

**Districts Mutual Insurance - Risk Managers Quarterly Meeting  
Wisconsin Technical College Foundation, Waunakee, WI  
October 16, 2009 – 9 a.m.**

**Members Present:** Dick Shikoski (BTC); Doug Olson, Tom Huffcutt (CVTC); Mark Zlevor (GTC); Cindy Dross (LTC); Joshua Cotillier (MATC-Madison); Nelson Dahl (MSTC); Anne Sheridan (MATC-Milw); Bonnie Baerwald (MPTC); Jane Kittel (NTC); Tim McNulty, Deb Kolar (NWTC); Caleb White (SWTC); Jim Rehagen, Jay Scherer (WCTC); Amy Schmidt (WTC); Steve Decker (WITC); Steven Stoeger-Moore, Tim Greene (DMI)

**Via Teleconference:** Jill Price (NATC)

**Guests Present:** Anne Romaine (United Heartland); Linda Joski; Dana Noel (Arthur J. Gallagher); Mike Carney (WTCS)

**Recorder:** Geri Justinger (DMI Administrative Consultant)

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

**1. Introductions**

Mr. Tim Greene thanked the group for all of the support he has received through the last month. He stated that he is feeling well and has returned to work full time. He further stated that he cannot drive for several months but is hoping to still get out and travel as much as possible.

**2. Claims Review**

**a. Midwest Claims**

Mr. Stoeger-Moore briefly reviewed the data with the group. He spoke about the difference between incident reporting and claim filing. He spoke about the various limits and deductibles with the group. He stated that ELL claims are important to report in a timely matter.

**b. United Heartland – Anne Romaine**

Ms. Romaine spoke with the group about the claims. She spoke about the importance of making safety everyone's priority. She reminded the group that the goal for reporting incidents is 0-3 days. If a workers' comp claim is reported as a medical only claim (no lost time/indemnity claim) does not affect your experience mod factor.

**3. Aging Workforce – Anne Romaine, United Heartland**

Mr. Stoeger-Moore stated that during the August claims review there was an observation made regarding the concentration of most severe injuries in people in their 50's. Ms. Romaine gave a presentation on The Aging Workforce. There was discussion about physical requirements of jobs and how to address this with the aging workforce. There was discussion about sharing this information with local colleagues. It was suggested to add wellness programs specifically for the aging employee population. This presentation will be posted on the DMI website under Consultant Reports. Additional information on this topic will be shared at the January Risk Manager Meeting.

**4. Vendor Benefits Summit – Deb Kolar, NWTC – Director Benefits and Compensation**

Mr. Stoeger-Moore introduced Ms. Deb Kolar from NWTC. Ms. Kolar explained that when she began at NWTC that she noticed that there was a lack of communication with vendors. She stated that they began this program to discuss overall financial and health status of the NWTC medical plan and look for opportunities to partner with vendors to achieve long term goals. They have held four meetings – but would have had a more aggressive meeting schedule early on as the amount of work from the meetings can be immense. Another goal is to discuss opportunities for synergy between them and create an awareness of services each bring to the relationship. She stated that it was made very clear from the start that this is not an opportunity for vendors to sell services or out-market another so that is removed from the mix. There has been a great response from the vendors (they have asked to meet more often). Mr. Stoeger-Moore stated that this a wonderful example of thinking outside the box in creating a multi-faceted, cost savings measure that will ultimately reduce workers' comp costs.

**5. ADA Regulations/Amendments and Return to Work – Kirk Pelikan, Michael Best**

Mr. Stoeger-Moore introduced Mr. Kirk Pelikan from Michael Best and Friedrich. He spoke with the group about the ADA Amendments Act of 2008. He stated that this Act became law in January 2009. He stated that this Act broadened the definition of disabilities. He stated that keeping job descriptions current will be more critical. This presentation will be posted in the Members Only section of the website.

**6. CMS (Centers for Medicare and Medicaid Services) Section 111 Mandatory Reporting**

Mr. Stoeger-Moore explained that there is a new reporting structure that is required by this new legislation. The good news is that individual Districts do not need to do anything. DMI via United Heartland and Midwest Claims will be taking care of the compliance requirements.

**7. MVR Check**

Mr. Stoeger-Moore stated there are a few misconceptions of DMI coverage.

**a. Personal Auto Use**

The adage is your car – your coverage. If insufficient insurance is held personally by an individual DMI becomes the umbrella coverage.

