



# **DISTRICTS MUTUAL INSURANCE**

*Innovation in Progress Report 2013-14*



*A Cosmetology student at Wisconsin Indianhead Technical College puts learning to practice.*

Districts Mutual Insurance (DMI) is a municipal mutual company created by the Wisconsin Technical Colleges in 2004. DMI issues six (6) essential property/casualty insurance policies. The comprehensive coverage provided by DMI has resulted in a tax-payer savings-to-date for the Colleges of approximately \$13M in premium (when compared to the greater insurance marketplace). In addition, DMI provides numerous NO-COST risk-management services and assessments to the colleges, creating safer environments for students and staff. Jointly the sixteen (16) Technical College Districts of Wisconsin have exposures of:

- Campus Locations - 54
- Property - \$3.41B
- Estimated Payroll - \$704M
- FTE Staff - 10,456
- FTE Enrollment - 71,642
- Programs of Study - Over 300

*“Some people believe that the insurance transaction is simple...you pay a premium and get a policy. But the DMI team understands that the right coverage, designed specifically for the needs of Member Technical Colleges, and backed by solid risk management and claims resources, makes all the difference. When risk changes...and it’s always changing... DMI’s management team is quick to engage their partners, and craft a meaningful and creative response. That’s why it’s been our pleasure to partner with Districts Mutual since its inception in 2004. Because thought partners are the best partners.”*

*Kevin L. Williams, CPCU  
Vice President  
Genesis Management and Insurance Services*

*“As a new employee at Chippewa Valley Technical College, I have used DMI as a resource for several Safety & Security topics. The DMI team has answered my questions and provided tools, templates, and guidance making my transition into the WTCS system much more efficient. Thank you.”*

*Willie Henning  
Safety & Security Manager  
Chippewa Valley Technical College*

<b>Welcome!.....</b>	<b>1</b>
<b>DMI CARES / Value-Added Services .....</b>	<b>2</b>
<b>Expanding our Coverage and Services .....</b>	<b>3-4</b>
<b>Dollars and \$ense.....</b>	<b>5-6</b>
<b>DMI Logo Design Contest .....</b>	<b>6</b>
<b>Looking Back and Looking Forward. ....</b>	<b>7</b>
<b>Committed to Success .....</b>	<b>8</b>
<b>Be Prepared.....</b>	<b>10</b>
<b>DMI Risk Management Project Awards .....</b>	<b>10</b>
<b>DMI 10th Anniversary.....</b>	<b>11</b>
<b>DMI Has Got You Covered .....</b>	<b>12</b>



# Welcome to the Districts Mutual Insurance Innovation in Progress Report 2013-14 Edition

Barb Kieffer, Director of Compensation & Benefits, FVTC currently serves as the Chair of the DMI Board of Directors. Barb has served on the DMI Board since 2009.

On behalf of the Districts Mutual Insurance (DMI) Board of Directors, it is my great pleasure to introduce the 2013-14 edition of the Innovation in Progress Report. The Board of Directors pride ourselves on the stable and secure financial position DMI has established through prudent resource management. This position has enabled insurance premiums to be held to minimal increases, contrary to what other insurers in the marketplace are doing, while simultaneously providing superior insurance coverage and exceptional risk management services to each of the sixteen Colleges.

We are most proud of the many risk management services provided at no cost to the Colleges. These services are continually expanding. During the last year: we added Joe DesPlaines, Business Continuity & Crisis Response Consultant, to the DMI staff, assisting the Colleges with emergency response development and planning; the DMI website was completely remodeled providing user-friendly, robust risk management resources; and most recently the DMI e-Risk Hub (focused resources for IT/Cyber Risk issues) was added. Over the course of the last three years, DMI has provided in excess of \$1.4M in direct services to the Colleges. We are thrilled to provide services that continue to invest in the Colleges' risk management efforts - embodying our mission statement and becoming true "Collaborators in Risk Management".

