



**DISTRICTS MUTUAL INSURANCE
& RISK MANAGEMENT SERVICES**
| Collaborators in Risk Management |

Our Vision...

Seeing Beyond 2020



2019-2020
**Innovation
In Progress
Report**

CONTENTS

Welcome From the Board	1
Wisconsin Technical Colleges	2
DMI Program Structure	3
A Biennial Review	4-5
DMI CARES	6-7
J. Timothy Greene Risk Impact Awards	8-10
Risk Management Project Awards	11
Our Vision...Seeing Beyond 2020	12
The Value of DMI	13
Meet Our Consultant Team	14
Safe and Secure	14
Seeing Beyond 2020	15
Leadership Through Safety	16
DMI Organizational Chart	17
Legal Review	18
Stable Premium Rates Lead to Strong Financial Benefits	19
Value Added Services	20
Celebrating 15 Years	21

DISTRICTS MUTUAL INSURANCE thanks all of the Wisconsin Technical Colleges for allowing the use of actual students in action photos throughout the Innovation in Progress Report.

Welcome From the Board

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

A Board member since 2013, this is my last year as a member and chair of Districts Mutual Insurance Company and Risk Management Services (DMI). The staff and I are 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 sixteen Wisconsin technical colleges that formed DMI in 2004.

Recognized nationally for innovative practices and reinvestment into the success of the colleges, DMI is truly in the forefront of community college risk management. DMI offers a comprehensive suite of risk mitigation services to the colleges. The services – Risk Mitigation, Insurance and Claims; Environmental Health and Safety; Campus Security; and Business Continuity and Crisis Response – are fully integrated and client focused. Since its inception, DMI has saved the colleges an estimated \$18.5 million in premium increases while reinvesting dollars into the colleges through prevention and risk mitigation efforts. DMI is a financially stable organization with strong vendor partnerships.

We are thrilled to continue the existing services of investing in value-added services to our colleges. Since inception, we have estimated an investment of nearly \$5.8 million in services to the colleges ranging from training programs, donations, risk management prevention awards, legal services, driver record checks and crisis call center support, to name a few. In early 2020, DMI funded \$800,000 in support for the Colleges to assist them with COVID-19 student and operational response. DMI does all of this with an emphasis on financial stewardship, integrity and forward-thinking solutions.

As we celebrate the start of our 17th year of service, I am honored to be a member of the Board of Directors and look forward to seeing what future visionary solutions DMI will implement for the active integration of risk management services.



Bonnie Baerwald, MPTC
Moraine Park Technical College
Director Since 2013



Roxanne Lutgen
Northcentral Technical College
Director Since 2013



David Brown
Waukesha County Technical College
Director Since 2016



Renea Ranguette
Blackhawk Technical College
Director Since 2016



Caleb White
Southwest WI Technical College
Director Since 2016

Wisconsin Technical Colleges

Districts Mutual Insurance & Risk Management Services (DMI) is a municipal mutual insurance company created by the Wisconsin Technical Colleges in 2004. 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:



