

Districts Mutual Insurance - Risk Managers Quarterly Meeting
Wisconsin Technical College Foundation, Waunakee, WI
October 14, 2005 – 8:30 a.m.

Members Present: Stan Hollmann (SWTC), Nelson Dahl (MSTC); Kevin Myren (MATC-Madison); Doug Olson (CVTC); Jim Rehagen (WCTC); Tom Hinz (NWTC); Nelson Dahl (MSTC); Natalie Feggestad (BTC); Janice Falkenberg (MATC-Milwaukee [joined at 9:45]); Steve Stoeger-Moore (DMI)

Via WISLINE: Jill Price (NATC); Sue Debe (GTC); Les Rognstad (WWTC); Bonnie Baerwald (MPTC); Chuck Levine (WITC); Cindy Dross (LTC); Tom Mercier (NTC)

Guest(s): Dan Follmer (United Heartland); Linda Joski (AJ Gallagher); Jim Lang (Gallagher Bassett Services/Risk Control); Mike Carney (WTCS Office)

Recorder: Geri Justinger (DMI Administrative Consultant)

The meeting was called to order at 8:30 a.m.

Steve Stoeger-Moore made the announcement that Kevin Myren officially resigned as the President of the DMI Board of Directors as of yesterday (10/13/05). He proceeded to read the official declaration from the Board.

I. Claims Analysis

A. *United Heartland*

Mr. Dan Follmer of United Heartland (UH) presented the updated Loss Analysis. He reported that effective the end of September 2005 the frequency and severity are lower than last year. He cautioned that the numbers are “green” and need time to mature. He also reported that slips/trips/falls are the highest reported claims. He reviewed the list of the “Dirty Dozen”. He reviewed the product claim coding scheme and stated that the Waukesha, Milwaukee and Gateway locations are doing a great job of following the “standard”. Several of the locations stated that they will implement the “standard” coding. Ms. Justinger was asked to re-send the coding “standard” to all locations as well as post this information on the website.

Mr. Follmer was thanked for his presentation.

II. Ergonomic Presentation – United Heartland – Mandi Champion (Dan Follmer)

Mr. Dan Follmer presented an Ergonomics presentation in lieu of Mandi Champion (she was ill). There have been 24 repetitive motion claims since the inception of DMI. UH can do consultations and analysis of workstations set-up and can do presentations for a specific location and/or department –

please contact your loss control representative to set-up an appointment. He reviewed some individual aspects of making adjustments to alleviate workstation issues. He also stated that UH has pamphlets for many of the issues covered in this presentation – again please contact your representative to request these.

Mr. Nelson Dahl asked what is the best method for implementing these guidelines? Mr. Follmer replied that open communication is key and also restated that UH is available for individual District evaluation and training. Mr. Stoeger-Moore reiterated that UH should be utilized for further training and urged all Districts to work with UH representatives.

Ms. Feggestad asked if it was appropriate to utilize UH for remodel consultations – Mr. Follmer stated that they are available. Ms. Feggestad reported that from time-to-time employees bring a doctor's excuse stating that the worksite is responsible for aggravating a condition. She wondered how a doctor could make such a claim without visiting the facility and seeing the work area. Jim Lang suggested that pictures of the work station along with a work description be sent to the doctor so they can make appropriate suggestions. For additional information please see www.districtsmutualinsurance.com - Consultant Reports – Ergonomics Presentation (United Heartland).

III. Auto Liability – Use of Personal Vehicle for District Business

Mr. Stoeger-Moore reviewed the guidelines regarding use of personal vehicle for District business. He stated that the axiom in this State is “Your Car, Your Coverage”. At the point your personal limits are exceeded DMI will become secondary. According to Mr. Stoeger-Moore no District checks for personal insurance with the exception of CVTC. The stance of DMI is that all routine drivers of District vehicles should be checked annually - at no cost to the District (at this time). If other checks are requested there may be some cost associated with those checks. Nelson Dahl asked if other colleges have concerns that employees that routinely operate their own vehicle refuse to use their own vehicle if their own insurance is at risk. – Stan Hollmann had this occur and was able to have this employee use a fleet vehicle instead of a personal vehicle.

IV. Auto Physical Damage – Claim Procedure

Please make these claims (regarding damage to a District vehicle) to Midwest Claims. Midwest Claims requires one (1) written estimate – they will compare that to a “desk estimate” and help you to get the best rate. If there are any questions regarding claims of this nature please contact Steven Stoeger-Moore.

V. The Incident Report Newsletter “Personally”

Mr. Stoeger-Moore introduced The Incident Report and stated that it is a one-page double sided document that is intended for a “quick read”. He requested

that everyone complete a brief narration for the “Personally” column and return them to Geri Justinger at: geri@districtsmutualinsurance.com

VI. Slips-Trips-Falls – Gallagher Bassett Services – Jim Lang stated that the CD presentation is in the works and should be finished in 2+ weeks. There have been some issues in the production. The presentation will highlight many issues regarding slips/trips/falls. He stated that all photos were very carefully done to obscure any location and/or person. Mr. Stoeger-Moore stated that there have been many positive responses to the slip/trips/falls program and reminded everyone that due-diligence further insulates the District from liabilities.