*"Rarely will you come across a company, such as DMI, that makes so many decisions with the long run in mind. This shines through in DMI's commitment to stable prices, sound reserves and strong reinsurance. Stable prices mean that the Colleges can project insurance costs with a high level of certainty. Sound reserves help settle claims in a fair and timely manner. Finally, strong reinsurance protects DMI from extreme losses. These far-sighted strategies have helped make DMI a secure company in a very short period of time."*

Stephen J. Streff, ACAS, MAAA  
Consulting Actuary - Streff Insurance Services

## DMI BOARD OF DIRECTORS



James Blumreich, NWTC  
Director Since 2004



Dr. Thomas Eckert, BTC  
Director Since 2011



Dr. Jane Kittel, NTC  
Director Since 2012



Bonnie Baerwald, MPTC  
Director Since 2013

# DMI C.A.R.E.S.

**C** - Collaboration | **A** - Advocacy | **R** - Resources | **E** - Expertise | **S** - Solutions

Now in its eleventh year, DMI has developed an integrated risk management program that includes comprehensive coverage via insurance policies, in tandem with strategic and targeted services. Colleges are assisted in assessing exposures created by the dynamic environment of technical education and policies are written for those unique exposures. Loss control services are targeted to strategically address “hot topics” and a proactive risk management approach has been adopted. The Colleges have evolved from being an insurance policy “holder” to being an active participant in an integrated risk management program.



Steven Stoeger-Moore has devoted thirty years to working in higher education; in a large public university setting; private college; and within the technical college system. He has a background in campus facilities and operations, student affairs, and finance. Stoeger-Moore was instrumental in the formation of DMI, serving on the Steering Committee responsible for its creation and currently serves as the President and Chief Operating Officer for Districts Mutual Insurance.

## Districts Mutual Insurance [Value-Added Services]

Since inception DMI has sought to distinguish itself by the services it provides to the Wisconsin Technical Colleges. The list below shows the breadth of specialized and targeted services made available at NO cost to DMI Member Colleges - these services (and many others) over the past four (4) years - total an investment in the Colleges by DMI of \$1.4M.

- On-Staff Risk & Loss Control Consultant and Business Continuity & Crisis Management Consultant
- On-Site Training/Assessments/Checklists:
  - Material Handling
  - OSHA 10- and 30-Hour Training
  - Tabletop Drill Facilitation
  - Ergonomic Assessments
  - Campus Security Assessments
  - Campus Safety Audit Checklist
- Targeted Loss Control Programs *[Based on claim history and Member feedback.]*
- Emergency Response Plan Review / Templates
- Disaster Response Call Center *[Empathia]*
- Infra-Red Scanning / TEGG Electrical Inspections
- Building Appraisal and Annual Valuation Update Service
- Content Valuation Model *[Significantly reduces resources required to capture College's content value.]*
- Online MSDS Service *[JJ Keller]*
- “Rule of 16” Templates and Whitepapers
- Legal Triage Service
- International Travel Project (Templates / Best Practices)
- Agility Recovery Services (Business Continuity)
- ARC Flash RFP and Template
- Express Roadside Service
- Cyber Risk HealthCheck Assessment
- Risk Management Project Awards
- Online Resources *[districtsmutualinsurance.com]*
- DMI Presents...*[Quarterly Webinar-Based Training Programs]*
- Foundation Donations
- URMIA Membership and Access to TULIP\* Program – Attendance Sponsorship at URMIA Events *[\*Special Events Insurance]*
- Monthly Electronic Newsletter *[The Incident Report]*
- Annual Driver Record Checks for College Employees



*Students from various programs at Lakeshore (LTC), Northeast Wisconsin (NWTC) and Wisconsin Indianhead (WITC) show the wide-range of Technical College exposures that DMI insures.*

## EXPANDING our Coverage and Services

*Steven Stoeger-Moore - President, DMI*

Since our last Innovation in Progress Report, DMI has greatly expanded our already extensive services, added to our consult staff, and provided a new coverage document.