51

Campus Locations



\$4.3B

Property



\$715M

Estimated Payroll



9,800

Full Time Equivalency (FTE) Staff



59,000

Full Time Equivalency (FTE) Enrollment

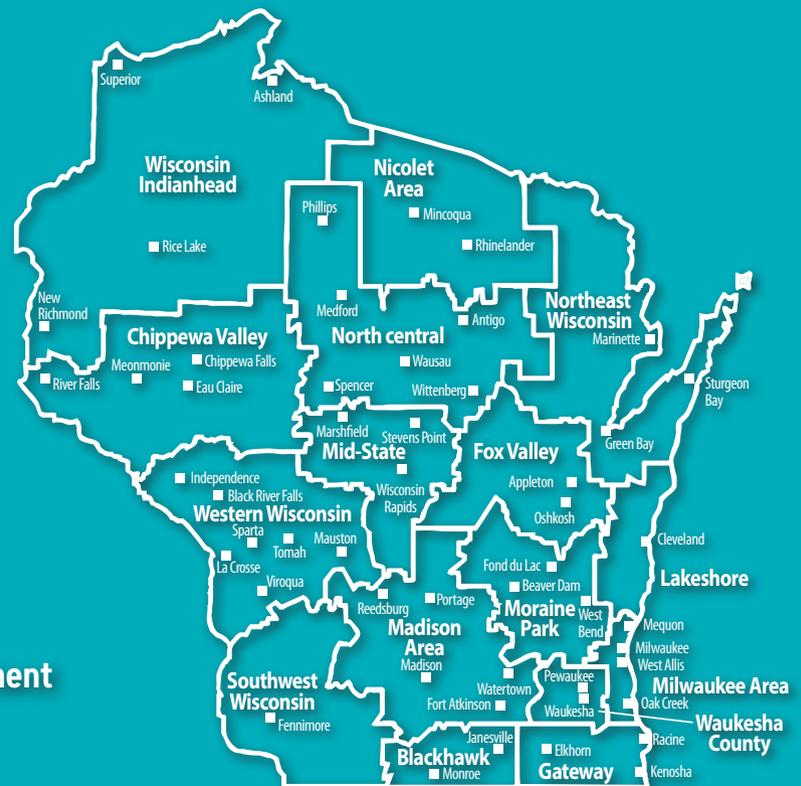
300,000+

Annual Enrollments



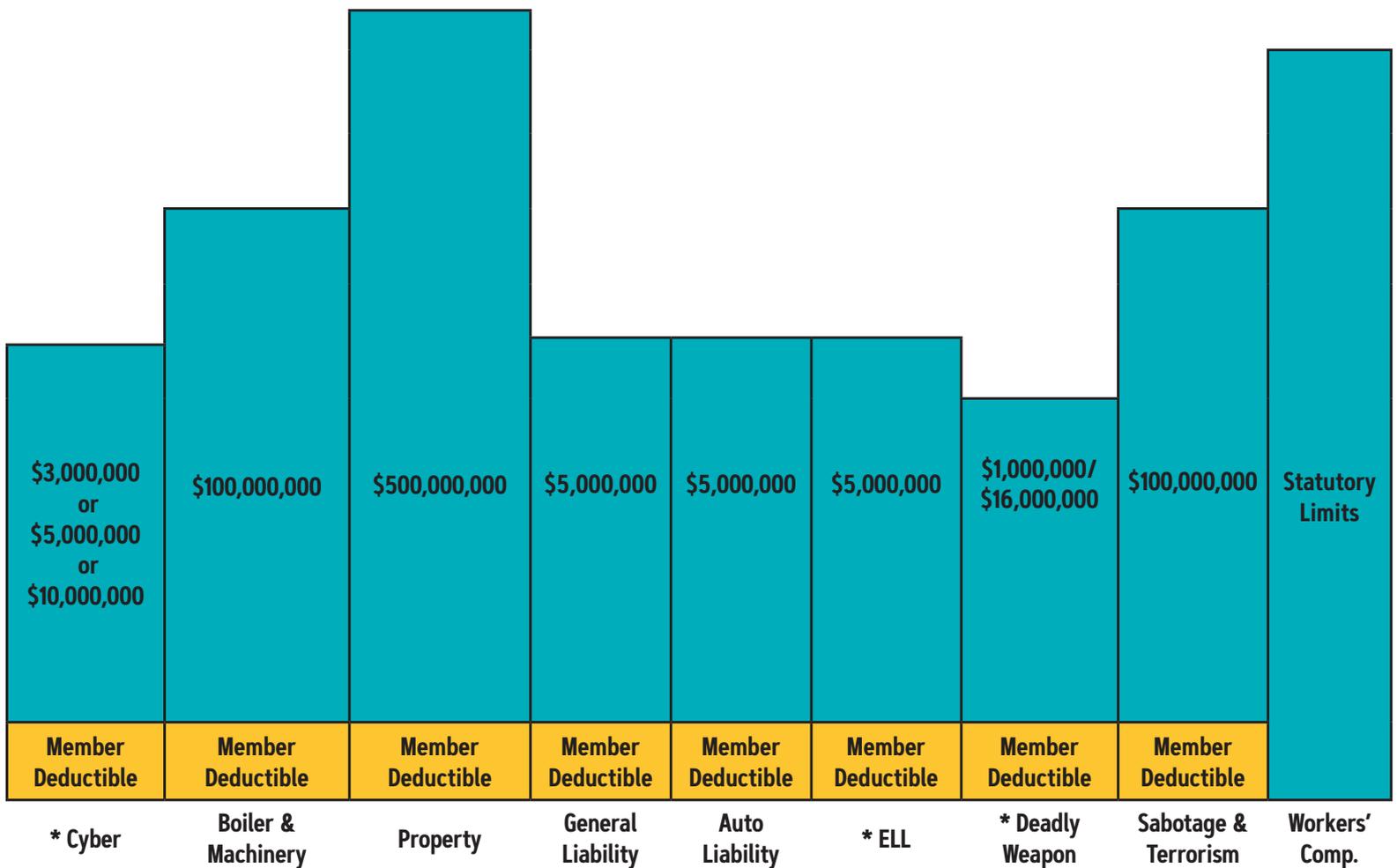
Programs of Study

Over 500 industry - driven programs in essential sectors such as health care, protective services, skilled trades, transportation/logistics, information technology, agriculture, manufacturing, business and much more.



DMI Program Structure

The chart below shows the insurance policies issued by Districts Mutual Insurance



**Claims Made & Reported*



A Biennial Review

Steven Stoeger-Moore President, DMI

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

The risk management approach adopted by DMI is proactive. The Colleges have evolved from holding an insurance policy to be an active participant in an integrated risk management program. With their efforts and DMI's efforts, we have successfully provided comprehensive coverages and a range of services previously unavailable to the Technical Colleges. Multiple years of stable pricing in the commercial insurance marketplace is highly uncommon; however, DMI has held the rates stable for the Member Colleges even though exposure data has changed (payroll, property value, FTEs, and the number of motor vehicles all increased). Since inception, DMI expanded coverage from four policies to seven based on the evolving risk environment. Recent coverage expansions include Cyber Liability, Deadly Weapon, and Terrorism.

DMI provides consultant services at “no cost” to the Colleges. DMI's consultants are recognized industry professionals who have taken a leadership role in assisting the Colleges with developing creative and innovative risk mitigation strategies. They are thought leaders in the areas of Environmental Health & Safety, Campus Security, Business Continuity & Crisis Response, and Risk Management, who have extensive “real world” experience and expertise in their respective fields. DMI Consultants regularly visit the campus to work with and support college staff on local initiatives and to offer their expertise as a “go to” resource for the Colleges. Their guidance and support are highly valued by the Colleges.

DMI continues to bring measurable value to the 16 Technical Colleges both in cost savings and services. Regarding costs, over the past 16 years, DMI has saved the Colleges over **\$18.5** million dollars in premium when compared to the greater commercial marketplace. In addition, to date, DMI has provided **\$5.8** million in risk management services at no cost to the Colleges.

Some of the services include, the DMI Risk Management Project Award funding (**in excess of \$2.7M**) to provide the Technical Colleges support for their local risk management initiatives; the J. Timothy Greene Risk Impact Award which acknowledges unrecognized individuals making outstanding contributions in the area of risk management within the college community; by creating the COVID-19 Response & Recovery Fund (**\$800,000**) to support college efforts in responding to the unforeseen COVID-19 health crisis; providing (no cost to the Colleges) training in

Districts Mutual Insurance (DMI) was established in July 2004 to meet the insurance needs and risk and loss control service requirements of Wisconsin's Technical Colleges. Steven Stoeger-Moore has served as the President and Chief Operating Officer of the company since inception. As such, he is responsible for all day-to-day activities of DMI along with serving as the risk resource contact for all college members.

Mr. Stoeger-Moore has devoted thirty-five years to working in higher education: in a large public university setting; private college; and the Wisconsin Technical College System. With a background in campus facilities and operations, student affairs, and finance – he assumed the risk management responsibilities at a large urban two-year college and began a protected self-insurance program. Concurrently, the Wisconsin Technical Colleges engaged Mr. Stoeger-Moore to advise on the options available from the alternative insurance marketplace that could be applicable to the Wisconsin Technical Colleges. His services were utilized to guide the Technical Colleges throughout the process of creating DMI. He is the architect of DMI's Property/Casualty insurance program and the numerous Risk Management services available to DMI member colleges. He has served on several URMIA committees and currently is a member of the URMIA Executive Committee.

