

**Districts Mutual Insurance - Risk Managers Quarterly Meeting  
Wisconsin Technical College Foundation, Waunakee, WI  
April 25, 2008 – directly following the DMI Annual and BOD Meetings**

**Members Present:** Dan Hartstern (BTC); Doug Olson (CVTC); Scott Kronenwetter (FVTC); Cindy Dross (LTC); Janice Falkenberg (MATC-Milwaukee); Cynthia Eghbalnia, Lori Stier (MATC-Madison); Bonnie Baerwald (MPTC); Nelson Dahl (MSTC); Jill Price (NATC); Jamie Allar (NTC); Jim Blumreich, Tim McNulty (NWTC); Stan Hollmann (SWTC); Jim Rehagen, Tim Greene (WCTC); Amy Schmidt (WTC); Steve Decker (WITC); Steven Stoeger-Moore (DMI)

**Guests Present:** Linda Joski (Arthur J. Gallagher), Ahdea Jarvis (Gallagher Benefits); Mike Carney (WTCS)

**Recorder:** Geri Justinger (DMI)

The meeting was called to order at 9:25 a.m.

**1. Introductions**

**2. Claims Review** – Mr. Stoeger Moore reviewed the reports with the group. There were no significant losses in the reporting period – similar trends in causation continues.

**a. United Heartland**

**b. Midwest Claims**

**3. Annual Meeting Results – Jim Blumreich**

DMI Board President Jim Blumreich summarized the results of the Annual Meeting. 15 of the 16 Colleges participated, the vacant position on the Board was voted upon – Jim Blumreich, CFO NWTC was re-elected for a three-year term.

**4. Student Health/Accident Insurance Update – Barb Kieffer/Ahdea Jarvis, AJG**

Ms. Jarvis reviewed the e-mail that was sent to the group by Ms. Kieffer. She explained the two options that were presented to the group by the committee. Ms. Jarvis distributed spreadsheets that further explained the coverages that are proposed. She stated that 24-hour coverage could be a voluntary option available to the students. She reviewed the services that Gallagher will offer for the program with the group. Mr. Carney stated that Pete Peterson and Jim Zylstra are discussing this issue and will be getting back to the group about the legalities of applying these fees to the students very soon. There was discussion about students in practicum that are denied access to practicum experiences (ride alongs, etc.) because of lack of accident insurance. Ms. Schmidt has offered to speak with Jim Zylstra. There was much discussion about defining the “class” and eligibility requirements. The consensus of the group will be to attempt to have enrollment ready for January 2009 semester.

**5. Renewal Terms and Conditions for 7/1/08**

Ms. Joski stated that Foreign Travel and Crime coverages will remain the same. Mr. Blumreich suggested that he would like to put the International SOS program in to place and will be sending out a letter to those Districts that participate in foreign travel. Ms. Joski suggested that if there is interest in providing health insurance coverage for foreign students she can provide more details. Mr. Stoeger-Moore stated that the reinsurance partners that have been thusly been involved will continue to be so. He reminded the

group to continue to request additional loss control services from United Heartland. He explained that the focus of Gallagher Bassett for the upcoming year will be security. Mr. Lang will be doing a two-day investigation at three locations. Following Mr. Lang's visits WCTC has offered to host a meeting to review the findings.

#### **6. Business Interruption – Steve Wlodarski, Tony Clark, Allianz**

Mr. Stoeger-Moore asked Linda Joski to introduce Steve Wlodarski and Tony Clark from Allianz. Ms. Joski stated that when she was reviewing underwriting data that she found that there were large variations in the coverages for business interruption and felt that the group could benefit from additional education in this area. Mr. Wlodarski stated that he and Mr. Clark have attempted to tailor this program to the specific environment that exists in the Technical Colleges. Mr. Clark reviewed the worksheet with the group. He stated that there needs to be individual analysis of who is considered to be ordinary payroll and key employees. There was discussion about how to best determine the "worst case scenario" expense claim estimate and how much time should be spent determining these estimates. It was suggested that "ball park" figures are very acceptable for this worksheet and these numbers do not affect your recovery ability. Ms. Joski asked that each District revisit the worksheet and either send the updated worksheet or a note stating that you will use the same value previously submitted to Ms. Joski. Ms. Baerwald suggested updating the supplied worksheet to WTCS terms.

#### **7. Net Diligence Level 0 Assessment Update**

Mr. Stoeger-Moore urged those Districts that have not made progress to begin the process.

#### **8. Worker Compensation Benefits and Statutory Damage Caps**

Mr. Stoeger-Moore introduced the opinion paper in the e-packet regarding these issues. This is located on the website in the Members Only section.

#### **9. Special Events Risk Management Best Practices**

Mr. Stoeger-Moore spoke about the information contained in the e-packet regarding these issues. This will be located on the website in the Members Only section.

#### **10. Builder's Risk Worksheet**

Mr. Stoeger-Moore reminded the group about the Builder's Risk Worksheet – this form should ONLY be completed if new square footage is added to the College. He reminded the group to advise the DMI office if any one building exceeds \$15M.

#### **11. Student Mental Health Issues Training – Bonnie Baerwald**

Ms. Baerwald spoke to the group about a training session that was held last fall at MPTC. Ms. Baerwald distributed a DVD of the session with the group. MPTC is looking to do a focused session in the future. Mr. Greene stated that on June 9<sup>th</sup> there will be a presentation on Mental Health Issues at WCTC and encouraged all to attend.

#### **12. Update from BOD**

Mr. Blumreich reviewed the happenings of the Board meeting with the group. He discussed the rise in rates for the workers compensation line of coverage – but stated that the rates for the other lines of coverage will stay at the current rate. He spoke with the group about high value vehicle coverage and that there will be an increase in premium for those vehicles beginning FY10. Mr. Blumreich stated that the BOD approved the list of service providers that have been in place for the upcoming year. Mr. Blumreich stated that there was considerable discussion about the role of DMI; he further stated that the Board wants to place more emphasis on managing workers compensation costs. Mr. Blumreich stated that there was also discussion about property valuation. He stated that the BOD would like to have all buildings that weren't previously appraised evaluated by next renewal. He stated that due to the relocation of Mr. Stoeger-Moore the Board has decided to extend his contract for one additional year only. There were several parties that expressed concern about this decision and the impact it may have on the future of DMI. Mr. Blumreich invited anyone in the group to send their concerns to the Board.

### **13. Future Meetings**

Mr. Stoeger-Moore presented the group with a schedule of future meetings.

### **14. Topics from Group**

Ms. Jarvis will provide a copy of a report regarding student mental health to the group. There was a question regarding an invoice from United Heartland from 2002/03 and 2003/04. Mr. Stoeger-Moore will look into it. There was a request for notification of the DMI rates for FY09. Ms. Jarvis stated that everyone should be receiving an invitation to a 403b seminar.

### **15. Adjourn at 1:50 p.m.**

Respectfully submitted,

Geri A. Justinger  
DMI Administrative Consultant