Recognizing the need to support the Colleges' efforts in developing contingency planning and emergency response, DMI established the Business Continuity and Crisis Response Consultant position. With great pleasure, DMI welcomed Joe DesPlaines to our consultant staff. Joe is a nationally recognized expert bringing his unique skill-set to work on behalf of the Colleges. To further assist the Colleges in the event of large loss, DMI has partnered with Agility Recovery Services to provide temporary classrooms, generators, computer equipment, and telephone operations. Adding Agility Recovery Services strengthens the Colleges' ability to manage business interruption with minimal downtime.

DMI has a new "look". Our new corporate logo and branding was introduced on 7/1/14. The new logo is the result of a student design competition held in early 2014. Over 100 designs were submitted from ten (10) of our sixteen (16) Member Colleges. The winning design was submitted by Alicia Brzeski from Milwaukee Area Technical College (see page 6 for more details). To take our "new look" one step further, the DMI website was completely redesigned and refreshed to be more user-friendly and visually appealing; additional security was added; log-in procedures were simplified; and a robust search function was added to help users find exactly what they are looking for with ease.

One of the hottest topics in commercial insurance is Cyber Risk. Effective August 1, 2014, DMI issued the Cyber Liability Policy providing coverage for this exposure. In addition, NetDiligence was engaged and conducted a Cyber Risk HealthCheck Assessment for each College. This summary report offered specific recommendation for the Colleges to bolster their IT security operations.

# DMI PRESIDENT RECEIVES NATIONAL RECOGNITION OF EXCELLENCE

The September 15, 2014 edition of "Risk and Insurance" magazine cover-story featured the 2014 Risk All-Star Award recipients - of whom DMI's own Steven Stoeger-Moore was one (of 12 awardees nationally)! According to the headline, "Risk All Stars stand out from their peers by overcoming challenges through exceptional problem solving, creativity, perseverance and passion".

Steven was recognized as a, "Responsibility Leader" in Education. The article further stated that, "Risk All Star Responsibility Leaders go above and beyond what is asked of them. Through their drive and vision, they are the ones setting the tone for the rest of their organizations and for the rest of the industry to follow". Congratulations Steve on the well-deserved recognition and award!



In honor of our 10th year of operations, DMI sponsored a Risk Management Project Award Program. The Colleges were encouraged to apply for funding to support a local risk management initiative. DMI was pleased to award \$430,000 to the College applicants for local initiatives.

To further commemorate our 10th year, DMI made a donation of \$10,000 in unrestricted funds to each of the sixteen (16) Technical College Foundations.

In fall of 2014, DMI introduced the Express Road Service Program, providing towing, tire change, lockout service, jumpstarts, and emergency fuel. One call dispatches service to the disabled vehicle location. This service is available for College-owned vehicles that are routinely operated – in the event of the breakdown.

DMI continues to collaborate with our Colleges in providing direct, targeted, no-cost services (see pg. 2 for a list). Over the last four (4) years DMI has provided in excess of \$1.4M worth of risk management services to the Colleges (NOT including DMI staff).

July 1, 2014 marked the beginning of our eleventh year of operations. As you have (and will) read DMI has accomplished much in our first decade. We look forward to an even brighter future as your "Collaborators in Risk Management".