Clery compliance, Title IX, Crisis Media Relations, Drug Free Schools & Community Reporting, supporting educational /networking resources through stipends to URMIA's Annual Conference and Community College Risk Management Consortia, and donating **\$578,000** to Wisconsin's Technical College Foundations.

It became obvious to the DMI President and Board of Directors that the organization's mission had matured well beyond more traditional insurance carriers. To demonstrate, in 2016 DMI's name was amended to ***Districts Mutual Insurance and Risk Management Services***. To further demonstrate this differentiation, DMI identified and published core values, represented by the acronym DMI CARES and defined as:

C - Collaboration – partnering with member Colleges to manage risk.

A - Advocacy – assuming the role of “champion” of the Wisconsin Technical Colleges by working on behalf and in support of these institutions.

R - Resources – providing services, training, and funding for College risk mitigation initiatives.

E - Expertise – providing “cutting edge” knowledge and experience to the Colleges.

S - Solutions – assisting the Colleges with problem-solving.

Going forward, DMI has set several strategic objectives:

1. Strive to be the Risk Management thought leader for the Wisconsin Technical Colleges.
2. Provide a variety of risk mitigation educational/ consultative and guidance opportunities.
3. Create incentive opportunities encouraging the Colleges to recognize risk management efforts and develop innovative risk mitigation projects.
4. Continue to be a responsible fiscal advocate for the 16 Technical Colleges.

July 1, 2020 marked the beginning of our 17th year of operation. As DMI looks ahead our main goal is to continue our mission to serve as the Colleges' ***“Collaborator in Risk Management”***. DMI has set the bar high. DMI will achieve this goal by providing industry leading superior insurance coverage, enhanced specialty coverage, growing risk management resources, addressing loss control, continuity of operations and campus security in a proactive manner, aggressively managing claims expense, and maintaining price stability. At DMI, we look forward to even more opportunities to serve as ***“Collaborators in Risk Management”***.



“Risk Management Innovator”

Bonnie Baerwald,
DMI Board of Directors
Chairperson

DMI CARES

Collaboration

Advocacy

Resources

Expertise

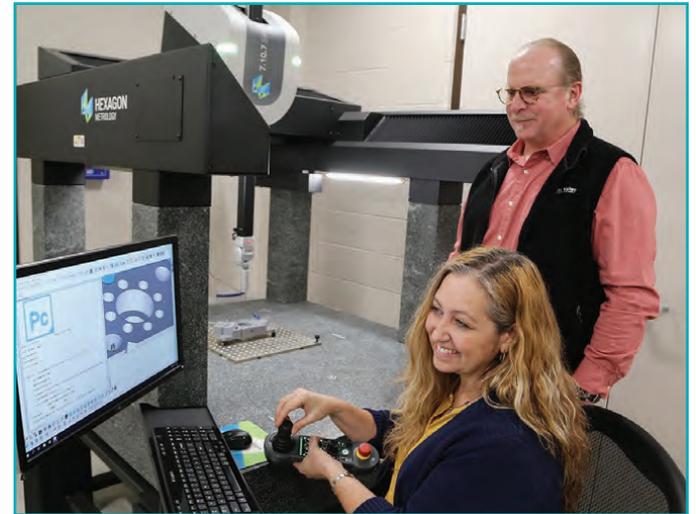
Solutions

Collaboration

The first and possibly most important of DMI's values is collaboration. At DMI, we know that effective collaboration relies on three important principles:

- Understanding
- Coordination
- Cooperation

DMI staff has an intimate understanding of the Technical College world – of the four consultant staff, three have been employed at technical colleges and the fourth was a provider of crisis management services to the Technical Colleges. This experience has given us an appreciation of the potential risk vulnerabilities of the colleges, as well as an ability to plan and execute effective risk mitigation programs in collaboration with the college risk managers.



Our understanding of Technical College risks places DMI in the best position to coordinate our risk services as well as services provided by external contracted partners. Whether it is innovative Deadly Weapon insurance coverage, or Crisis Media Relations training; legal consultation or intense support for COVID-19 response and recovery, DMI has successfully coordinated a variety of collaborative services all focused on successfully reducing risks to the Technical Colleges.

Finally, all of our collaborative efforts are dependent on maintaining a real spirit of cooperation with the technical colleges. Our goal is to work together willingly and agreeably for a common purpose – the safety and security of students and employees, and the successful achievement of the college's mission.

We are proud of all we have accomplished over the past 16 years and look forward to an even brighter future as the Wisconsin Technical College Collaborators in Risk Management.



Advocacy

[ˈadvəkəseɪ] NOUN — public support for or recommendation of a particular cause or policy.

DMI continues to advocate for our partner colleges through so many various opportunities and resources. The consultants are constantly researching and investigating current trends, standards, and regulations the colleges need to be abreast of. As consultants, we are asked for recommendations whether it is a policy, product, or best practice. It is our obligation to research, assess and promote as much information as we can so the colleges can move forward to make the most intelligent decisions on behalf of their communities.

We shall continue to assist the colleges as they navigate the constant changes in the higher education landscape. We will do this in a variety of ways, through numerous training opportunities (tabletop exercises/active threat/situational awareness, OSHA, etc.), safety and security assessments, risk mitigation strategies, templates, legal opinions, funding opportunities, and appropriately vetted insurance needs.

It is our privilege to continue to support and collaborate with all of the sixteen technical college districts as they promote education and development for their many students.



Resources

DMI strives to provide timely and topical resources in order to support the technical college districts in their risk mitigation efforts. By providing consulting services in the areas of Insurance Coverage, Campus Security, Environmental, Health & Safety, and Crisis Management & Business Continuity, DMI is well suited to address areas of concern for the colleges. DMI provides a wealth of Value-Added Services but at the heart of these are the people. Consultants provide support through campus visits and virtual meetings as well as by phone and email. These interactions provide both individual solutions as well as best practices that can be

replicated throughout the sixteen colleges. As DMI continues to define "Our Vision – Seeing Beyond 2020" the focus will be on continuing to provide, enhance and develop additional resources as we design our future beyond COVID-19.

