

**Districts Mutual Insurance - Risk Managers Quarterly Meeting
Wisconsin Technical College Foundation, Waunakee, WI
April 27, 2007 – 10:00 a.m.**

Members Present: Dick Shikoski (BTC); Doug Olson (CVTC); Scott Kronenwetter (FVTC); Mark Zlevor, Sue Debe (GTC); Cindy Dross (LTC); Nelson Dahl (MSTC); Janice Falkenberg (MATC-Milwaukee); Mary Rapp (MATC-Madison); Bonnie Baerwald (MPTC); Tom Eckert (NATC); Jim Blumreich, Tim McNulty (NWTC); Stan Hollmann (SWTC); Jim Rehagen (WCTC); Amy Schmidt (WTC); John Will (WITC); Steven Stoeger-Moore (DMI)

Guests Present: Linda Joski (Arthur J. Gallagher); Ted Hayes; Jim Lang, Adam DeRemer (Gallagher Bassett Services); Mike Carney (WTCS)

Recorder: Geri Justinger (DMI)

The meeting was called to order at 9:40 a.m.

1. Introductions

2. Campus Violence – Ted Hayes (Author of “Not in MY School”)

Mr. Stoeger-Moore introduced Mr. Ted Hayes, author of “Not in MY School”. Mr. Hayes started out by stating that he feels that paying a “security company” is a waste of money. He said that by using some of his ideas and working with local law enforcement you will be able to create a very good program. He stated that the first step in any program is creating a committee and working with local law enforcement, EMS, media and other interested parties. They created two groups that focused on prevention and intervention. He stated that the most difficult problem was communication. This group developed a workbook – had “mock-crisis” and debriefed afterwards. Lessons learned from these exercises – were that there were unrealistic expectations of law enforcement – improper use of lockdown – dealing with parents and media after a crisis occurs – crisis plans lack backup leadership and planning. He stated that on pages i and 2-4 in the Chesapeake Crisis plan are well done. He stated that best crisis program is approx. 7-8 pages long and is formatted as a multi-colored, tabbed, flip chart. He suggests buying all staff an obnoxious colored clip board with a wax crayon that will contain the crisis plan – this can also serve as a way to communicate with the outside world in a crisis. He stated that working with media can be very beneficial or detrimental in a crisis – be proactive and establish a “hot line” and establish a word script. Train ALL school employees, train regularly and train with law enforcement. Have regular meetings with law enforcement. Don’t ever dismiss rumors – have a zero tolerance for rumors. Always have a plan and a plan to back up the plan. Have 911 on speed dial and phone lists laminated near the phones. Everyone should have a crisis manual and all employees should know where to find it. Digitally map all buildings for law enforcement. Train people not to “check” if they hear “firecrackers” – assume that it is gunfire and act appropriately. Have a self-defense training session for staff. Consider a “portable” computer database that includes student/faculty photos, secondary contact info., etc. Identify the appropriate level of response. The goal of lockdown is to isolate the intruder. In lockdown the instructor needs to be visual. Tell people what is going on – don’t use codes – state we are in lockdown. You may want to use a code to signal the all clear. Limit roof access. Close off areas beneath stairways. Set-up a hot-line for bomb-threats and let the information come in – people are usually upset by bomb-threats and want to share information the threat.

3. Claims Review

Mr. Stoeger-Moore reviewed the data with the group. He stated that Material Handling injuries are now eclipsing the Slips, Trips and Falls in cost of claims. He reminded everyone to utilize the services of United Heartland for training (at no cost to you). The biggest portion of DMI's premium is Workers' Compensation – the more you do locally to control both proactively and reactively (Return to Work programs, etc.) the more positively it will affect your premiums.

4. BOD / Annual Meeting Results – Jim Blumreich

Mr. Blumreich reviewed the happenings of yesterday's meeting – he stated that Doug Ballweg (Strohm Ballweg), Steve Streff (Streff Insurance Services), Jeff Carew (PMA) and Jim Smolinski (Virchow Krause) gave presentations. He further stated that DMI is in a good financial position. The Annual Report from Virchow Krause will be posted on the website. Mr. Blumreich stated that the Board is considering additional options for investments and asked for any input from the group – a formal request to the Districts will be distributed prior to the October meeting. A suggestion was made to research obtaining services from an "investment advisor". Steve Streff presented a good report for DMI – he stated that he is pleased with the history on the workers' comp side and has begun doing trending on the other side there isn't enough history to make any trends. He stated that there were significant changes in the property value due to the recent changes in the reported contents value. Due to this the Board has worked with Steve Streff to reduce rates for auto liability, property, boiler/machinery at renewal. It was suggested that a letter stating each District's premiums and program costs be sent out prior to June 1, 2007.

5. Renewal Terms and Conditions for 7/1/07

Linda Joski handed out packets for renewal to all Districts. She also presented Steve with a framed and signed copy of the photo that was printed in the Arthur J. Gallagher Annual Report.

**Jim Lang gave a presentation from a law enforcement perspective on campus security – he suggested getting an aerial photo of your campus from Google earth – he reminded everyone not to overlook your custodial staff in emergency planning. Pre-plan with your local agencies – look at CERT (Community Emergency Response Team). He suggests creating online resources for training employees. He introduced Adam Deremer as a new associate that will assist with DMI loss control services. Mr. Stoeger-Moore stated there are several days of loss control services still available – please contact Steve Stoeger-Moore if you would like to schedule anything with Gallagher Bassett Services.

6. Change in Policy Notification Letter

Mr. Stoeger-Moore reviewed the letter with the group. He explained about the TULIP program for covering any of the "non-covered" events. The Workers' Compensation part B deletion is due to the fact that there was not any reinsurance purchased for this in the past and that there has never been anyone successful in a lawsuit (in Wisconsin) so the Board decided to remove the language. Mr. Stoeger-Moore will confirm that legal costs are included in the WC coverage.

7. May 10, 2007 – Ergonomic Training – Risk and Loss Control Committee Meeting at NWTC, Green Bay

Mr. Stoeger-Moore stated that there will be a “train the trainer” session at NWTC on the 10th of May.

8. DMI Website Update and Demonstration

Geri Justinger gave a demonstration on the new section of the website.

9. Driver Record Check Update and Demonstration

Mr. Stoeger-Moore stated to request a WI state license check – you need a different form for out-of-state record requests. Linda Joski reminded everyone that the signature form should be kept on record for five years.

10. Cyber Risk Coverage Summary

Mr. Stoeger-Moore stated that the Board is going to request funding from the Trust for a level 0 assessment for all of the Districts.

11. Spring Campus Visits

Mr. Stoeger-Moore stated that visits to the Districts are scheduled for the upcoming months. He reminded everyone that he is available for meetings of any kind – contact him to make arrangements.

12. Future Meetings

Mr. Stoeger-Moore asked the group is the quarterly meetings work for the group – the consensus was that the schedule and location works well.

13. Other Topics from the Group

None.

14. Adjourn at 12:50 p.m.

Respectfully submitted,

Geri A. Justinger
DMI Administrative Consultant