

**Districts Mutual Insurance - Risk Managers Quarterly Meeting**  
**Wisconsin Technical College Foundation, Waunakee, WI**  
**October 12, 2007 – 10:00 a.m.**

**Members Present:** Dan Hartstern, Kaylin Betzig (BTC); Doug Olson (CVTC); Barb Kieffer (FVTC); Sue Debe, Debbie Miller (GTC); Cindy Dross (LTC); Cynthia Eghbalnia (MATC-Madison); Bonnie Baerwald (MPTC); Jill Price & Jim Brown (NATC); Jane Kittel (NTC); Jim Blumreich, Tim McNulty (NWTC); Stan Hollmann (SWTC); John Will, Steve Decker (WITC); Jim Rehagen, Deb Wallendal, Tim Greene (WCTC); Amy Schmidt (WTC); Steven Stoeger-Moore (DMI)

**Guests Present:** Linda Joski, Ahdea Jarvis, Gary Salmans (Arthur J. Gallagher); Dan Follmer, Stephanie Gibas (United Heartland)

**Recorder:** Geri Justinger (DMI)

The meeting was called to order at 10:00 a.m.

**1. Introductions**

**2. “A Risk Becomes a Crisis When People Don’t Have a Positive Response – Identifying and Preparing for Violence in the Workplace”**

**Gary Salmans – Arthur J. Gallagher - Critical Incident Prevention Management**

Mr. Salmans gave a presentation about prevention of violence. He stated that there are no original crisis programs in existence – it just needs to be site specific. He stated that it’s not the incidence but the response to the incidence that will define opinions about the institution. He stated that this is one of the most important topics in the current education environment in the minds of students, parents, and staff alike.

It is critical to have policies, procedures, and protocol (roadmap) combined with intuition = problem solving. Intuition + Logic + Control = Critical Incident Prevention. If you don’t enforce your policies / procedures / protocol, then they need to be modified, or removed from the books or they will be used against you.

He cautioned about calling staff “security” when they do not have any intervention training and merely observe / report. Crime Prevention through Environmental Design – is critical in the process. Having an updated floor plan with outside doors numbered is very important for emergency response personnel. Repetitive training is critical to ensure success. Add a class to your curriculum about security, safety, profiling, involve the students – give ownership to all involved – make it a community effort.

Application of knowledge is the key to power. Share the information – understanding yourself will help you to understand others.

Never assume the level of threat. Lockdown if the shooter is outside. Develop a matrix, including – threat team, staff, population. Know your notification limitations – multiple sites, population flow, timing, equipment. Default positioning needs to be considered – including integrated responses, collection areas, sheltering. Anticipate “mass” mentality – denial, panic, “rubber necking”, media relations.

Without a road map – pre-incident: failure to prepare or prevent, failure to respond, failure to notify, failure to protect, failure to mitigate, failure to document. Post event: failure to triage, failure to communicate, failure to coordinate, failure to administer, failure to mediate, failure to recover.

The paradigm – it won't happen, if it does happen...it won't be soon...it won't affect me...it won't be bad – I have insurance.

1. Attempt to prevent - 2. Mitigate - 3. Effectively manage so you can answer the question - What did you do? Protect the student, the staff and the building.

### **3. Claims Review**

#### **a. United Heartland**

Dan Follmer reviewed the data with the group. This quarter currently looks good (compared to previous years) in both severity and frequency. Although the time to report has been trending down it has been proposed to aim for a goal of 4 days reporting time.

#### **b. Midwest Claims**

Steve Stoeger-Moore reviewed the non-workers' compensation claims with the group. The majority of claims are GL bodily injury (slips, trips, fall). He reminded the group to be proactive for the upcoming winter (slip, trip, fall) season. Although slip/trip/fall incidents have the highest frequency, the highest costs are associated with auto physical liability.

### **4. Pre-DMI Workers' Compensation Retro Plan (Stephanie Gibas – UH)**

Mr. Stoeger-Moore introduced Stephanie Gibas who explained that the retrospective rating program is no longer being utilized. These agreements are able to be terminated after two (2) years of all claims being closed. She stated that terminating these agreements will be beneficial for the Members. She asked that Members return the signed original by January 2008.

### **5. CAFR Update**

Mr. Stoeger-Moore reminded the group that the updated CAFR is located on the DMI website. \$1,496,232 was the total capital contributed (from all Districts) for FY07.

### **6. Worker Compensation Claims Reporting Standard**

Mr. Stoeger-Moore shared with the group that UH has a 4-day goal for reporting incidents. DMI would like to adopt this policy as a benchmark from this point forward. It was asked that this data be provided by District using a median average to rule out those that skew the average.

### **7. Worker Compensation Benefits and Statutory Damage Caps – How do They Apply to Losses Occurring Outside of Wisconsin**

Mr. Stoeger-Moore spoke about the paper that was created in response to a question from CVTC regarding statutory caps for out-of-state losses. This paper is located in the Members Only section of the DMI website.

## **8. To Serve or Not to Serve**

Mr. Hollmann explained to the group that SWTC was going to have a 40<sup>th</sup> Anniversary Alumni Reunion at which they wanted to serve beer / wine. There was concern regarding liability issues because it was being held on the College premises. A paper was created on this topic for the group by Gander Consulting. It is located in the Members Only section of the DMI website.

## **9. Net Diligence Cyber Risk Update**

Mr. Stoeger-Moore explained that there is a large number of Districts that need to complete this assessment. These assessments will aid DMI in attempting to quantify the exposures that are associated with cyber risk.

## **10. Student Health Insurance / Accident Coverage Update**

Barb Kieffer spoke to the group about the proceedings from this morning – the deadline for submitting data has been extended to October 31. The goal of the group is to have this process completed by February 2008 to enable policy and implementation to take place locally. There will an update from the group in January.

## **11. ACE Foreign Travel / Auto Coverage**

Mr. Blumreich spoke about the research that has been done locally (at NWTC). He will send Mr. Stoeger-Moore a copy of the resources that he has compiled. This topic will be revisited to the January meeting.

## **12. Other Topics from the Group**

Jim Blumreich recapped the proceedings from the Strategic Planning and regular Board of Directors meeting yesterday. He stated that the Board has agreed upon a repayment plan for the Districts that had overpaid their capital. The repayment will happen in equal installments over the next three (3) years – the first payment will be made in the next few weeks. Future payments will be made around renewal time (7/1). The Risk and Loss Control Committee will be meeting in November 29<sup>th</sup> in MATC – Mequon Campus.

## **13. Adjourn at 1:45 p.m.**

Respectfully submitted,

Geri A. Justinger  
DMI Administrative Consultant