



DISTRICTS MUTUAL INSURANCE

A Great Idea Built on Collaboration

2015-16 Innovation in Progress Report

DMI C. A. R. E. S.

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

Now in its thirteenth 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.

DISTRICTS MUTUAL INSURANCE thanks the Wisconsin Technical Colleges for allowing the use of actual students in action photos.



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 \$14M 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 - \$3.59B
- Estimated Payroll - \$750M
- FTE Staff - 10,401
- FTE Enrollment - 68,097
- Programs of Study - Over 400
- Annual Enrollments - 300,000

CONTENTS

Welcome!	1
DMI Board of Directors	2
Value Added Services	3
DMI Has You Covered	4
Innovation In Progress Report – A Biennial Review	5-6
Dollars and Sense	7-8
Collaboration	9-10
Business Continuity & Crisis Response	11-12
Safe and Secure	13-14
DMI Risk Management Project Awards	15-16



Welcome to the Districts Mutual Insurance Innovation in Progress Report 2015-2016 Edition

Bonnie Baerwald, MPTC; Chair of the DMI Board of Directors

As the newly elected Board Chair for Districts Mutual Insurance Company (DMI), I'm proud to share the continuing accomplishments over the past two years. DMI is a unique company with a focus on best practices, proactive strategies and an overall desire to find solutions to mitigate the financial impact to the 16 Wisconsin Technical Colleges that formed DMI.

Recognized nationally for innovative practices and reinvestment into the success of the Colleges, DMI is truly in the forefront of community college risk management. Since its inception in 2004, DMI has saved the Colleges an estimated \$14.1 million in premium increases while reinvesting dollars into the colleges through prevention and risk mitigation efforts. In the past two years, DMI enhanced services by exploring and offering policies for cyber security risk, expanding support services through a new eRiskHub – a crisis center resource and bridge for addressing cyber risk issues – and adding a campus security consultant to the staff.

We are thrilled to continue the existing services of investing in risk management project awards; giving back to the Colleges through Foundation donations; and working with College staff and our insurance industry professionals to maintain a focus on financial stewardship, integrity and forward-thinking solutions.

As we celebrate the start of our 13th year of service, I am honored to be a member of the Board of Directors and looking forward to finding more visionary solutions for the active integration of risk management services.

DMI Board of Directors



Bonnie Baerwald, MPTC
Director Since 2013



Renea Ranguette
Director Since 2016



Caleb White
Director Since 2016



Roxanne Lutgen
Director Since 2015



Dave Brown
Director Since 2016



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 \$2.4M.