*Steven J. Stoeger-Moore*



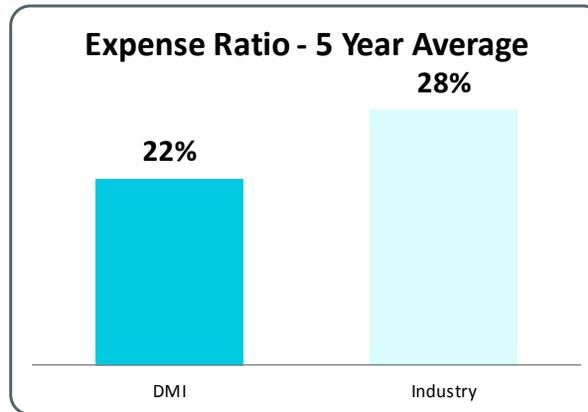
## Safety & Security

DMI has good reason to celebrate its 10<sup>th</sup> Anniversary. Not only because it marks the passage of a full decade of operations; but because of the financial foundation that has been built - and successes it has achieved in providing safety, security, and value to its Member Colleges. Over the years, the DMI Board of Directors has been clear and steadfast in its desire to provide three (3) important things to its Members: financial soundness; premium stability; and value-added services.

## Financial Soundness

Some time ago the Board set a goal to maintain a level of capital that would equate to the highest rating of financial soundness in the industry (an A+ rating by A.M. Best). Initially, DMI was funded by \$2.5 million in capital contributions by its Members, the minimum level of capital required by regulators to operate as an insurance company. DMI has achieved this financial goal by effectively managing its resources since inception, to grow capital to almost \$14 million – a level sufficient to be rated as an A+ insurer! This has

been accomplished by reducing losses through targeted risk management effort, including: loss control, education, and consultation; and operating with an enviable low level of administrative expenses when compared to other insurers. (See - Expense Ratio Average below.) By obtaining this high level of financial soundness, Members are assured that covered claims made against them will be paid in a timely manner, and that DMI has the financial capacity to overcome unexpected occurrences



effectively and remain financially sound for years to come.

## Premium Stability

One of the primary reasons for forming DMI

was to ensure that Members had access to quality insurance protection at affordable prices, and avoid being subject to the whims of the marketplace regarding availability and cost. Each year, with the assistance of financial experts, the Board reviews DMI's historical claims experience and operational costs to determine the appropriate premiums to charge for the coverage provided. Because of the collaborative success of DMI and its Members in providing education and programs to reduce the number and severity of claims, premiums rates have remained lower than comparable coverages available in the insurance marketplace. For several years running, premium rates have not increased, or increased minimally on specific coverages, which is extremely helpful to Members in managing their ever-increasing budget demands. Since inception, DMI has created financial savings to its Members of approximately \$13 million (from reduced premium dollars compared to what would have been spent in the commercial insurance marketplace). In addition to that savings, DMI's policies protect its Members better than policies available in the commercial



marketplace, coverages are better - higher coverage limits; lower deductibles; and offer additional protections. In short, the policies are tailored to meet the unique needs and risks of Member Technical Colleges.

### **Valued Services**

Because DMI only serves the Wisconsin Technical Colleges, all efforts are focused on the unique needs of its Member group. From the beginning, DMI's goal has been to create value for its Members, through better products

(coverage), services, counsel, and education rather than mirror what is available in the marketplace. In addition, Members and DMI's management and Board of Directors work collaboratively to identify and deliver services that minimize risks and losses. While premiums have remained stable over the years, DMI has also funded over \$1.4 million of additional benefits and services beyond the "usual" insurance contract. These cost-free services and benefits exemplify DMI's commitment to deliver exceptional value to its Members.

### **Summary**

Recognizing 10 years of operations is an event worth celebrating! It is also a good time for an organization to evaluate its performance in advancing mission and achieving goals. Financially, DMI has not only succeeded in reaching its goals, it has exceeded them! This success has provided even more opportunities to support the Members' efforts to effectively manage risks. Looking back, the ranking of DMI's success on this measure fits nicely with the recent celebration - a perfect 10!

## **DMI Logo Design Contest**

When DMI decided to refresh their logo to commemorate ten (10) years of operations, an opportunity to support both the Technical Colleges and students was created through the "DMI Logo Contest". The contest yielded over 100 entries from nearly 50 applicants representing 10 of our 16 Member Colleges. The winning design was created by Alicia Brzeski (right), student of Craig Smallish, Graphic Design & Creative Ad Strategist Faculty, Milwaukee Area Technical College School of Media & Creative Arts. Ms. Brzeski was awarded a cash prize and letter of recommendation for her clean and modern logo design that DMI has been proudly using since July 1, 2014.