Expertise

The DMI consultant team brings real world / private sector experience and over 55 years combined experience working with the technical colleges. This experiential base provides focused subject matter expertise to assist the colleges. The DMI team focuses their expertise on guiding and supporting the college's local risk management initiatives.

Additionally, DMI partners with other expert resources to provide their unique talents to the colleges. For example, DMI general counsel lends their legal expertise. Third party administrators provide claims management expertise. An expert resource provides property appraisals. Crisis media relations training is provided by two expert firms. DMI has engaged expert trainers on topics like Title IX, Clery Act, and Drug Free Schools and Communities.

The Wisconsin Technical Colleges present a very unique risk profile. When specialty coverage was sought, DMI partnered with underwriting experts both domestically and in the London market to obtain desired coverage parameters. When there is a risk presented by one or more of the colleges, DMI has the "bandwidth" to address the matter with our consultant team or through the other relationships DMI has fostered.

Solutions

Foundation Donations

DMI donated to each of the 16 Wisconsin Technical College Foundations.



J. Timothy Greene Risk Impact Awards

Congratulations to the Following 2019 Teams!



Moraine Park Technical College

Access Control Project Team - John Faeh and Jason Loomans

Nominated by Michele Adams, Safety Manager

In 2017, the College approved a \$1.2 million, multi-year college initiative to design, install, and implement an access control system at our campuses in Fond du Lac, West Bend and Beaver Dam. John and Jason worked as a team to identify technical specifications, placement and installation of hardware. The access control project included the installation of over 400 access point card readers, and Jason manually programmed each of the 400+ access points. **Without John and Jason working together, this critical risk management project would not have been completed on time and within budget.**

Southwest WI Technical College

Campus Mass Notification Implementation Team - Consisting of Josh Bedward - Day Maintenance Lead, Dave Friesen - Network Administrator, John Troxel - Network Administrator, Brandon Wallin - Maintenance Technician

Nominated by Dan Imhoff, Director of Facilities

This group has taken on the task of designing, installing, and implementing the campus-wide mass notification system. These team members accepted this daunting task in addition to their regular campus duties without complaint or desire for recognition. **The coordination and communication of these individuals throughout the process could be used as an example of how to complete cross-departmental projects.** The Team members were willing to put aside their egos and accept feedback in a constructive manner that **ensured the success of this project and an improvement in campus safety.**



Western Technical College

Julie Dahl and 14-Person Custodial Staff

Nominated by Jay McHenry, Director of Facilities

Julie Dahl and the 14-person custodial staff are, first and foremost, the team who has significantly and consistently contributed to mitigating injuries related to wintertime conditions. Our compact urban campus has over a mile and a half lineal feet of sidewalk and seven acres of parking. Julie's staff has consistently maintained these areas such that students, staff and the many neighbors passing through campus experience ice/slip free conditions and slips, trips and falls have declined in each of the past three years. **Julie and her staff are truly invested in mitigating risk on campus and making a positive difference for all who come to Western's campuses.**

The 2020 J. Timothy Greene Risk Impact Award Winners

Due to the inability to meet face to face during the US Pandemic Health Crisis - DMI's 2020 Risk Impact Award Recipients Have Been Presented Awards in Ceremonies at their Respective Campuses.

Lakeshore Technical College

Dale Casper

Nominated by Bryan Koeser, Facilities Manager

Dale was responsible for implementing salt bins at all of the entrances/exits found at our six Cleveland Campus Buildings. He works with the Wisconsin DOT and Manitowoc County to secure salt for our winter month needs. He works diligently to make sure safety equipment is in working order. Dale drives around the campus first thing in the morning looking for hazardous areas. He researches, recommends, and develops ideas to make our campus safer. He supervises the lawn mowing crew and advises the best ways to keep grass/debris off our pavement, especially during wet seasons. LTC's Cleveland Campus has foot bridges, which can be hazardous for slips, trips, and falls. Dale initiated the plan of having sand/salt bins at the main footbridge for staff, students, and visitors to use in areas they feel are hazardous.

Moraine Park Technical College

Anne Lemke

Nominated by Carrie Kasubaski, VP Finance and Administration

At MPTC, a Student Community Impact Coordinator role was created with emphasis placed on the importance of community impact opportunities. Anne's background and passion for student success was a natural fit for this role and she has successfully revitalized these opportunities for our students. Anne's collaborative approach was instrumental in understanding the goals of the programs and creating the relationships needed to accomplish those goals. As the risk manager of the college, I was able to work closely with Anne on strategies to mitigate the high risk exposures of service learning and global educational opportunities including domestic and international travel. Anne has also been very effective in presenting and collecting comprehensive information/materials utilizing technology and face to face opportunities. The end result is a renewed emphasis on these experiential opportunities.



**“Risk
management by
walking around is an
excellent tool for
evaluating
exposures.”**

Steven Stoeger-Moore,
DMI President



Solutions

Milwaukee Area Technical College

West Allis Welding Department Team -

Basil Wilber, Robert Dricken, Lee Cerveney, Welding Instructors

Nominated by Virginia Hartt, Risk & EHS Manager

They have initiated safety videos of all their welding machines to educate any student who may come through their class. They ensure every student watches the videos as part of their safety training which has been uploaded onto blackboard. Class safety is very important for each of these instructors and it's an honor to nominate them as "lead by example" guys. These safety champions have created and maintain accountability. The pride they take in being safe can influence others to feel the same! These instructors have also taken a 30 hour General OSHA class to help educate themselves and are now sharing this knowledge with students who come through their class. They help foster an open safety culture to welcome input and questions from their students.