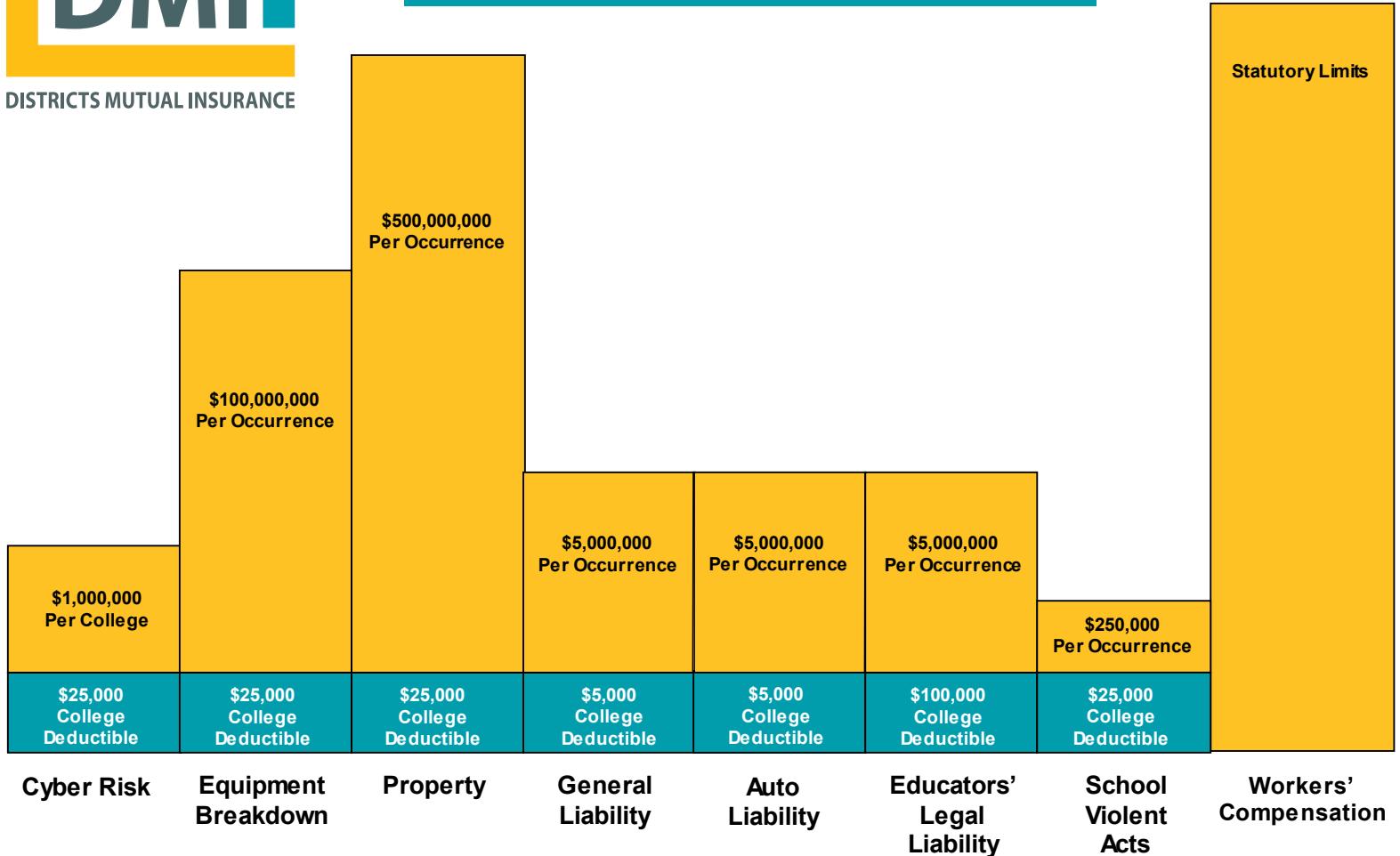
DMI
Invested
\$2.4 Million
in the Wisconsin
Technical Colleges
Over 4 years

- On-Staff Risk & Loss Control Consultant, Business Continuity & Crisis Management Consultant, and Campus Security Consultant
- On-Site Training/Assessments/Check-lists:
 - Material Handling
 - OSHA 10 or 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

Districts Mutual Insurance Has You “Covered”



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



Innovation In Progress Report – A Biennial Review

Steven Stoeger-Moore - President, DMI



DMI
donates
\$160,000
to 16
Technical College
Foundations

Welcome to the DMI Innovation in Progress Report. Our biennial publication highlights the efforts of DMI serving as the **Collaborator in Risk Management** with our sixteen (16) Wisconsin Technical College Members.

New to the DMI portfolio of insurance coverage is the Cyber Liability Policy. The coverage provided by this policy extends to the volatile arena of cyber risk; including hacking, data theft, malware, and privacy. Our comprehensive coverage is further augmented by a dedicated team of experts that will assist during a breach occurrence.

DMI provides consultant services at “no cost” to the Colleges. Our team of consultants are industry thought leaders; who recognize the need to support the Colleges’ local efforts in addressing issues surrounding campus security. DMI welcomed Tim McNulty to our team. Tim is a highly respected security expert bringing his unique skill set to work and collaboration with the Colleges; assisting with the dynamic topic of campus security.

The DMI Risk Management Project Award program continues to flourish. This award program provides funding for the Colleges to address and support a local risk management initiative. In the first year, DMI awarded \$430,000 to the Colleges for their local initiatives. In the second year, DMI awarded \$493,000. Poised to sponsor the Risk Management Project Award for a third year, DMI has set aside \$500,000.

Creating and maintaining a risk aware culture is a college-wide effort. As with any project, there are individuals who contribute greatly but may go unrecognized. To recognize those individuals within their college community, DMI created the Risk Impact Award. This award highlights the outstanding contributions made to the area of risk management at the grass roots level. The first

Risk Impact Award winners were:

- Roxanne Lutgen – Nicolet Technical College
- Greg Milijevich – Nicolet Technical College
- Tracy Steeno – Northeast Technical College
- Gretchen Heilman – Western Technical College
- Yia Vang – Milwaukee Area Technical College

DMI continues our commitment to support the efforts of the local Technical College Foundations. To that end, DMI made donations to each of the sixteen (16) Technical College Foundations in 2015 and 2016 totaling \$160,000.

