

**Districts Mutual Insurance - Risk Managers Quarterly Meeting
Wisconsin Technical College Foundation, Waunakee, WI
October 10, 2008 – 9:00 a.m.**

Members Present: Dan Hartstern (BTC); Doug Olson (CVTC); Barb Kieffer (FVTC); Sue Debe (GTC); Cindy Dross (LTC); Lori Stier (MATC-Madison); Bonnie Baerwald (MPTC); Walter Lanier (MATC-Milw); Jane Kittel, Julie Prinz (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: Jill Price (NATC)

Guests Present: Steve Senor (CVTC); Linda Joski (Arthur J. Gallagher); Ahdea Jarvis (Gallagher Benefit Services)

Recorder: Geri Justinger (DMI)

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

1. Introductions

2. Safety Training Kits and Matrix – Steven Senor, CVTC

Steve Senor spoke to the group about using the training kit and asked for feedback. He stated that it is critical to communicate about the kit – distribute the responsibility for completion to managers and to the employees. He stated that creative ways of reward / incentive are helpful in motivating completion. He introduced the tracking spreadsheet to the group and encouraged all to implement its use. He spoke briefly with the group about the 7 most costly / deadly types of accidents. Mr. Senor's energy and enthusiasm for risk management was felt by all.

3. Claims Review

a. United Heartland

Mr. Stoeger-Moore stated that Dan Follmer will be taking a new position within United Heartland and will no longer be servicing DMI. Anne Romaine will be the new account representative for DMI. Due to a scheduling conflict she was unable to be with the group today. Ms. Romaine is planning on attending the January meeting. Mr. Stoeger-Moore reviewed the data with the group.

b. Midwest Claims

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

4. CAFR Update

Mr. Stoeger-Moore informed the group that the updated CAFR spreadsheet is available on the DMI website.

5. Student Accident Insurance Coverage Update – Barb Kieffer

Barb Kieffer explained that the work group met with Ahdea Jarvis and Teresa Koster from Gallagher. The first phase of this plan will be focused on the health occupation practicum – if the clinical sites require accident coverage. They have determined that the earliest launch date is fall of 2009 – but there are administrative implementation details

that need to be worked out. It was suggested that materials be available by December 2008 to ensure adequate time to introduce it the Presidents and other groups. Disappointment was expressed that this accident insurance was not able to be offered more broadly at this time – to more classes. It was suggested that perhaps by presenting this to several student groups (and garnering their support) that perhaps they could influence the state board to reconsider the position that they have taken regarding this matter. The group will be reconvening in the near future and Barb Kieffer will be sending out the PowerPoint that the group has been working on.

6. Mod Factor History

Mr. Stoeger-Moore spoke with the group regarding their Mod factor history. He explained that the Mod factor is a rolling three year history and is a reflection of the working conditions at your specific location. He stated that the single most dramatic impact to control expense a District can have on their Mod factor is to get their employee back to work on modified or alternate duty as soon as possible. He also stated that there are mid-term adjustments that occasionally happen from the WCRB (Wisconsin Compensation and Rating Board) and that DMI does not adjust premium (up or down) to correspond with any adjustment that may take place (which is not uncommon in the insurance marketplace).

7. MVR Check Reminders / Benchmark

There was discussion regarding the MVR Check Best Practices handout that was provided to the group – it will be placed on the website for reference. Steven Stoeger-Moore reviewed a listserv response from URMIA members regarding how they handle MVR checks.

8. “Free Loan” Resources

Mr. Stoeger-Moore reviewed the resources that are available to all Districts from the United Heartland lending library through the United Heartland website.

9. Security Assessment Resources

Mr. Stoeger-Moore stated that there will be a Security Summit on October 28th at WCTC – additional information will be forthcoming.

10. Vehicle Valuation Service

Mr. Stoeger-Moore spoke with the group regarding “high-value” vehicles (in excess of \$50,000). DMI has decided to hire a valuation service to obtain ACV of these “high-value” vehicles and cover the cost of this service for the members. There was a comment regarding vehicles that are not licensed being included on this list – it was stated that un-licensed vehicles are covered under property coverage.

11. Hartford Steam Boiler Services

Mr. Stoeger-Moore spoke regarding HSB services and the cards/magnets that were provided to request jurisdictional inspections. At the Physical Facilities meeting last week Ron Behrens stated that if you have any major renovation or construction that passing inspection should be part of the contract.

12. Combating Insurance Claims Fraud

Mr. Stoeger-Moore provided this for the Members information.

13. International SOS

Mr. Stoeger-Moore spoke with the group regarding the Int'l SOS training that has occurred over the last several weeks. He stated that he will be setting up another webinar for the portal customization – please let him know if you would like to attend.

14. Fire Safety Month

The group did a quick quiz for Fire Safety Month. Tim Greene and Stan Hollmann had the most correct answers (congratulations gentlemen!).

15. Risk and Loss Control Committee Recommendations

Tim Greene presented the six recommendations that the DMI BOD adopted at their meeting yesterday. These recommendations will be posted on the DMI website.

16. DMI Presents...

Mr. Stoeger-Moore asked the group for feedback regarding DMI Presents...It was proposed that Barb Kieffer will give a presentation on Student Accident Insurance in February and Bonnie Baerwald (MPTC) will give a presentation on their Active Shooter drill in April.

17. BOD Update

Doug Olson reported on the proceedings from the BOD meeting from yesterday. He spoke about the capital repayment plan and that the second of the third installments will be forthcoming. He stated that the Board is moving forward with the hiring of a Loss Control Specialist – the timeframe for hiring is February 2009. Jim Blumreich spoke about their Student Life Coordinator that attended a conference that affected her strongly. The consensus of the Board was to sponsor an expert/conference in this area. Mr. Olson stated that building appraisals will be finished over the next four months – prior to the 7/1/09 underwriting period. It has been noted with the CAFR reports that some Districts have been asked by auditors regarding their capital contributions to DMI. Doug Ballweg will be asked to write a letter for the Districts to keep on file for their auditors.

18. Experiential Learning Students in Practicum (Posted on Website)

Mr. McLaughlin was unable to be in attendance today due to scheduling conflicts. He has given permission for us to post his presentation on the DMI website. Mr. Stoeger-Moore recommends it as worthwhile reading.

19. Topics from Group

There was some discussion about 403 (b) and the fiduciary responsibility associated with it – all but 2 Districts have gone to third-party administrators to transfer the risk.

20. Adjourn at 1:34 p.m.

Respectfully submitted,

Geri A. Justinger
DMI Administrative Consultant