

**Districts Mutual Insurance - Risk Managers Quarterly Meeting
Wisconsin Technical College Foundation, Waunakee, WI
January 23, 2009 – 9:00 a.m.**

Members Present: Dan Hartstern (BTC); Doug Olson (CVTC); Barb Kieffer (FVTC); Cindy Dross (LTC); Joshua Cotillier, Lori Stier (MATC-Madison); Nelson Dahl (MSTC); Bonnie Baerwald (MPTC); Walter Lanier (MATC-Milw); Jane Kittel (NTC); Jim Blumreich, Tim McNulty (NWTC); Stan Hollmann (SWTC); Steve Decker (WITC); Jim Rehagen, Tim Greene (WCTC); Amy Schmidt (WTC); Steven Stoeger-Moore (DMI) **Via Teleconference:** Sue Debe (GTC); Jill Price (NATC)

Guests Present: Steve Senior (CVTC); Linda Joski (Arthur J. Gallagher); Robert Mulcahy, Luis Arroyo (Michael Best and Friedrich, LLP); Anne Romaine, Mike DeLaney (United Heartland); Daniel Karamanski (University of Wisconsin System); Mike Carney (WTCS);
Via Teleconference: Teresa Koster (Gallagher Koster)

Recorder: Geri Justinger (DMI)

The meeting was called to order at 9:00 a.m.

1. Introductions

2. Student Accident Insurance Program – Barb Kieffer; Ahdea Jarvis, Gallagher; Teresa Koster, Gallagher Koster

Barb Kieffer reviewed the PowerPoint presentation with the group. Mike Carney reviewed the State requirements with the group. Questions were asked regarding when the coverage was active – Ms. Koster stated that the coverage is active while at the practicum site and while traveling to and from the practicum site. A question was asked if anyone had shared this locally and if so what the response had been. Generally the group felt the response had been positive. The group discussed some administrative details and felt that the best procedure would be to bill the fees up front and then issue a refund if proof of insurance is provided – Ms. Koster confirmed that this is commonplace practice in the industry – Mike Carney did not foresee there being any issues with this from his prospective.

3. Higher Education Act Reporting and Disclosure Requirements – Rob Mulcahy, Luis Arroyo, Michael Best & Friedrich, LLP

Mr. Stoeger-Moore introduced Mr. Robert Mulcahy and Mr. Luis Arroyo from Michael Best & Friedrich. Mr. Mulcahy spoke with the group about the depth and complexity of the Higher Education Act. Mr. Arroyo spoke with the group regarding the Clery Act and the HEOA (Higher Education Opportunity Act) revisions to the Act. He stated he wanted to tailor his comments to the mission of this group – to limiting loss. He then proceeded to explain both. He stated that there are over 200 new reporting requirements. He stated that although fines are high – they are rarely levied unless there is an unwillingness to comply.

The possibility of a “training day” was suggested. Mr. Mulcahy stated that WAICU (Wisconsin Association of Independent Colleges and Universities) is doing a lot of work in this area. He further stated that this area requires best practices at an unprecedented level.

4. Legal Issues Update – Rob Mulcahy, Michael Best & Friedrich, LLP

Mr. Mulcahy skimmed through his presentation due to time presentation. He reviewed the results of several legal cases with the group.

5. PERSIS – Steven Senior, CVTC

Steve Senior spoke to the group about PERSIS. He distributed a binder and a flash drive (containing everything in the binder). He stated that the one biggest best practice that you can do is “Look For and Identify” this should take 30 seconds to take in your surroundings – evaluate and take in any changes, unusual conditions, obstructions, hazards, etc. He reviewed the program with the group in his usual engaging fashion.

6. Fiduciary Liability Endorsement

Mr. Stoeger-Moore spoke to the group regarding the Fiduciary Liability Endorsement that will be in effect January 1, 2009. One of the requirements of this endorsement is that as part of the underwriting data each District will need to provide Steve with the copy of TPA administrative services agreement or their plan of administration if they are not using a TPA.

7. Underwriting Data for 7/1/09 Renewal – Linda Joski, Arthur J. Gallagher

Linda Joski spoke with the group regarding the underwriting process. Ms. Joski stated that DMI has contracted with Gallagher Bassett to update building appraisals which should be completed in the beginning of February – Ms. Joski will be sending out the e-packets following completion of those appraisals so that information can be included. She stated that there will be a two (2) week window of time from when the packets are distributed to when they need to be returned.

8. Loss Control “Top 10” – Jim Lang, Gallagher Bassett Services, Inc.

Mr. Lang will not be able to join the group today. Mr. Stoeger-Moore stated that he provided the group with the “Top 10” list of common loss control issues. Mr. Stoeger-Moore encouraged everyone to review the list.

9. Campus Security “Summit” Meeting Summary

Mr. Stoeger-Moore introduced Mr. Tim McNulty and Mr. Tim Greene to summarize the DMI sponsored Campus Security Summit Meeting hosted at WCTC. Tim Greene stated that 8 Districts attended – Jim Lang was one of the main presenters. Tim McNulty stated that he enjoyed the breakout groups and felt that the greatest takeaway was that many colleges walked away with ideas that they could implement for \$0. They both felt that the information sharing that occurred was invaluable. The summaries from the day are posted on the DMI website.

10. Claims Review

a. United Heartland

Mr. Stoeger-Moore introduced Anne Romaine and Mike Delaney from United Heartland. Ms. Romaine reviewed the claims with the group. She stated that the goal is to make more personal presentations and training at the Districts to try to reduce these types of consistent losses. She stated that she will work with individual Districts to make the coding consistent so that reporting can be more consistent. She stated that the loss ratio is looking very good.

Mr. Delaney spoke with the group about the new report format. He spoke about the capabilities that will be available in the future for comparison and contrast. He

stated that you should contact your UH loss control representative to request this report in whatever combination would be most helpful to your District.

b. Midwest Claims

Mr. Stoeger-Moore briefly reviewed the data with the group.

11. BOD Update

Doug Olson reported on the proceedings from the BOD meeting from yesterday. He spoke about the financial status of the company – he stated that DMI is doing well. He spoke with the group about the possibility of DMI investing in WTCS bonds for future investments. He spoke about the upcoming changes in the rates for high value vehicles (over \$50,000) for 2009/10 – that rate will be an additional \$20/per \$1,000 of vehicle value (in addition to the flat rate TBD). He encouraged everyone to scrutinize your lists closely as it will affect your premiums. He told everyone that it is that time of year for performance evaluation for the Executive VP position – Stan Hollmann will be distributing surveys to everyone – he encouraged everyone to give their input. He spoke to the group about the Risk and Loss Control position – he stated that the position should be announced within the next few weeks. He also stated that there will openings on the Board of Directors – he asked for a volunteer for the Nominating Committee.

12. Topics from Group

Geri Justinger reviewed the MVR Best Practices procedure with the group – this will be distributed to the MVR group next week. It is also located on the website. Jim Rehagen asked about signatory authority – Walter Lanier is also working on this topic. The topic of creating a ListServ was brought up – Geri Justinger will speak with Amy Schmidt regarding logistics and research this process.

13. Adjourn at 2:05 p.m.

Respectfully submitted,

Geri A. Justinger
DMI Administrative Consultant