Left to right in photo (May 2014): Dr. Michael Burke – MATC President; Bobbie R. Webber – MATC BOD Chair; Alicia Brzeski (Student Designer); Award-winning DMI Logo; Steven Stoeger-Moore - President, DMI; Vicky Martin – MATC Provost.

# Looking Back and Looking Forward...



*James (Jim) Blumreich, CFO, Northeast Wisconsin Technical College (NWTC), has served on the DMI Board since its inception (2004) and has served in the roles of: President, Treasurer, and Secretary.*

I'm typically the type of person that looks forward while asking— how can we improve things; what else might we do to make our systems better; how might we make things easier for ourselves; how might we become more efficient? Accomplishing all of these goals is not easy in the arena of risk management. Sometimes it seems like things get more complicated.

Retirement offers the opportunity to turn around and look into the past and ponder the answers to the questions posed above. In my look-back for DMI I asked the question - how did we gain such success? By all measures, the creation of DMI has been a complete success. Why is that so? While asking all of the questions above is certainly important, were I to offer one reason for our success, it would have to be collaboration. All district Boards, district

Risk Managers, business partners, and our staff led by Steven Stoeger-Moore have all played an extraordinary role in asking the right questions and working collaboratively to answer them. In my opinion, that's why we've been so successful, because we have embodied our new byline, "Collaborators in Risk Management"!

And as I look forward once again, I know that the future of DMI is in good hands with the Board and staff. I also know that those leading will continue to ask the right questions and collaborate for solutions. For me, these nearly 11 years of service on the DMI Board of Directors have been a passion, joy and an honor. Looking forward, I wish you all the best!

A handwritten signature in black ink that reads "James F. Blumreich".

## THANK YOU JIM!

In recognition of your 11-year tenure on the DMI Board of Directors, we wish you all the best in your retirement and new opportunities going forward! We truly thank you for your outstanding leadership, vision, and service.

The photo at left is of James Blumreich and Steven Stoeger-Moore, DMI President, at the DMI 10th Anniversary Celebration Event, held at the Osthoff Resort in Elkhart Lake, WI, following the presentation of an engraved clock commemorating Jim's service on the DMI Board!



# Committed to Success



As DMI's Risk & Loss Control Consultant I am honored to be able to visit all of the sixteen (16) Wisconsin Technical Colleges to conduct in-depth safety audits. Due to the size and distance between the Colleges, audits are performed at each College every other year (eight colleges per year). The primary purpose of these audits is to help the Colleges achieve full compliance with State and Federal Safety requirements - thus providing a healthy and safe learning/working environment for the College population. Following the audit, a detailed findings report and request for (written) response to the noted concerns is sent to the College.

## More About DMI's R&LCC

*J. Timothy "Tim" Greene joined DMI in June 2009 - previously working in the field of Environmental Health and Safety for Waukesha County Technical College for over 28 years. During that time he developed a number of compliance programs from basic safety coordination to industrial safety topics tailored to the occupational/educational programs of the College. He is a certified trainer for the Crisis Prevention Institute as well as an OSHA General Industry Outreach Trainer. He maintains memberships to the National Safety Council, Wisconsin Council of Safety, Campus Safety Health Environmental Management Association, American Society of Safety Engineers, and Wisconsin Association for Career and Technical Education.*

A wide-variety of training opportunities and presentations (by industry experts) is another service that DMI provides to all of the Colleges. OSHA General Industry 10-hour and 30-hour and Crisis Prevention Institute's Violence Prevention Training (employees training on how to respond to violent behavior in a nonviolent manner) are just two examples of ON-SITE training that is provided at a minimal cost to the Colleges. Customized presentations by industry experts are provided for College In-Service sessions and for groups such as Safety Committees. Webinars focusing on current topics affecting all the Colleges is another form of training available to DMI Members. DMI's monthly newsletter, "The Incident Report" is another way DMI supports its Members through providing educational articles on current issues linked to additional resources that can be found on the DMI website.

