

Districts Mutual Insurance - Risk Managers Quarterly Meeting

Wisconsin Technical College Foundation, Waunakee, WI
April 24, 2009 – 10 a.m.

Members Present: Dick Shikoski (BTC); Doug Olson (CVTC); Barb Kieffer (FVTC); Sue Debe (GTC); Cindy Dross (LTC); Joshua Cotillier, Lori Stier (MATC-Madison); Nelson Dahl (MSTC); Jodie Schneider (MPTC); Anne Sheridan (MATC-Milw); Dan Jacobson (NTC); Jim Blumreich, Tim McNulty, Debbie Kolar (NWTC); Stan Hollmann, Caleb White, Helen Laufenberg (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); Anne Romaine, Lindsay Adams (United Heartland); John McLaughlin (AJG Risk Management Services); Mike Carney (WTCS); Jim Lang (Gallagher Bassett)

Recorder: Geri Justinger (DMI Administrative Consultant)

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

1. Introductions

2. Annual Meeting Results – Doug Olson

Mr. Olson reviewed the election results with the group. Barb Kieffer was elected to the three year term CFO/Senior Administrative Representative, Mark Zlevor was elected to the one year term CFO/Senior Administrative Representative, and Gayle Hytrek was elected to the three year President Representative.

3. Student Accident Insurance Program Update – Barb Kieffer

Barb Kieffer asked the group to speak about where their Districts are in this process. Sue Debe spoke about the process at GTC – she stated that things are moving very quickly and that the program is expanding to other practicum areas – she stated that Kara Delaney has been tremendously helpful. She will share her information with DMI as soon as she has approval to do so. They are looking to begin this coverage Spring semester of 2010. WITC is thinking about implementing in Fall of 2010 and would like to be contacted – there was a question as to if the payment could be done in a way (online via credit card?) prior to a practicum assignment – like they do with a background check on a national website. Several Districts stated that one of their biggest issues is that their staff want it across the board in all locations, labs, etc. Mike Carney stated that he and Jim Zylstra hadn't had a chance to talk about broadening the scope of the program. NWTC stated that they have good support locally – he would prefer to wait until this can be more broadly implemented (college-wide - internally). WTC will be implementing in Spring 2010. Administrative issues are a concern amongst many of the Colleges – especially for students in multiple concurrent clinicals. SWTC would be willing to begin Fall 2009 if the administrative issues can be resolved. BTC is also on track to implement Fall 2009. CVTC will be implementing in Fall 2009 – having this insurance option has opened up a practicum placement option for CVTC that was previously not available to them. MATC-Madison has decided not to participate at this time. NATC wants to implement Fall 2009.

4. Renewal Terms and Conditions 7/1/09

Mr. Stoeger-Moore stated that the DMI Board met yesterday and discussed the terms and conditions for 7/1/09 renewal. Mr. Stoeger-Moore stated that the Colleges should have received your rates for workers' compensation. These rates are generated by the Wisconsin Compensation Rating Bureau. He stated that the rates for all other lines of coverage have been left at the same rates as last year's (except auto) – there will be increases in premiums – these are due to increases in exposure (payroll and property). For auto coverage the "flat rate" of \$425 will remain the same however, this will be the first year of the "High Value Vehicle" (over \$50,000 ACV) rates. Effective 7/1/09 the DMI "flat rate" (\$425 per vehicle) will apply, in addition \$20 per \$1000 of ACV over \$50,000 will be assessed. This year each District will be receiving a paper and electronic copy of your policies – next year there will be only electronic copies distributed. There was a request to send the certificate of insurance requests earlier than June 1 as many of the instructors are gone. Ms. Joski will try to get them sent out by May 1.

5. Net Dilligence Level 0 Assessment Update

Mr. Stoeger-Moore reminded the group that due to the generosity of the Insurance Trust these Level 0 Assessments were provided at no cost to each of the Districts. There are several locations that have not completed the assessment – Mr. Stoeger-Moore encouraged all to complete the assessment.