One of the hottest topics of higher education is the use of drones. Numerous ideas for the use of this technology are routinely discussed. For the 7/1/16 renewal, DMI has endorsed the Casualty Policy issued to each College, providing coverage for the instructional use of drones. This “no cost” coverage enhancement allows the College to use the drone in curriculum related activity; and positions DMI as an industry leader in the *management of risk* associated with the educational use of the drone.

Since our 2004 startup, DMI continues to expand the footprint of services provided at “no cost” to the Colleges (See page 3 -Value Added Services). Over the last four (4) year period, DMI has provided in excess of \$2.4M in risk management services to the Colleges (NOT including DMI consulting staff).

July 1, 2016 marked the beginning of our 13th year of operation. Our goal is to serve as the Colleges **Collaborator in Risk Management**. DMI has set the bar high. Our six (6) distinct insurance policies are comprehensive coverage forms. The breath of our risk management services is industry leading. At DMI, we look forward to even more opportunities to serve as your **Collaborator in Risk Management**.



“DMI is relentless in the pursuit of continuous improvement through collaboration. Two examples of this are the 1) Risk Management Project Award Program and 2) the Risk Impact Award. The Risk Management Project Award uses the savings generated by DMI to fund impactful projects that further the goal of continuous improvement in risk management. This isn't just a token investment – in 2015 DMI contributed almost a half a million dollars to these local initiatives and because of the Rule of 16, all the colleges can benefit from what is learned. In addition, the newly introduced Risk Impact Award recognizes those contributions of individuals at the local level who embrace the spirit of risk management. This recognition serves to further the tie between the colleges and DMI which, in turn, fosters a level of collaboration many organizations aspire to create. We are pleased to support such a forward thinking and successful organization!”

Kristina L. Winterfeldt, ARM, ACI
Area President
Arthur J. Gallagher & Co.



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.

Dollars & Sense

Russ Denk, CPA, CPCU, Partner, Strohm Ballweg, LLP



\$14.1 Million
Total Savings
for Colleges
over 12 years

Mutually Beneficial

The relationship between the 16 Wisconsin Technical Colleges and its insurance company, Districts Mutual Insurance, defines the essence of the word. After 12 years of operations, DMI's Member Colleges have over 14 million reasons to be proud of its property/casualty insurance company. The most staggering is the accumulated savings that Member Colleges have enjoyed from premium savings, cost-saving risk management programs, and highly efficient operations. Total savings achieved since inception, when compared to obtaining the same protection in the commercial marketplace over the twelve years DMI has served its members, has now reached nearly \$14.1 million.

mutual

/ˈmyʊoʊCH(əw)əl/

adjective — feeling or action experienced or done by each of two or more parties toward the other(s).

Collaborators in Risk Management

In the insurance industry, consumers often worry about the trade-off between lower policy premiums and reduced service quality and diluted financial soundness. Despite relatively flat premiums over the past several years, DMI continues to expand its service quality by adding programs that assist with risk management efforts, and have expanded staff expertise that is readily available to all Member Colleges for consultation on risk management, environmental health and safety, business continuity and crisis response, and security. All of this is done for the sake of providing top notch service that also helps minimize the number and severity of campus injuries and other claims. Taking this collaborative focus on risk management even further, DMI has taken the unique approach of funding nearly \$1.5 million

in Risk Management Project Awards (3rd funding of these awards will occur this next policy year). These awards are matched to Member Colleges' most concerning needs for reducing the risks of injury or property damage – funds that simply are not otherwise available given today's budget constraints. DMI's management and Board also remains sharply focused on providing an exceptional policy with coverages that are tailored specifically to the needs and risks of Member Colleges.

Small but Mighty

Not many insurance companies have just sixteen policyholders and only \$7 million of total annual premium. With this size operation, it can take decades to achieve what DMI has achieved in its twelve years of operation. DMI's success over the years in managing risks and highly efficient operations has allowed for the accumulation of capital beyond the initial capital funding by Member Colleges. Working with its consulting actuary and accountants, DMI has estimated and holds sufficient surplus to remain highly stable and ensure protection of its policyholders similar to what would be required of the most financial sound and highly rated insurance companies in the industry. When DMI's surplus exceeds that level of surplus, funds are used to fund the Risk Management Project Awards, as well as provide additional services that address risk management needs at Member Colleges to help keep them safe. DMI has also provided valuable and needed contributions to Member College Foundations over the last few years.