Wisconsin Indianhead Technical College

Jim Dahlberg

Nominated by Steven Decker, VP Administration

Jim has been a visionary and a leader not only for Wisconsin Indianhead Technical College but for the WTCS system as well. Under his leadership, Jim has worked on countless projects for WITC including our Disaster Recovery Plan, Data Security Assessment, PCI Compliance efforts, Graham Leach Biley Act to just name a few. Jim has been instrumental in our efforts to make our institution a safer place by early implementation of tools such as Rave and Alertus and installation placement of Alertus beacons and monitors in all locations. Jim provides leadership to the WTCS system, as was evidenced by a past system-wide risk management award that provided funding from DMI to provide security training to staff and students at all 16 technical colleges. Jim is recognized by his peers for his leadership and insight in a number of topics including the protection of PII information of staff and students. It is my honor and privilege to nominate Jim Dahlberg for the J. Timothy Greene Risk Impact Award. I believe Jim has demonstrated similar traits of high ethics and quality that Tim provided the colleges in his role.



Western Technical College

Area Coordinator Team

Nominated by Amy Schmidt, Controller

The Area Coordinator Team is comprised of volunteers who have been trained to prevent and respond to crises occurring in their building areas. Area Coordinators are trained to serve as the eyes and ears of the building in order to prevent crises, and to respond immediately to crises that may be occurring. The commitment of our Area Coordinator Team also extends to assisting with our college-wide fire, tornado, and lockdown drills. Each term we conduct drills that require staff evaluators to check that students, employees, and visitors are receiving and responding appropriately during drills. Without the assistance of our Area Coordinator Team members, we would not be able to conduct our drills in a thorough and timely fashion. Our Area Coordinators are also called upon to reach students, employees, and visitors who might not be aware of emergency notifications, and to provide guidance to ensure their safety. Their service to Western Technical College is crucial to ensuring the safety and well-being of all of whom study, work, and visit here.

Solutions

Risk Management Project Awards



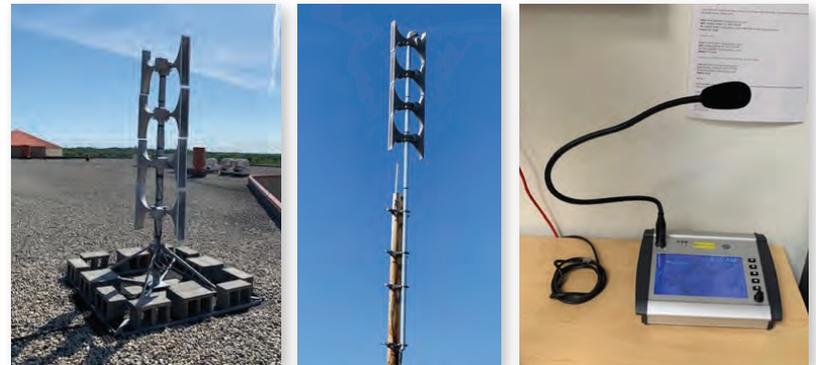
Chippewa Valley Technical College Project:
Interior Cameras in Library / Exterior Camera Purchase/Install
for Business Ed. Center, Health Ed. Center, Mfg. Ed. Center, &
River Falls Campus



Moraine Park Technical College Project:
Fall Prevention (Walkway anti-slip coating, door closures);
Room identification numbers; COVID signage



Nicolet Area Technical College Project:
3rd Floor - White Pine Center Wall



Waukesha County Technical College Project: Mass
Notification System Speaker Array

*“Claims
management is
Reactive. Risk
management is
Proactive.”*

Steven Stoeger-Moore,
DMI President



Northcentral Technical
College Project: Award
will be used to offset
costs associated with
consulting services,
hardware, and software
related to additional
offsite offline back
up system. (Cloudian
Storage System)



Our Vision...*Seeing Beyond 2020*

"Our Vision - Seeing Beyond 2020" is used as a byline in this edition of the Innovation in Progress Report. DMI has adopted and practiced a proactive approach to risk management. Our goal is to reduce the risk of loss within the dynamic environment of teaching and learning in Wisconsin Technical Colleges. DMI provides a wide variety of loss mitigation services and strategies to the Colleges and our expert consultants provide their subject matter knowledge to proactively assist the Colleges. DMI has introduced industry leading coverage to protect the Colleges should loss occur.

These numerous contributions position the Colleges to address risk on a proactive basis. The "Our Vision - Seeing Beyond 2020" is our pledge to continue to evolve and partner with our technical college members in addressing the unique exposures associated with the delivery of technical education.



Steven Stoeger-Moore
President



The Value of DMI

7

Distinct and Comprehensive
Lines of Coverage
provided to Colleges

Saves Colleges
over
\$18.5M
In Premium*

* Compared to the Greater
Commercial Marketplace

Supports Local
College Risk
Management
Initiatives in Excess of
\$2.7M

Collaborators
in Risk
Management

Provides Colleges
\$5.8M
in No-Cost Risk
Management Services

Donates
\$578,000
to Wisconsin's Technical
College Foundations

DMI COVID-19
Response and
Recovery Fund
\$800,000

Funding used for college
efforts to mitigate the
COVID-19 crisis.

*"Proactive
approach to risk
management through
collaboration with
Wisconsin's Technical Colleges
for identifying risk and
offering risk reducing
solutions"*

Willie Henning,
Environmental Health
& Safety Consultant

Meet Our Consultant Team

The strength and effectiveness in training risk mitigation by Districts Mutual Insurance & Risk Management Services is found in its Consultants. In 2009, DMI proactively began providing risk management services to the Colleges by employing a professional Risk and Loss Control Consultant, J. Timothy Greene. In 2015, DMI employed a second industry leading expert, Joe DesPlaines, to provide Business Continuity and Crisis Management consultation, followed in 2017, with the engagement of Tim McNulty, as DMI's Campus Security Consultant. 2019 marked a change in the team with the retirement of J. Timothy Greene. Following in his footsteps and setting his own foundation, Willie Henning, was secured as DMI's Environmental Health & Safety Consultant. The DMI Consultants are subject matter experts with extensive "real world" experience and expertise in their respective fields. Let's meet them now:



Safe and Secure

Tim McNulty, Campus Security Consultant



Security on campuses has continued to evolve throughout Wisconsin's technical colleges over the last several years. From the hiring of credible, professional supervisors and staff to the use of enhanced technology, the Colleges should be very proud of their ability to maintain safe and secure environments for students, staff, and visitors.

