – Next Steps

Steven Stoeger-Moore spoke about the presentation and reports that Empathia provided to each of the Colleges. Mr. Stoeger-Moore stated that the DMI Board has engaged the services of Empathia to present webinars and create a template to assist in the improvement and implementation of ERPs. They have also quoted additional services beyond the scope of this project that could be available to each College.

10. Foundation Coverage

Mr. Stoeger-Moore stated that on January 12, 2011 DMI held a teleconference regarding these coverages. He reiterated that the Foundations will no longer be listed as Additional Named Insureds as of 7/1/11. He urged all Foundations to give consideration to this situation as soon as possible.

11. Pollution Liability Coverage Review – Joy Gander, Gander Consulting

Steven Stoeger-Moore introduced Joy Gander as a valued partner for DMI. Ms. Gander has produced several White Papers on various topics at the request of DMI. Ms. Gander spoke briefly about return to work programs and the importance of getting “buy-in” from various staff members. She stated that a great way to do this is tying it to numbers and providing “incentives” to departments that support these programs. Ms. Joski stated that in the open market most companies that write coverage for workers’ compensation will not provide a quote for an entity that does not have a return to work program.

Ms. Gander encouraged everyone to read their policies to help familiarize themselves with the coverages that are extended. Ms. Gander stated that there are pollution liabilities that may (or may not) be covered by the DMI policies – these are outlined in the report. There was a discussion about transportation of “pollutants” – Ms. Gander reminded the group that coverage is a function of the circumstances and facts of the situation. There was a question regarding underground storage tanks and other exposures that may exist in the College environment. Ms. Gander stated that there are three steps to evaluating and dealing with risks – 1) the risk should be quantified as best as possible, 2) the institution should evaluate their appetite for risk and 3) obtain a quote for the coverage. If there are further questions she encouraged everyone to contact Steve Stoeger-Moore.

12. Contact List Update

Please review and provide any updates to Geri Justinger.

13. URMIA Regional Conference

Mr. Stoeger-Moore encouraged everyone to consider attending the URMIA Regional Conference to be held in Wheaton, IL in June.

14. Update from Board of Directors

Barb Kieffer spoke with the group about the proceedings of yesterday’s meeting. The Board approved the funding of updating the appraisals for all properties valued in excess of \$1M for renewal 7/1/12. DMI will coordinate this process with Gallagher Appraisal Services. The Board also agreed to fund further services by Empathia for all the Districts as discussed in agenda item 9 above.

Ms. Kieffer and Mr. Stoeger-Moore presented to the Presidents’ Group last week regarding the proposed Litigation Management Manual. Mr. Stoeger-Moore spoke

with the group regarding this manual and what it defines. This manual will be posted on the DMI website.

15. Topics from Group

A question was asked about the Student Accident Insurance program. Mr. Stoeger-Moore will contact Jim Rehagen to provide an update for the group.

16. Adjourn

The meeting was adjourned at 2:05 p.m.

Respectfully submitted,
Geri A. Justinger
DMI Administrative Consultant