DMI
funds nearly
\$1.5
Million in
Risk Management
Project Awards

"Districts Mutual Insurance was borne out of the need to stabilize insurance premium costs for Wisconsin's Technical Colleges. While DMI undoubtedly produced the desired result, the benefits from this collaboration have far exceeded that initial vision. DMI continues to expand the value added services offered to Wisconsin Technical Colleges which are vital to raising awareness of existing and emerging risks. DMI also delivers the critical support needed to effectively respond and recover from incidents as they occur. Each Technical College's awareness and understanding of risk issues and their impact is far greater today as a result of DMI. Districts Mutual Insurance is truly a model representation of a good idea made great."

Renea L. Ranguette, MBA, CPA
Vice President for Finance &
College Operations
Blackhawk Technical College

"During my transition to Northcentral Technical College after six years with Nicolet College, I knew that I could immediately reach out to the DMI team for history, general risk information, and answers to questions. I have confidence in the DMI team, knowing that expertise, collaboration, and solutions are just a phone call away. In addition, I greatly appreciate how DMI rewards innovative and collaborative ideas with its risk award program.

Thank you."

Roxanne Lutgen, CPA MBA
Vice President of Finance and
Chief Financial Officer
Northcentral Technical College

Collaboration

Tim Greene, Risk and Loss Control Consultant



As the Risk & Loss Control Consultant for DMI, I am privileged to be able to work with all of the 16 Wisconsin Technical Colleges. One of the key focuses of my work is to collaborate with the Colleges to assist them in achieving and maintaining full compliance with State and Federal Environmental Health and Safety requirements. This is done by providing a comprehensive biennial safety audit at each of the Colleges. For a majority of the Colleges, these audits have proven to show a reduction in concerns noted in the audits' report of findings.

Another type of collaboration is in the form of training. DMI provides the Colleges with a variety of training opportunities; such as the OSHA General Industry 10-hour and 30-hour training, which can be customized to meet the needs of the College requesting training. Violence prevention training (responding to violent behavior in a non-violent manner) following the Crisis Prevention Institute's non-violent crisis intervention training modules are also offered to the Colleges from the Foundation Course to specific modules, e.g. "Giving Bad News", "Setting Effective Limits", and "Bullying in the Workplace". There are other modules that can be provided at the request of the Colleges. Training is done on site and at a minimal cost to the College. Webinars are also provided by industry experts based on the needs expressed by the Colleges, e.g. when standards change and all Colleges need to understand how those changes will impact them.

Timely articles regarding Environmental Health and Safety are published in DMI's newsletter "The Incident Report" and are also uploaded to the DMI website.

Providing a variety of resources for our members has always been a commitment of DMI. From the KellerOnline services to the no cost TEGG Surveys (a thorough preventative and

predicative test that is able to quickly provide precise detection of potential electrical hazards and failures), to the Transformer Oil Gas Analysis (TOGA) Services (a process of testing and analyzing the oil in transformers through DGA or Dissolved Gas Analysis of Transformer Oil). This positive approach of risk management enables the Colleges to diminish potential business interruption effects, extend the life of equipment, and reduce both utility costs and life/safety risks.

Controlling Workers' Compensation costs are an ongoing process for each of the Colleges. DMI works with the United Heartland Loss Control Representatives as well as the Colleges to ensure that whatever assistance is necessary is provided; tailoring services to meet the specific needs of each College. An example of this is DMI and UH reps working with individual Colleges to triage higher cost claims by assisting them with worksite evaluations, encouraging prevention programs (e.g. United Heartland's WalkSafe©), and most importantly, modified duty-return to work programs.

A primary focus of DMI is successful risk management for its Member Colleges. This collaboration is demonstrated by the breadth and scope of the support services provided at no cost to the Colleges. As DMI's Risk & Loss Control Consultant, I am committed to providing targeted resources and meaningful opportunities (educational, training, etc.) that will successfully further a safe and health learning /working environment for each and every College.



“Districts Mutual Insurance has been a member of University Risk Management & Insurance Association (URMIA) since 2006. During that time, they have been highly engaged members, often participating in our regional and annual conferences. This shows a strong commitment to staying ahead of the curve and learning about the latest trends in higher education risk management. DMI representatives have also been speakers at several of our events, showcasing their innovative approach to risk. Collaboration, collegiality and camaraderie are the hallmark of URMIA and DMI is a best practice in these aspects. DMI is fortunate to have a progressive board that takes a keen interest in protecting their schools investments. It is a pleasure to have DMI be a part of our organization, we appreciate your involvement and look forward to many more years of your valuable contributions.”