This did not come without challenges. The landscape of higher education changes very rapidly, with the same being said in the safety and security of the districts. Our partner Colleges continue to step up to the plate and take the necessary steps to stay ahead of the curve. Some of the steps are physical enhancements (cameras, access control) and others are training and professionalism. DMI continues to support the Colleges security initiatives. Support has been provided through tabletop exercises, active threat training, situational awareness training and violent encounter training, to name a few. DMI has also supported College security departments with Drug Free Schools and Community Act (DFSCA) training, various Clery Act training, and Title IX trainings. The noted trainings are vetted and conducted through professional outside resources which have been financially supported by DMI.

Tim is currently the Campus Security Consultant for DMI. In his role, Tim conducts security assessments, tabletop exercises and training on a variety of security issues 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. Tim held numerous positions including a Brown County SWAT Team Negotiator and Crime/Fire Prevention Officer. After retirement from Ashwaubenon Public Safety, Tim proudly served nine years as the Safety and Security Manager at Northeast Wisconsin Technical College. Tim is currently the President of the Village of Suamico Fire Commission, a member of the Brown County Criminal Justice Board, and former member of the Village of Ashwaubenon Police and Fire Commission for 13 years (serving as president for nine years).

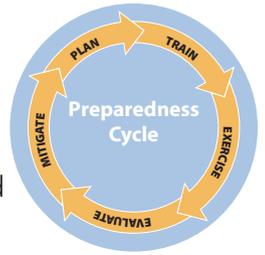


As Wisconsin's Technical College security departments continue to move forward, DMI's vision will be to look beyond 2020 and support the Colleges with even more unique and dependable initiatives. Monitoring security trends in higher education, as well as our country, will be our future guide to better assist our partner Colleges.



Seeing Beyond 2020

Joe DesPlaines, Business Continuity & Crisis Response Consultant



For the past two years, since the last Innovation in Progress Report, the focus on Business Continuity and Crisis Response has shifted, with attention placed on emerging threats to the Wisconsin Technical Colleges. DMI identified local and national risk trends in higher education with the potential to interrupt ongoing college operations. In response, DMI developed, coordinated and delivered tools to assist the colleges in risk mitigation strategy development.

Cyber Security and responding to cyber attacks had become a major concern. In response, DMI conducted cyber security tabletop exercises to assist college crisis response teams in talking through their response to a cyber attack. Additionally, DMI sponsored its first two annual Cyber Security Forums, as part of the “DMI Presents...” series. For the Cyber Security Forums, DMI engaged several external IT professionals to provide training for Technical College IT staff. The trainings were so successful, DMI will continue to sponsor them beyond 2020.

A second major concern emerged in Image and Reputation Management. Over the past two years, numerous situations emerged in higher education wherein incident management did not include presenting the institution in a positive fashion with media. In response to requests from Technical College Media Relations staff, the “DMI Presents...” series included crisis media relations training, provided by FEI Behavioral Health. To make the training more accessible to all of the colleges, it was provided in the eastern region of Wisconsin in the fall of 2019 and is scheduled to be offered again in the western region of the state during the fall of 2020.

With a Presidential election scheduled for November 2020, in a state considered a political “battleground,” with the Democratic National Convention scheduled (in some form) in Milwaukee, WI during the month of August 2020, an emerging risk in civil unrest and disturbances became evident. Again, DMI began providing consultation and exercises to develop risk reduction strategies and test crisis response plans.

Finally, in 2019, college officials started asking for help identifying the focus of emergency planning, wanting an answer to the question, “what are we planning for?” Finite resources and the desire to invest these resources towards mitigating the greatest threats to the colleges drove the question.

DMI responded by creating a Threat Assessment Tool which identifies and prioritizes threats, along with a process for developing threat mitigation strategies. As part of the “DMI Presents...” series, a webinar providing Threat Assessment execution instruction was prepared and conducted for the Wisconsin Technical Colleges. Additionally, the BCCR Consultant provided telephonic consultation for the use of the Threat Assessment Tool in Business Continuity and Crisis Response planning.

Joe DesPlaines joined Districts Mutual Insurance in 2014 as the Business Continuity and Crisis Response Consultant. Joe provides consultative support, training and crisis exercising services to the 16 technical colleges in Wisconsin.

Joe has held a variety of risk/crisis management positions of increasing responsibility over the past 30 years and he has been the chief executive of two private sector Risk Management companies. He was President and Chief Executive Officer of FEI Behavioral Health for 20 years. While at FEI, Joe served as a behavioral health and victim assistance consultant to a variety of private sector companies as well as public sector entities such as the National Transportation Safety Board, the US Department of Justice Office for Victims of Crime, and the Federal Bureau of Investigation. While serving as President of American Specialty Risk Services, he was the lead consultant in development of business continuity and crisis response plans for professional and amateur sports organizations including: Major League Baseball, the National Football League, Major League Soccer, the National Collegiate Athletic Association, and Special Olympics International.

Joe responded “on-site” to seven major commercial aviation accidents, the 9/11 attacks, as well as numerous criminal acts, workplace emergencies, and natural disasters.





Leadership Through Safety

Willie Henning, Environmental Health & Safety Consultant

Two questions commonly asked within large organizations are: "What makes a great leader?" and "How to develop young leaders?" Leadership through Safety can provide an answer to both of these questions. Webster defines "leadership" as the act or instance of leading. Fortunately, everyone has multiple opportunities daily to display an act of leading when it comes to safety. For example, when a senior leader stops on the way into the building to spread salt on an icy sidewalk, people take notice.