6. Claims Review

a. United Heartland – Lindsay Adams and Anne Romaine

Mr. Stoeger-Moore introduced Anne Romaine and Lindsay Adams from United Heartland. Ms. Adams reviewed some features of the United Heartland website – www.unitedheartland.biz – she spoke about the Accident Claims section with the group. She stated that the forms that are available would be completed instead of the WC-12 forms. She reviewed the capabilities of the system in looking up claim history. She will distribute the initial passwords out to those in attendance – she stated that it is possible that someone at the District may have changed the initial password as this information was sent out last November.

Ms. Romaine spoke with the group about the claims. She stated that she encourages everyone to report claims in the 0-3 day timeframe – with the electronic system these should be set up as a "none" (claim type) or if they are faxed in as FRO (For Report Only).

b. Midwest Claims

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

7. Slip, Trip, and Fall Prevention – Steven Senor, CVTC

Through the funding of the Insurance Trust Mr. Senor gave a presentation on Slips, Trips and Falls. The presentation will be available online.

8. Experiential Learning – John McLaughlin, AJG Risk Management Services

Mr. Stoeger-Moore introduced Mr. John McLaughlin. Mr. McLaughlin spoke about the ownership of the risk in experiential learning situations. He also spoke about preparing students for risks through waivers, contracts, pre-program orientation, and post-program debriefing (use as information gathering). All current and planned programs should be critically assessed. There was discussion about acceptance of responsibility from host sites – Mr. McLaughlin stated do not defer the risk. A best practices checklist for experiential learning was requested.

9. URMIA Regional Conference (https://www.urmia.org/reg_meetings.cfm)

Steven Stoeger-Moore spoke with the group about the URMIA Regional Conference – it will be held in Madison in June 3-4, 2009. The DMI Board has agreed to pay the registration fee for one representative from each District. He stated that the registration is available on the website. Please contact Steven Stoeger-Moore if you would like to attend.

10. Builder's Risk Worksheet

Mr. Stoeger-Moore reminded the group to fill out the sheet for ANY new construction. He also suggests that you do a builder's risk worksheet for any remodeling and renovation projects as well.

11. Risk and Loss Control Consultant – Tim Greene

Mr. Stoeger-Moore stated that Mr. Tim Greene will be joining the DMI staff on June 1, 2009. There was a round of applause from the group. Mr. Greene stated that he is really looking forward to joining the staff and beginning the work.

12. Update from Board of Directors

Doug Olson reported on the proceedings from the BOD meeting from yesterday. He stated that DMI is in the process of an OCI examination – of which there have been no significant concerns expressed. The Board received the results of an Annual Audit which will be posted online. He spoke about the investment philosophy of the company and some other issues that are being contemplated. He stated that they are looking forward to the addition of Tim Greene to the staff of DMI. He stated that they have extended a two-year contract to Mr. Stoeger-Moore.

13. Future Meetings

Mr. Stoeger-Moore stated that there is one change to the proposed dates in from October 7th and 8th to October 15th and 16th.

14. Topics from Group

Mr. Jim Lang presented to the group – he spoke about a recent safety/security visit to FVTC. He stated that PlayLand play sets have issued a recall on their arched swingsets – those Colleges with childcare should verify the status of their sets.

There was discussion about the Risk and Loss Control Committee and the lack of attendance at the meetings. Wanting to encourage attendance and better participation the group was queried for suggestions. There was a comment from Tim McNulty regarding how beneficial he feels the meetings are and encourage all to attend.

Cindy Dross asked if there anyone had any funding ideas for the Insurance Trust – Mr. Blumreich suggested some funding a feasibility study about self-funding life insurance.

15. Adjourn at 1:58 p.m.

Respectfully submitted,

Geri A. Justinger
DMI Administrative Consultant