DMI is committed to providing resources for our Members to help them centralize resources and work smarter; the DMI-subsidized subscription to KellerOnline MSDS service for Member Colleges is a great example of this commitment. For the past two years DMI has provided no-cost TEGG Surveys - a thorough preventative and predictive testing that is able to quickly provide precise detection of potential electrical hazards and failures. This proactive risk management approach enables the Colleges to diminish potential business interruption effects, extend the life of equipment, and reduce both utility costs and life/safety risks.

Efforts to control Workers' Compensation costs are continually ongoing for every employer. DMI works very closely with Loss Control Representatives from United Heartland (UH) to ensure the Colleges get the assistance they

need. DMI and UH reps work with the College on an individual basis to triage higher cost claims (usually indemnity claims), e.g. light duty - return to work, worksite evaluations, or promoting prevention programs like United Heartland's WalkSafe©. Each of these services are customized to the specific needs of individual Colleges.

A primary focus of DMI is successful risk management for its Member Colleges - this commitment is evidenced by the breadth and scope of the support services provided at little or no cost to the Colleges'. As the DMI Risk & Loss Control Consultant I am committed to providing targeted resources and meaningful opportunities (educational, training, etc.) that will successfully further a safe and healthy learning/working environment for all.

A handwritten signature in black ink that reads "J. Timothy Greene". The signature is fluid and cursive, with a large initial "J" and "G".



# Be Prepared

Experts agree that the most important variable in effectively responding to a crisis and managing continuity of operations is preparation. DMI continues to commit large amounts of resources to assisting with crisis preparedness as, “Collaborators in Risk Management”.

The goal for the Business Continuity and Crisis Response function is to assist the Colleges in developing effective risk reduction strategies. The first task in this process is to determine threats.

## More About DMI's BC&CRC

*Joe DesPlaines joined DMI in 2014 as the Business Continuity & Crisis Response Consultant following 25 years as a business continuity and crisis management executive in the private sector. He has served as a behavioral health and victim assistance consultant to the National Transportation Safety Board, the US Department of Justice Office for Victims of Crime and Federal Bureau of Investigation. He has been involved in responses to: seven (7) major commercial aviation accidents; the 9/11 attacks; natural disasters; and numerous workplace emergencies. Joe has also published a number of Business Continuity/Crisis Management articles in trade magazines and is a frequent speaker at national conferences.*

While researching a presentation on, “The Next Big Thing” in risk exposures, three (3) serious concerns that will be faced for the foreseeable future were identified:

- Cyber Security – Target, Home Depot, Michaels, and even Dairy Queen have been hacked and consumer credit card numbers stolen.
- Public Health Concerns – Think Ebola.
- Active Shooter – According to an FBI report, incidence of active shooter events is on the rise.

Step two is fulfilling DMI’s mission as, “Collaborators in Risk Management”. This is accomplished by offering the Colleges tools to deal with these exposures. Focus has been on risk reduction strategy development in three (3) areas:

- Planning and Preparation
- Creating / Maintaining a Secure

### Environment

- Crisis Management and Continuity of Operations

Having a plan is like following a roadmap – while it provides structured direction, an occasional detour may need to occur due to unexpected developments. In a crisis, having a plan participants understand and have practiced can mean the difference between complete chaos and control of a situation. To that end, presentations, consultations, and webinars addressing plan development have been provided and plan training and testing via drills and exercises have occurred.

On-site Security Assessments for the Colleges continue – focused on the most likely risks. Assessment reports (provided to the College) identify areas of concern and offer suggestions for risk reduction. To better address areas of concern and increase opportunities for networking and learning, DMI expanded the

meeting schedule for College Security Staff to January and July.