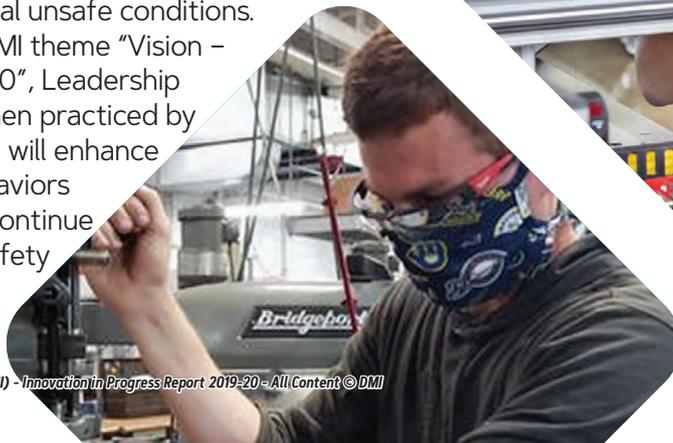
As young supervisors are developed, it is important they understand the example they set for employees. Leadership thorough safety is making sure young leaders understand and model all college safety guidelines. These new leaders can have a daily impact on the safety culture by ensuring they wear safety glasses and hearing protection into areas where required. Employees take notice of how their leaders act and tend to move toward the same type of behaviors.

For years, we have heard that "Safety is our top priority". However, priorities by nature change over time. In order to develop safety as a culture, it must be a value within the organization. Exhibiting leadership through safety contributes to a strong safety culture. A quote attributed to Theodore Roosevelt is applicable: "Nobody cares how much you know, until they know how much you care." Safety is about caring for other people's well-being. When safety policies are questioned, strong leaders are able to explain that the policies protect the employees and enable them to go home to their families at the end of the day in the same condition as when they arrived at work.

As the DMI Environmental, Health and Safety Consultant, it is my privilege to serve the 16 Technical College Districts. By conducting Bi-Annual Safety Audits, delivering OSHA 10- & 30-Hour Training, and working with the colleges to enhance safety programs, the goal is to raise awareness, identify risk, and resolve potential unsafe conditions. In support of the DMI theme "Vision – Seeing Beyond 2020", Leadership Through Safety, when practiced by the college leaders, will enhance positive safety behaviors exponentially and continue to build a strong safety culture.



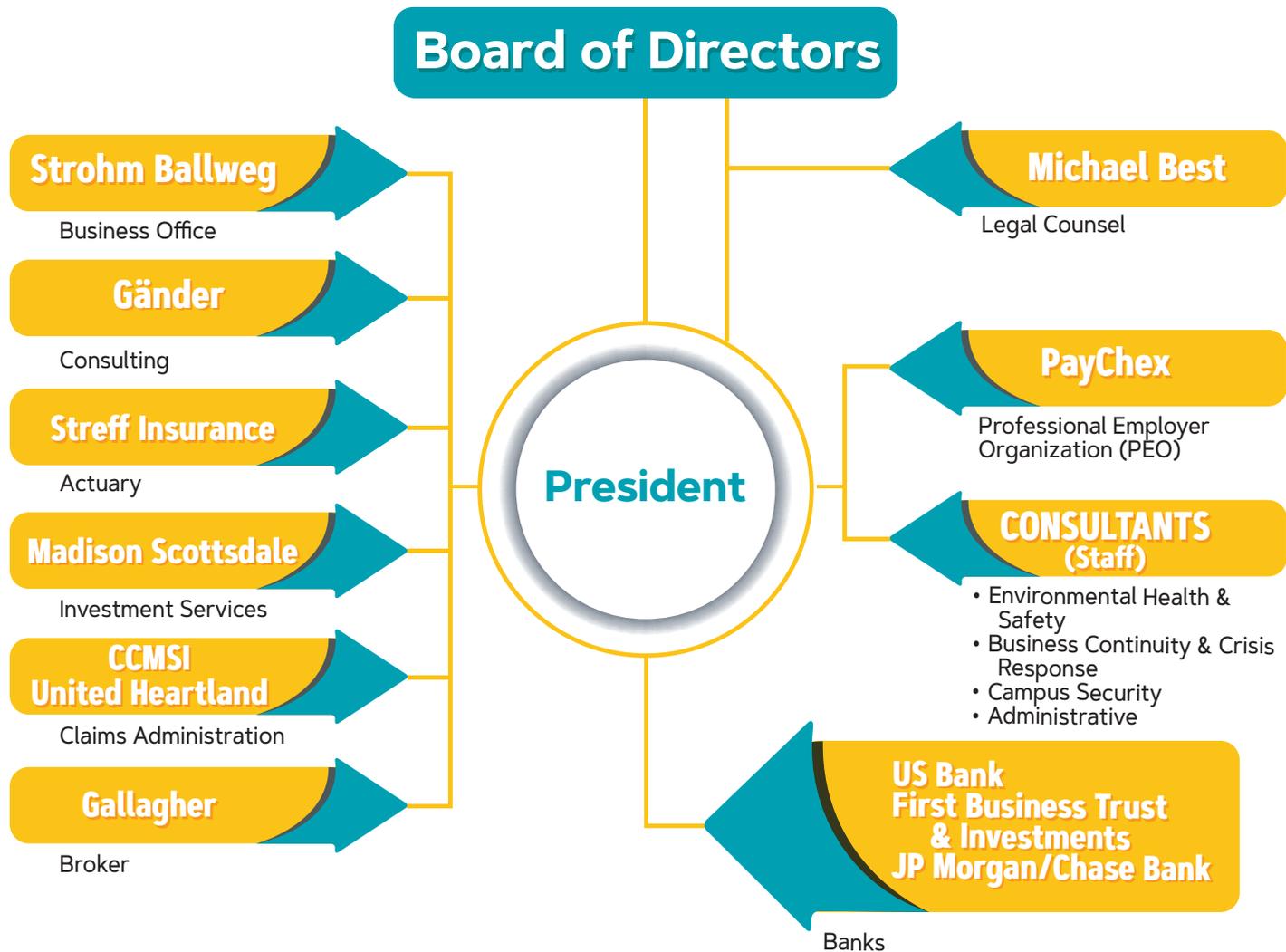
Willie Henning joined DMI in January of 2019 as the Environmental Health & Safety Consultant. He previously spent five years as the Public Safety Manager at Chippewa Valley Technical College, which included responsibility for employee safety, college security, insurance and overall risk management. Prior to that position, he held the position of Safety Manager for Nestle Nutrition in Eau Claire, WI. This position focused mostly on employee safety. He holds an Associate Degree from Northeast Wisconsin Technical College and a Bachelor's Degree from Cardinal Stritch University. He obtained the Advanced Safety Certificate from the National Safety Council and is an OSHA General Industry Outreach Trainer.