Jenny Whittington, CAE
Executive Director
University Risk Management & Insurance
Association (URMIA)



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.

Business Continuity & Crisis Response

Joseph DesPlaines, Business Continuity & Crisis Response Consultant



The focus of Business Continuity and Crisis Response consultation has been to support the Wisconsin Technical Colleges in three areas:

1. Business Continuity and Crisis Response Plan development and/or plan updating.
2. Training management staff in crisis management and Emergency Response Plan execution.
3. Testing the reliability and dependability of plans through drills and exercises.

Consultation is like coaching – while it is important to bring experience and expertise to the table, the goal is to support the Technical Colleges. Just as in sports, the consultant/coach's role is to advise and develop the talent. The term "collaboration" captures this relationship.

Several Colleges have invested resources to develop/revise/update their Emergency Response and Business Continuity Plans. In each case, Technical College personnel have worked hard to create plans that can be used effectively as tools for dealing with a crisis that could cause a business interruption. Each plan is different, reflecting the unique culture of the College, and the Colleges have made good use of Business Continuity and Crisis Response Consultation by seeking plan review, advice and guidance. Plans have been created to address the most likely crises that might occur, and a majority of the Colleges have collaborated with DMI and made significant progress.

To make the best use of resources, most all of the Colleges have combined training and testing. Typically, Colleges have scheduled time to conduct refresher training, followed by a tabletop exercise. Training has focused on crisis management, and the tabletop exercises have tested response plans for natural and/or man-made disasters, including criminal acts. DMI collaboration has focused on developing realistic crisis scenarios that test the effectiveness of Emergency Response Plans, and present an opportunity to practice response actions, usually using the DMI Business Continuity Consultant as the trainer and tabletop facilitator.



Most of the Colleges that conducted training and testing have invited representatives from Public Safety agencies (Police, Fire and Emergency Medical) to participate. This practice has strengthened the relationship between the College and their Public Safety partners. DMI has collaborated with several Colleges that have conducted effective crisis management training, plan testing and response actions practice. In addition, the DMI Consultant worked with two Colleges to create and conduct specialized tabletop exercises that focused on testing a Crisis Media Relations Plan and testing an Information Technology Disaster Recovery Plan.

Moving forward, the DMI College Business Continuity Plan Reviews will continue. These are not plan audits or evaluations; rather the reviews are a collaborative assessment of the status of College's Business Continuity Planning, including a Gap Analysis to identify missing or incomplete plan components. Together, the DMI Business Continuity Consultant and College staff will develop a strategy to complete the plan; train management personnel in plan execution, practice response actions and test the effectiveness of the plan.

In addition to the collaboration with the Technical Colleges, DMI Consultants often collaborate together around special projects. The DMI Business Continuity and Crisis Response Consultant has been involved with Rule of 16 projects (that benefit all 16 colleges) including the Crisis Media Relations Workshop, Risk Management Project Award, First Annual Risk Impact Award, and coordinating webinar and in-person training from external subject matter experts.

Finally, to continue to support safe and secure college environments, a Business Continuity forecast of "the next big threat" will be completed on an annual basis. These threat projections will be based on the collective college experience of all of the DMI Consultants, compiled and analyzed by the Business Continuity Consultant. In addition, a checklist for threat mitigation will be included with the forecast.



"I appreciate DMI's proactive approach to management of risk and risk assessment for the college, particularly in new and specialized areas such as cyber risk. DMI not only provides solid coverage, but adds value in the operations of the college by providing ongoing support, advice and resources for assistance with daily business operations. I regularly use the DMI website materials, including the e-risk hub, to keep up to date on developments and advise MATC leaders on best practices. The responsiveness of DMI staff is greatly appreciated."

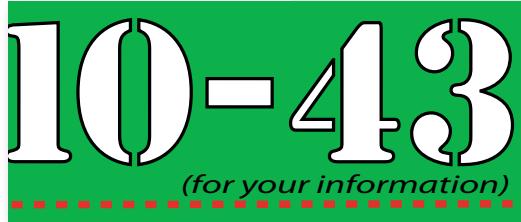
Elizabeth M. Drew
Assistant General Counsel
Milwaukee Area Technical College



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.

Safe and Secure

Tim McNulty, Campus Security Consultant



As “Collaborators in Risk Management” for the Wisconsin Technical Colleges, Districts Mutual Insurance recognized a vital need to increase their resources in the area of campus security. With this in mind, the DMI Board approved the position of a Campus Security Consultant in July of 2015; and I was very fortunate and honored to have been selected for this position the following September.