Recognizing that a crisis at a College may become an image and reputation “risk”, DMI recently provided educational experiences for the Public Information Officers (PIOs) and College spokespersons. DMI sponsored a webinar (the first in a series) and a Crisis Media Relations Workshop specifically focused on public relations in a crisis. This initiative was a direct result of DMI’s “Rule of 16” - public relations staff from a few Colleges expressed concerns that were shared by all Colleges. DMI also completed its own Business Continuity and Crisis Response Plan. The plan clearly states that DMI staff will be available to assist with a College response to a crisis in a timely manner, including on-site assistance as necessary.

# DMI Risk Management Project Awards (RMPA) 2014

**Another First in DMI's History - The creation and award of the DMI RMPA - Over \$430,000 AWARDED!**

At the July 2014 DMI Quarterly Meeting - checks totalling more than \$430,000 were distributed to applicants to the DMI Risk Management Award. Thirteen (13) Colleges and one group (on behalf of ALL Colleges) applied for funding through this innovative program. Created to "give-back" and support the Colleges' local risk management efforts, this program enabled Colleges to accomplish critical risk management projects that haven't been possible due to limited resources. Following are some photos from a sampling of the projects that were funded by the Risk Management Project Award 2014.

"DMI is always looking for ways to help Waukesha County Technical College reduce our overall risk by providing us with access to experts in the field to assess our vulnerabilities and develop a plan to mitigate issues.

Over the years Waukesha County Technical College has utilized the expertise of the DMI staff extensively saving the college thousands of dollars each year.

The opportunity to apply for grants from the proceeds saved by DMI for the technical colleges was great! They invested back into the colleges to improve our safety and security systems."

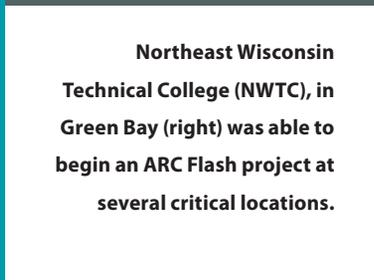
*Kaylen M. Betzig | Interim President  
Waukesha County Technical College (WCTC)*



**Bruce Neumann, EHS Supervisor, WCTC,** points out the new security cameras that were installed as part of the DMI Risk Management Project Award.



**Western Technical College (WTC), (left)** was able to install a generator for better business continuity.



**Northeast Wisconsin Technical College (NWTC), in Green Bay (right)** was able to begin an ARC Flash project at several critical locations.



**Nicolet Area Technical College (NATC), in Rhinelander (left)** was able to install heat coils on a building roof to reduce slippery conditions.



**"Milwaukee Area Technical College has completed the major components of our Hazardous Energy Control Program. Our South Campus Main Boiler Room has been completed. We look forward to using the program as a template for Hazardous Energy Control Programming throughout the MATC District in the coming months. Thank you again for the award and your continued support of our compliance efforts!"**  
*James Weisshar | Manager District-Wide Risk,  
Milwaukee Area Technical College (MATC)*



# Celebrating 10 Years!



*DMI commemorated their 10th Anniversary during their October 2013 meetings . The celebratory event was held at the Osthoff Resort in Elkhart Lake, WI. On hand for the festivities were: representatives from Member Colleges; key business partners; Board Members (past and present); and several other individuals key in the formation of DMI. The highlight of the evening was the presentation of \$10,000 to EACH of the sixteen (16) Member Technical Colleges' Foundations (see photo above).*