VII. Loss Control Survey – District Replies

Mr. Stoeger-Moore will be visiting each District twice this year. One of the things that Mr. Stoeger-Moore wants to do at this visit is review the Loss Control Survey provided by Jim Lang. All responses to this survey should be sent to Steven Stoeger-Moore (who will forward the information to Jim Lang).

Mr. Dahl asked how DMI viewed any disagreement with the recommendations provided with Gallagher-Bassett. Mr. Stoeger-Moore stated that the operative word is “recommendations”. Mr. Myren asked if there are some common issues that could be put into a report. Mr. Lang said that he would put something together. Mr. Myren suggested that this subject be added to the January agenda.

If you would like to schedule a specific campus visit from Gallagher-Bassett services please contact the DMI office as there is a limited number of “work-days” budgeted. Mr. Lang reiterated that all Districts should continue to be pro-active in loss control.

VIII. MVR Check – Report on Number of Files Reviewed

According to Mr. Stoeger-Moore there have been a small number of checks submitted to date. Several locations stated that they check their own. Mr. Stoeger-Moore inquired to know what criteria was being utilized to “rate” these checks. There was some discussion as to the problems that the Districts are having in obtaining this permission and information.

IX. Campus Visits

Mr. Stoeger-Moore re-stated that he will be visiting all District locations twice (minimum) this fiscal year. He reviewed some of his prior visits and stated that he will follow-up the visit with a written report that may contain recommendations and observations.

X. Return to Work Program

See the BOD Report for additional detail. Mr. Stoeger-Moore stated that he has another resource for a return to work program – please contact him to receive this information.

XI. Report from the Board of Directors

Mr. Myren reported that the Board of Directors met yesterday (October 13, 2005) in a Strategic Planning Meeting as well as their Quarterly Meeting. There were several assignments that were given for follow-up at a later date. The BOD decided to wait to fill the vacant position until next April at the Annual Meeting. Changes to the Board for the interim are as follows:

Jim Blumreich (President)
Doug Olson (Secretary)
Stan Hollmann (Treasurer)

Mr. Olson spoke about the Board formally adopting the Return to Work Program. He stated that he presented the program to a HR group and an Administrators group and it has been well received. The complete program can be found on the DMI website.

In other committee action – the UH Claims Coding was formally adopted. From this point on it will be mandatory. This information will also be posted on the website.

The Board authorized the billing and/or credit of the Workers' Compensation Premiums. Mr. Stoeger-Moore stated that he will send the information to Cindy Dross so that this can be done sometime next week.

A "Premium Allocation Work Group (PAWG)" has been established. They conducted a teleconference on October 11, 2005. At this meeting there were several points of agreement achieved – please see the memo dated 12 October 2005 entitled "Premium Allocation Work Group" for additional information. The goal of this group will be to be as fair and equitable as possible in creating these guidelines. There was much discussion about the "smoothing" factor and the excess and reinsurance markets driving some of these considerations. Mr. Stoeger-Moore stated that the Property Appraisals will be utilized for the FY07 underwriting. Mr. Olson noted that although the "hurricane damage" will undoubtedly affect our "rates" for next year how much better the Districts will fare compared to pre-DMI formation.

XII. Other Topics from the Group

A. Nelson Dahl asked if there could be a training session regarding Accident/Claims reporting and/or Accident Investigation. Ms. Falkenberg offered that at MATC-Milwaukee they break the training into General Liability vs. Workers' Compensation. There was agreement that the locations would like to have this occur – possibly at the next Quarterly Meeting (Jan. '06) or next "Training Session" (Feb.'06). Feedback via e-mail to Steven Stoeger-Moore was encouraged.

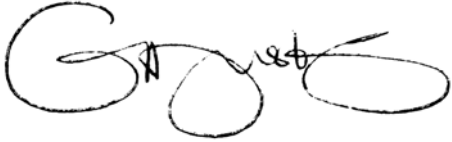
- B. Ms.Feggestad stated that her District charges their Health Professional Students who leave the site to do practicum \$10 and inquired if other Districts do the same. Mr. Dahl stated that MSTC charges a \$13 fee and calls it a "Medical Malpractice fee" Western and Moraine Park also charge a fee. Moraine Park charges a fee for various programs (not Health Professional Students only) based on credits.

- C. The location of the January meeting was determined – 9:00 a.m. – 1 p.m. at the Foundation Office in Waunakee. Those who want to attend via WISLINE were asked to e-mail Geri Justinger no later than January 1, 2006 so the appropriate arrangements can be made.

XIII. Adjourn

The meeting adjourned at 10:30 p.m.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Geri A. Justinger". The signature is stylized with large, flowing loops and a prominent initial "G".

Gerri A. Justinger
DMI Administrative Consultant