

**Districts Mutual Insurance - Risk Managers Quarterly Meeting  
Wisconsin Technical College Foundation, Waunakee, WI  
July 20, 2007 – 10:00 a.m.**

**Members Present:** Dan Hartstern (BTC); Barb Kieffer (FVTC); Sue Debe (GTC); Cindy Dross (LTC); Nelson Dahl (MSTC); Anne Sheridan (MATC-Milwaukee); Cynthia Egnahlnia (MATC-Madison); Tom Eckert (NATC); Jane Kittel (NTC); Jim Blumreich, Tim McNulty (NWTC); Stan Hollmann (SWTC); Jim Rehagen (WCTC); Amy Schmidt (WTC); Steven Stoeger-Moore (DMI)

**Members Present (via Teleconference):** Bonnie Baerwald (MPTC)

**Guests Present:** Linda Joski, Ahdea Jarvis (Arthur J. Gallagher); Melissa Banigan (Enterprise Rent-A-Car); Dan Follmer (United Heartland); Jim Lang (Gallagher Bassett); Mike Carney (WTCS)

**Recorder:** Geri Justinger (DMI)

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

**1. Introductions**

**2. Claims Review**

**a. United Heartland**

Dan Follmer stated that although the frequency of incidents has been going down the severity has been increasing. There was some discussion regarding accidents involving ladders – although the frequency is low the severity is high. It was suggested that a presentation regarding ladder safety, selection, etc. be given to the Risk and Loss Control Group.

Mr. Follmer stated that the claim reporting time has decreased from last year and the year before. He stated that United Heartland's goal for claims reporting is 4 days post incident. A question was raised regarding DMI's reporting rule.

He reviewed some pre-DMI loss history with the group. He will send this data to Ms. Justinger to distribute to the group. Mr. Follmer shared some pictures of some common hazards.

**b. Midwest Claims**

Steve Stoeger-Moore reviewed the claims with the group. He stated that the trends follow the workers' comp claims – the majority of them are GL bodily injury (slips, trips, fall). There was a question regarding the number of incidents that involve deer – Mr. Stoeger-Moore will research and report to the group.

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

Mr. Stoeger-Moore stated that Stephanie Gibas was unable to attend today. This item will be tabled to the October meeting.

#### **4. FY08 (July 1, 2007- June 30, 2008) Renewal**

Mr. Stoeger-Moore thanked everyone for their continued participation in DMI. Linda Joski introduced herself to the group and stated that there is a resource available for international travel entitled, College and University International Educational Programs – Managing the Risks that will be posted on the DMI website.

##### **a. Policies**

Mr. Stoeger-Moore stated that each District should have received either four or five policies.

##### **b. Endorsements**

Mr. Stoeger-Moore stated that there were no changes to the endorsements this year.

#### **5. Enterprise Rent-A-Car (Melissa Banigan)**

Mr. Stoeger-Moore introduced Melissa Banigan the Sales Representative for the State from Enterprise. She stated that she will be providing a rate structure for long-term rentals post August 1. She asked for help from everyone in “policing” renting 15-passenger vans – they cannot “lock-out” any vehicles – there is a note on the DMI account to not rent 15-passenger van. There is a personal use rental account number that will be available August 1.

As a point of clarification, Mr. Stoeger-Moore stated that if any vehicle has been modified from a 15-passenger van it is also excluded from coverage.

#### **6. Guide to Understanding Business Insurance Products**

Mr. Stoeger-Moore distributed a “plain language” booklet that explains insurance terms.

#### **7. Common Loss Control Issues (Jim Lang)**

Jim Lang spoke to the group about Campus Violence. Mr. Lang focused his discussion on the communication processes and distribution of information during emergencies. He then reviewed a presentation from Harvard University. Mr. Lang will e-mail this presentation to anyone that requests one. He provided a list of providers of communication services from URMIA.