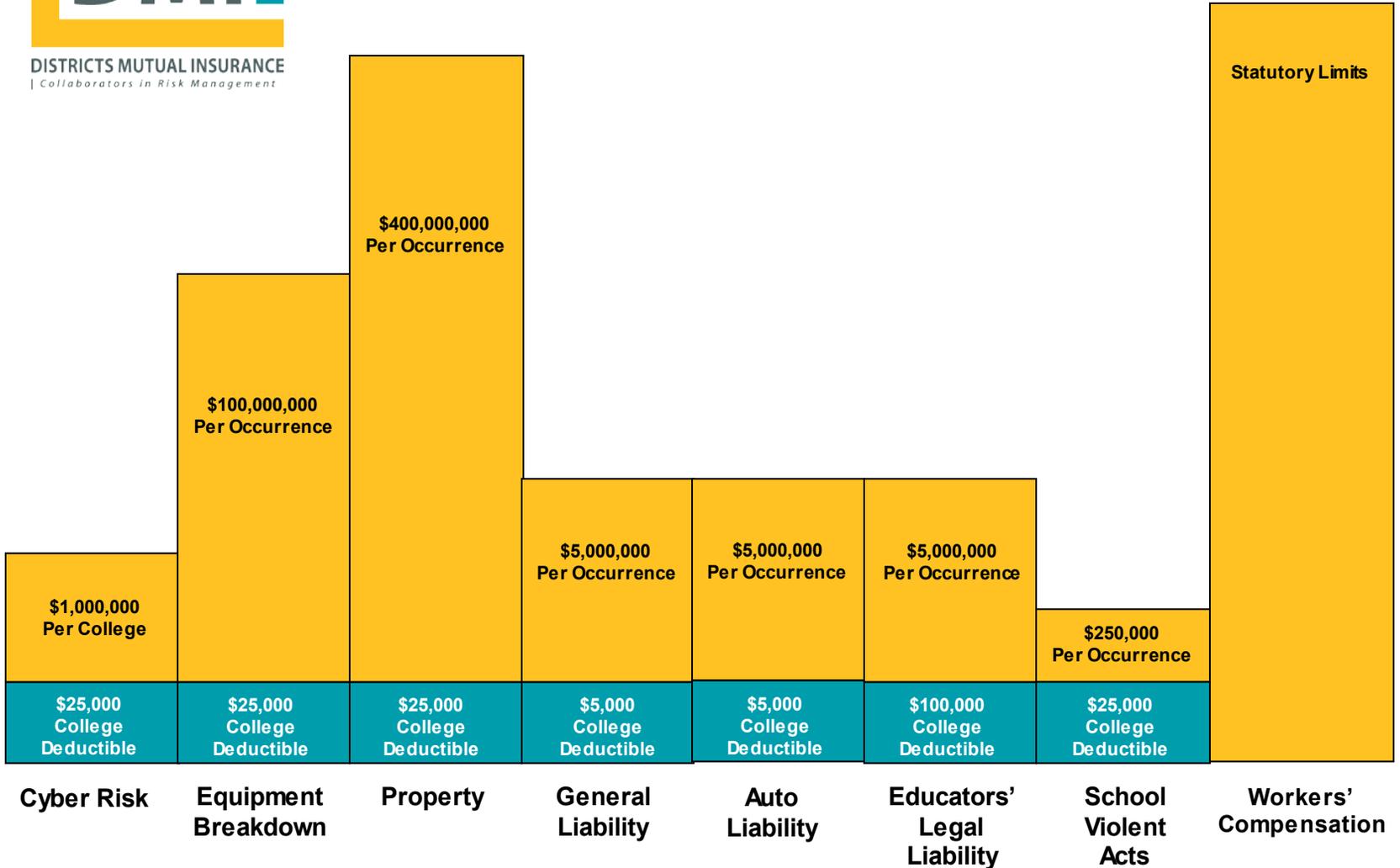
*Looking forward to sharing the successes of another decade of collaboration...*

# Districts Mutual Insurance Has Got You “Covered”



**DISTRICTS MUTUAL INSURANCE**  
| Collaborators in Risk Management

The stacked bar chart below shows the many layers of coverage that make up the various Districts Mutual Insurance Policies





**DISTRICTS MUTUAL INSURANCE** | *Collaborators in Risk Management* |

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