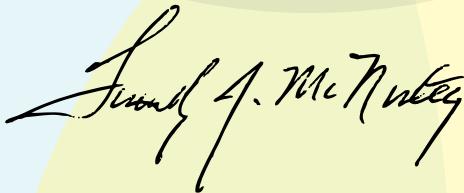
Currently, our DMI Campus Security group (comprised of members from the 16 WI Technical Colleges) meets twice a year to offer updated and relevant training for the higher-ed environment. This training is hosted and facilitated by DMI and has proven to be very successful and filled with abundant information for our College security colleagues. Our meetings have included presenters from the U.S. Secret Service, FBI, National Transportation and Safety Board, local law enforcement officials as well as our own fellow College security folks who share their own best practices. The ever changing face of our society has seen dramatic and tragic events nationwide with regard to secure and safe environments. Our College campus security colleagues are constantly inquiring about updated and relevant training opportunities to stay ahead of the trends.

Unfortunately, because of the society in which we live and the security concerns not only locally, but nationally and internationally, all of our Colleges are finding it necessary to upgrade their security staffs, processes and procedures. This is truly a challenge with tight budgets to manage. I am confident each one of the Colleges are doing the best they can to ensure the safe and secure surroundings of their respective campuses. With most Colleges not having law enforcement sworn authority available within their security



structure, creative and dynamic resources to ensure this safe and secure environment are necessary. My role is to collaborate with the Colleges to support their local efforts through a variety of resources such as; physical campus security audits, policy and procedure development and review, staff training, Clery Act Annual Security Report resource and emergency operations procedures through table top exercises.

DMI will continue to stay abreast of the best practices for campus security. Helping our Colleges remain a safe and welcoming environment is truly the collaborative goal we strive to be. Our service commitment for our member Colleges will continue to include regular security audits and a “go-to” resource for any campus security needs. As your “Collaborator in Risk Management”, DMI provided resources will hopefully reduce the opportunity for a security crisis and allow the Colleges to continue to be a safe and welcoming environment for all to learn and work.



“District Mutual Insurance (DMI) since its inception has been a great organization in assisting the Colleges with their insurance needs. DMI has continue to evolve over time and today is providing great support for the WTC for additional areas such as Risk, Security and Emergency Preparedness. I look forward to see what’s next as this great institution continues to evolve to serve the Wisconsin Technical Colleges.”

Thanks, Dave

Dave Brown
Vice President
Human Resource Services
Waukesha County
Technical College

Tim is currently the Campus Security Consultant for DMI. In his role, Tim conducts security assessments, table top exercises, and training on a variety of security issues that are prevalent to the Wisconsin Technical Colleges.



Prior to coming to DMI, Tim retired as Commander from the Village of Ashwaubenon Department of Public Safety after 23 years of service. During his career he was selected as the first Police-School Liaison officer for the Ashwaubenon School District. Throughout his public safety profession, Tim has held numerous positions including a Brown County SWAT Team Negotiator and Crime/Fire Prevention Officer. After retirement from Ashwaubenon Public Safety, Tim proudly served as Safety and Security Manager at Northeast Wisconsin Technical College for nine years.

Tim is currently the President of the Village of Ashwaubenon Police and Fire Commission, President of the Village of Suamico Fire Commission, and a member of the Brown County Criminal Justice Board.



RMPA 2015 Risk Management Project Awards

DISTRICTS MUTUAL INSURANCE

Northeast Wisconsin

NWTC implemented a Data Loss Prevention solution to identify and eliminate exposure to sensitive information as outlined in regulatory laws such as HIPAA, PCI, and FERPA.



"As a WTC College President, I know that DMI is always readily available to provide counsel, expertise, and support with a very solution-minded philosophy. DMI has been extremely helpful to NTC in a variety of ways including legal support for setting claims and expedient and cost-effective fashion, and during recovery from our Merrill tornado disaster, where DMI was on-site within three days and worked out details to get operational within six weeks."

Dr. Lori Weyers
Northcentral Technical College
President

Moraine Park

This project addresses the safety hazards around skylights and roof hatches at the Fond du Lac and West Bend campuses.



Milwaukee Area

The John Deere Tractors with snow blower and broom attachments will improve MATC's ability to maintain safe walkways during the snow and ice season.





DISTRICTS MUTUAL INSURANCE | *Collaborators in Risk Management* |

212 West Pinehurst Trail | Dakota Dunes, SD 57049 | DistrictsMutualInsurance.com | 605.422.2655