#### **8. Student Health Insurance Coverage (Ahdea Jarvis – Gallagher Benefit Services)**

Mr. Stoeger-Moore explained that there continues to be a “situation” regarding a gap in student health insurance and asked Ahdea Jarvis to give a presentation to the group. Ms. Jarvis explained that there are many options available for health insurance – most are not affordable options for students. She stated that there is another option that people may not be aware of – it is called a limited medical plan. A limited medical plan does not have deductibles, it covers prescription plans, does not exclude pre-existing conditions, and does not limit providers – the prices are more reasonable than a standard medical plan and offer more “first-dollar” coverage. She also stated that there is accident insurance that could be available that is applicable only to “accidents”. Ms. Jarvis asked the group for ideas of what they are interested in receiving additional information and pricing. They stated that the group can offer additional services like building an enrollment services and other administrative functions to make the service as

little as a burden on the College as possible. There was discussion about including this coverage in the fees charged for the program and if the State office would have issue with this. There was a suggestion to form a subcommittee to make these choices – Sue Debe, Amy Schmidt, Barb Kieffer and Dan Hartstern (Nelson Dahl offered find someone from Mid-State Student Services Department) offered to form the subcommittee and interact with Ms. Jarvis to make a presentation to the group.

#### **9. Case Study – Workers’ Compensation Claim at FVTC (Barb Kieffer)**

Barb Kieffer spoke to the group about an open status claim that she had reservations about. She discussed this case with Mr. Stoeger-Moore who suggested a claims audit through Arthur Gallagher. Her message to the group is to pay attention to your claims and to coordinate your efforts with your HR department. Ms. Kieffer will keep the group posted on the status of this claim.

#### **10. Cyber Risk Exposure – Net Diligence Services**

Mr. Stoeger-Moore reminded the group of the presentation from Igor Steinberg from MATC-Madison regarding the Cyber Risk assessment. The WTCS Trust has provided funding a level 0 for each District. Included in the packet are instructions on how to begin this assessment process. A question was asked regarding the time involved to complete this process – according to Mr. Steinberg’s report in January there were approx. 109 hours involved for completion of this process.

#### **11. Infrared Scanning Services**

Mr. Stoeger-Moore reviewed the information (included in the packet of information) regarding infrared scanning services from Hartford Steam Boiler. He stated that NWTC served as a “test site” for these services. He stated that this is a fee-based service. Mr. Stoeger-Moore stated that he will report costs of this service to the group.

#### **12. SOS International Services**

Mr. Stoeger-Moore spoke with the group about foreign travel and the services offered through SOS International Services. Jim Rehagen has offered to coordinate and work with other Districts to research if these services would be affordable / beneficial – MATC-Madison, NWTC, GTC, NTC and FVTC would all be interested in being involved with discussion.

#### **13. Payroll Audit – 7/1/06 – 6/30/07**

Mr. Stoeger-Moore reminded the group that they will be contacted in the near future for a payroll audit.

#### **14. Class Action Anti-Trust Settlement Forms**

Mr. Stoeger-Moore asked the group if they had received forms regarding a class action suit. The dates involved are August 26, 1994 – December 31, 2005. He stated that the group should think about pre-DMI era and post-DMI era. He stated that participation in this class-action suit is completely voluntary. To access forms via the internet: visit [www.gallaghersettlement.com](http://www.gallaghersettlement.com) or e-mail [gallagheradmin@completeclaimssolutions.com](mailto:gallagheradmin@completeclaimssolutions.com).

**15. Other Topics from the Group**

Jim Blumreich recapped the proceedings from the Board of Directors meeting yesterday. He stated that the Board is planning to have another Strategic Planning meeting this October to do some “clean up” of some issues, including investments. He stated that the Trust has also provided funding for additional loss control services and that they are in the process of researching options. He stated that the Board now has a new member, Barb Kieffer and elections were held, Jim Blumreich – President, Barb Kieffer – Secretary, Stan Hollmann – Treasurer.

Mr. Stoeger-Moore stated that Tom Eckert will be leaving the group to take a position as the President at Bellingham Technical College in Washington.

**16. Adjourn at 1:56 p.m.**

Respectfully submitted,

Geri A. Justinger  
DMI Administrative Consultant