

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

October 22, 2010 – 9:00 a.m.

Present: Renea Ranguette (BTC); Doug Olson (CVTC); Barb Kieffer (FVTC); Sue Debe (GTC); Cindy Dross (LTC); Joshua Cotillier (MATC-Madison); Walter Lanier (MATC); Nelson Dahl (MSTC); Bonnie Baerwald (MPTC); Jane Kittel (NTC); Tim McNulty – Debra Kolar (NWTC); Amy Schmidt (WTC); Jim Rehagen (WTCS); Tim Greene - Steven Stoeger-Moore (DMI)

Via teleconference: Jill Price (NATC), Steve Decker (WITC)

Guests: Mike Carney (WTCS); Anne Romaine (UH); Linda Joski (AJG); Andrea Chiroff, Joe DesPlaines (Black Swan Solutions)

Recording Secretary: Geri Justinger (DMI Administrative Consultant)

1. Introductions

Mr. Stoeger-Moore welcomed everyone and thanked them for attending.

2. Claim Report Review

a. *United Heartland*

Ms. Romaine reviewed the data with the group. She encouraged everyone to be proactive in preventing accidents. She reminded everyone that now is the time to get groups together to form plans and do walk-throughs. Ms. Romaine stated that the loss ratios are very good and encouraged everyone to keep up the good work. There was discussion about the importance of Return to Work / Modified Duty programs in decreasing the overall cost of claims. She encouraged everyone to utilize their local Loss Control representatives and United Heartland to implement these programs.

Mr. Greene stated that DMI has partnered with United Heartland to offer a DMI Presents...on workers' compensation – November 17th at Mid-State Technical College. The goal is to gather those involved with workers' compensation to meet and create best practices. The registration form is available on the DMI website.

b. *Midwest Claims*

Mr. Stoeger-Moore asked the group to review the information individually as time is short.

3. Risk and Loss Control Consultant Report

Mr. Greene reviewed the proceedings from yesterday's Risk and Loss Control Meeting. It was proposed to having a "blended" meeting in July with the Risk Manager and Risk & Loss Control Groups. This will be an experiment that will be repeated annually if successful. Everyone was encouraged to invite local colleagues to any of the R&LCC meetings.

4. "Home-Based" and Out-of-State Employees

Mr. Stoeger-Moore spoke with the group regarding underwriting data pertaining to "home-based" and out-of-state employees. A form was provided – please complete

this information for 7/1/11 underwriting. Further discussion ensued regarding out-of-state employees residing in monopolistic states, Ohio, North Dakota, Wyoming, and Washington.

5. Emergency Response Plan Review – Andrea Chiroff, Joe DesPlaines / Empathia – Black Swan Solutions

Mr. Stoeger-Moore stated that DMI provides Campus Violent Acts Coverage – a requirement of this coverage is the submission of the Emergency Response Plan. In order to offer a value-added service to the Districts, DMI engaged Empathia to evaluate these plans and provide a report to each of the Districts. Mr. DesPlaines spoke with the group about the history of their company. He spoke about Risk Management and Emergency Response Plans. Ms. Chiroff spoke about the evaluation matrix and best practices for ERPs. Interest in pursuing further assistance in this area was expressed by several of the members present. DMI will be hosting a webinar with Empathia on February 9th regarding ERPs.

6. Student Life Activities – Jill Price, NATC / Steve Decker, WITC

Mr. Stoeger-Moore spoke with the group about the activities in which student organizations engage. Steve Decker stated that he recently found out that their student life group was sponsoring various sport leagues. He also found that student life coordinators have been entering into contracts and signing waivers on behalf of the College. There have also been concerns about the use of College vehicles and activities occurring without the supervision of advisors. Several Colleges stated that they have policies in place regarding signature authority and/or a central repository for records.

A best practices template for General Insurance Requirements was distributed – this will be posted on the DMI website.

DMI will be developing a template “release” for use when the College is engaged to construct a tangible item (trailer or garden shed for example).