A question was asked regarding rental vehicles. Everyone was very strongly encouraged to utilize the Enterprise corporate rental account. When utilizing the corporate account through Enterprise rent the vehicle in the name of the College and then list the staff as the principal driver. Ms. Amy Schmidt stated that Western recently had a total loss of a an Enterprise rental vehicle and their College had no out-of-pocket expense.

**b. Reimbursement for Personal Auto Use**

See a.

**c. State Mandated Auto Insurance Minimum Coverage**

Mr. Stoeger-Moore stated that there will be mandated insurance coverages on 1/1/10.

There was further discussion regarding local policy regarding MVR checks.

**8. WCRB Rate Changes**

Mr. Stoeger-Moore reviewed the increases in the rates from the WCRB (these pertain to workers' comp rates). These rate changes will take effect 7/1/10.

**9. DMI Property Endorsement**

Mr. Stoeger-Moore spoke to the group about the changes in coverage. Each District received a copy of the new endorsement. Mr. Stoeger-Moore stated that there is 100% replacement value for like kind, and quality for buildings and contents. Some exceptions are for vehicles, motors, tractors, etc. (ACV).

#### **10. Document Retention Guidelines**

Mr. Stoeger-Moore distributed a retention guideline. He further stated that local policies need to accurately reflect what is actually done. It was suggested to research if online document retention service could be cooperatively purchased through DMI.

#### **11. Entrance Mat Info. (NWTC) – Tim McNulty**

Mr. McNulty spoke about the mats that were installed and have been very positively received. He suggested that if you are interested in these mats to forward this information to your facilities department.

#### **12. Property Policy Change Form Revision**

Ms. Justinger stated that there is a new Property Policy Change Request form – it is located online in the Forms section. Ms. Dana Noel stated that these forms should be utilized to make any changes, additions or deletions of property. She stated that the more accurate the data supplied to her the better.

#### **13. H1N1 Update Roundtable**

Mr. Greene spoke with the group about the H1N1 webinar that was presented on September 9, 2009. The materials from this presentation are located on the DMI website. He stated that the most current information will be found on cdc.gov.

##### **a. Workers' Comp and the Flu**

See above.

##### **b. Contingency Plan Seminar**

Mr. Greene stated that he will be developing a one-day seminar on creating a Contingency Plan.

Mr. Greene distributed a Hot Work Permit for every District. It was suggested to that a Contractor Checklist be prepared and shared with the group. Mr. Greene spoke with the group about the Safety Training Kit that was distributed last year. He stated that most Districts that he has visited – nothing is known about these kits. He encouraged everyone to pass these kits along to the appropriate staff people so that they can be utilized. He also stated that he will be providing Ms. Justinger with some safety guidelines for Sustainable Energy Programs to post on the DMI website.

#### **14. Student Accident Insurance Update**

Mr. Stoeger-Moore stated that three Districts have begun this program. Doug Olson reported on the progress of the program at CVTC (with 800+ student enrollment). He stated that one of the largest advantages is that they were able to add several practicum sites because of the addition of this insurance. He stated that the implementation has had not proved to be very difficult. He said the main complaint has been from other students that are ineligible for the program. Mike Carney stated that a proposal to make this available to all students would be considered if put forward. He further stated that the argument needs to be compelling to have effect. Mr. Rehagen also stated that implementation has been quite easy. He would also like to see this program expanded to other areas. He stated that Kara Delaney from Gallagher Koster has been very helpful during the whole process. Ms. Jill Price stated that Kara was essential in getting this up

and running. She stated that the implementation was rather smooth. It was suggested that the original committee (with new members) prepare a new proposal for the state office.

**15. Update from Board of Directors**

Doug Olson reported on the proceedings from the BOD and Strategic Planning meetings from yesterday. Mr. Olson stated that DMI recently sent out an RFP for an investment manager – a committee was formed to review the applicants. The committee made a recommendation of Madison Scottsdale which was approved by the Board. Jim Blumreich and Steve Stoeger-Moore recently presented the DMI story to the annual ACCT conference. A change of the By-Laws was made to reduce the number of Directors on the Nominating Committee as well as removing the option of making nominations from the floor at the Annual Meeting. At the Strategic Planning meeting there was some discussion about DMI products – the consensus was that research will be done regarding offering other coverages (possibly through a subsidiary). There was a positive reaction from the Risk Manager group to this announcement.

**16. Topics from Group**

Jane Kittel congratulated Jim and Steve on their presentation at the ACCT. They also had attendees/presenters and were happy to see fellow Wisconsinites. The ACCT presentation will be posted on the website.

**17. Adjourn at 2:15 p.m.**

Respectfully submitted,

Geri A. Justinger  
DMI Administrative Consultant