There was discussion about when and where to utilize the AR² form (found on the Members Only section of the DMI website). There was discussion about utilizing the form in conjunction for instruction – electrical power distribution, welding, health services, etc.

There was additional discussion about student drivers – CVTC conducts an analysis of the MVR and requires 5 years of driving experience; GTC encourages the use of rental vehicles through Enterprise (DMI Corporate account) listing the College as the customer. If “fieldtrips” are planned – it is suggested to convene class at that location – therefore negating the “transportation issue”. The group was reminded that the axiom in Wisconsin is, “your car – your coverage”.

7. WCRB Rate Changes (Effective for 7/1/11 renewal)

Mr. Stoeger-Moore spoke about the information provided. He stated that approximately 93% of employees are categorized as code 8868. It is suggested to use this information for budgeting purposes. For the 7/1/11 renewal there is a new category (to DMI) to classify employees – Daycare Employee – please note the higher rate.

8. DMI Property Endorsements Sub-Limits

An individualized Endorsement was e-mailed to each Risk Management Representative containing the updated Endorsements. Ms. Joski informed the group that a builder's risk policy up to \$20M in the open market could cost up to \$15,000 and stated that the inclusion of this coverage in the DMI Property Policy is outstanding. These Endorsement documents should become part of each District's permanent policy filings.

9. Disaster Planning

There is information in the packet regarding ServiceMaster. Mr. Stoeger-Moore has placed each of the Technical College Districts on the ServiceMaster Preferred Customer list. This will ensure timely service in the event of a disaster. This does not mean that the College is obligated to utilize ServiceMaster.

10. Litigation Manual

Please see agenda item #17 (Update from the Board of Directors).

11. Coverage Review – Equipment Breakdown

Due to time restraints – it was suggested that the provided information be reviewed individually.

12. TCOR – Total Cost of Risk

This will be discussed at a future time.

13. Status of Fall Participation – Student Accident Insurance Program – Jim Rehagen, WCTC

Mr. Rehagen spoke with the group about this program. There was discussion about what the coverage terms and rates would be if there was state-wide enrollment (those that currently pay the student activity fee). Mr. Rehagen will get more information and report back to the group.

14. DPPA – Geri Justinger, DMI

Ms. Justinger asked each District to sign the form provided regarding DPPA and MVR checks. A signature on this form will be required annually in order for the College to request MVRs through DMI.

15. MVR Best Practices and Release Form – Geri Justinger, DMI

These documents are located on the DMI website. Please review the Best Practices document as it has been updated. The Authorization for Release form should be used when there is a request for the record from the employee/student.

16. Underwriting Data

There was a request for a Business Continuity Plan – Walter Lanier volunteered some samples. It was also suggested to refer to the Emergency Planning Information (located on the DMI website) provided by Gallagher several years ago.

17. Update from Board of Directors

Barb Kieffer spoke with the group about the Additional Named Insured status of the Foundations – she stated that acting on the recommendation of DMI Counsel this status will end July 1, 2011. Steven Stoeger-Moore will send a notice regarding this change along with options for obtaining insurance coverage to the Foundations, Risk Manager representatives, and Presidents in the near future. Ms. Kieffer stated that the workers' compensation audits have been completed for the Colleges –

paperwork, including invoices or refunds, will be forthcoming shortly. Ms. Kieffer spoke briefly about WCRB classcodes – beginning in 7/1/11 all Daycare employees will need to be segregated by their own classcode. Ms. Kieffer spoke about the proposed Litigation Manual – she and Mr. Stoeger-Moore will make a presentation to the Presidents' meeting in January. There was discussion about property appraisals; formal action will likely be taken at the January meeting – the results will be reported to the group.

18. Topics from Group

Mr. Cotillier spoke about the positive experience of attending the URMIA conference. Mr. Lanier reminded the group to utilize him as a resource for legal queries as he has access to a large network of professionals.

19. Adjourn

The meeting was adjourned at 2:15 p.m.

Respectfully submitted,
Geri A. Justinger
DMI Administrative Consultant