DISTRICTS MUTUAL INSURANCE & RISK MANAGEMENT SERVICES

Organizational Chart

DMI is an outsourced model utilizing industry experts to provide the infrastructure necessary to operate as an insurance company and risk management services provider.



Legal Review

By Robert W. Mulcahy and Joseph L. Olson
Michael Best & Friedrich LLP

Michael Best has had the pleasure to serve as General Counsel for Districts Mutual Insurance and Risk Management Services (“DMI”) since its inception 17 years ago. The past years have been challenging for the technical colleges. DMI has found innovative ways to assist the colleges in their missions.

Perhaps the greatest recent accomplishment has been in the area of COVID-19. Realizing the colleges would be facing real financial issues due to the pandemic, DMI stepped up big time to offer both financial and educational assistance to the 16 colleges. First, DMI allocated COVID specific funding in the amount of \$50,000 per college. Second, DMI ensured each college had access to legal advice to address the cybersecurity risks inherent in moving to a remote workforce and teaching environment. Third, DMI has been and continues to host Thursday morning briefings with various members of the colleges to get them ready for return to work. The DMI website has a wide-ranging list of resources regarding COVID-19.

Most recently, DMI co-sponsored a program with Michael Best regarding return to work after COVID-19. Topics covered included:

- Reasonable steps for returning to work
- Suggestions on accommodations for employees
- Certain legal liability considerations

DMI continues to develop template documents for use by all 16 colleges under the now familiar Rule of 16. This year DMI also became an independent employer of record. And, in another forward-looking step, DMI updated its bylaws to create more opportunities for individuals to serve as board members. DMI has also continued their bi-annual Risk Mitigation Forum.

The upcoming year will certainly bring with it challenges including COVID-19, fully reopening campuses, cybersecurity, website accessibility and worker’s compensation. The colleges can all take solace knowing DMI is with them every step of the way and, as demonstrated above, well positioned to help the colleges as they address the numerous challenges that lie ahead.

We all look forward to better tomorrows!

“DMI – collaborators in adding value to the ‘power of sixteen’ by managing risk and loss exposure for the WTCS colleges.”

Roxanne Lutgen, DMI Board of Directors

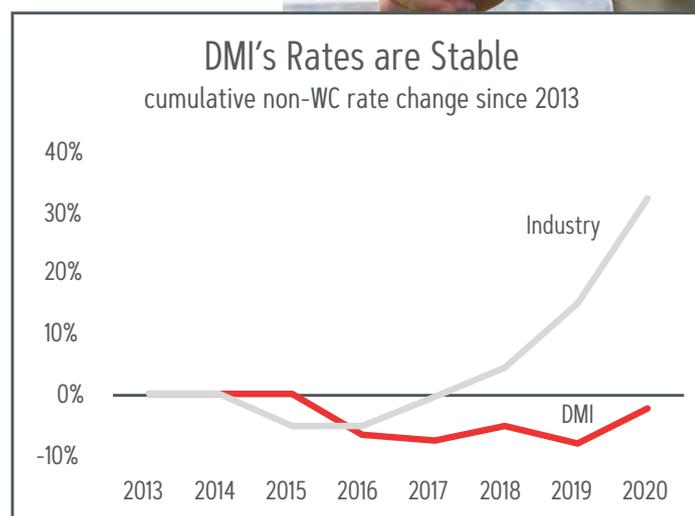
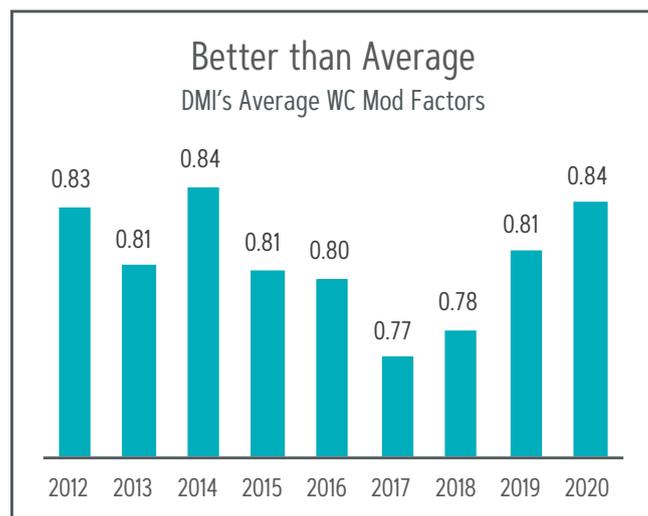
Stable Premium Rates Lead to Strong Financial Benefits

By Steve Streff (Streff Insurance) and Russ Denk (Strohm Ballweg)

Among the many advantages of being a member of Districts Mutual Insurance and Risk Management Services, it is easy to overlook the benefit of rate stability. Going back to the founding days, DMI's mission has been to provide stable rates. In contrast, commercial insurance rates in the open marketplace can swing from year to year. This is usually a response to companies' short-term needs, often motivated by Wall Street's profit demands. As a mutual insurance company, and without pressure from investors, DMI can operate in the best long-term interest of the member colleges.

About half of the DMI's revenue is assigned to Workers' Compensation insurance. The rates for WC are calculated by a state regulatory bureau. These rates reflect the underwriting performance by job classification code for all workers in Wisconsin. Also factoring into the WC premium is a college's specific loss record. This is expressed in a modification factor. DMI's average mod factor has always been well under 1.00, representing better-than-average claim experience. DMI continues to have a strong risk management and loss prevention program that helps member colleges keep claims low.

The premium rates for the remaining lines of business – property, automobile and liability – are reviewed and approved annually by DMI's board of directors. Strong risk management practices and a sense of shared purpose have led to favorable claim experience in these lines as well. This, in turn, has helped keep these premium rates steady. In fact, DMI's rates have barely changed since 2013, while the industry's estimated rates have increased over 30%. Strong financial performance has given DMI the financial flexibility to return over \$4 million to the colleges through donations, risk management awards and premium refunds in recent years.



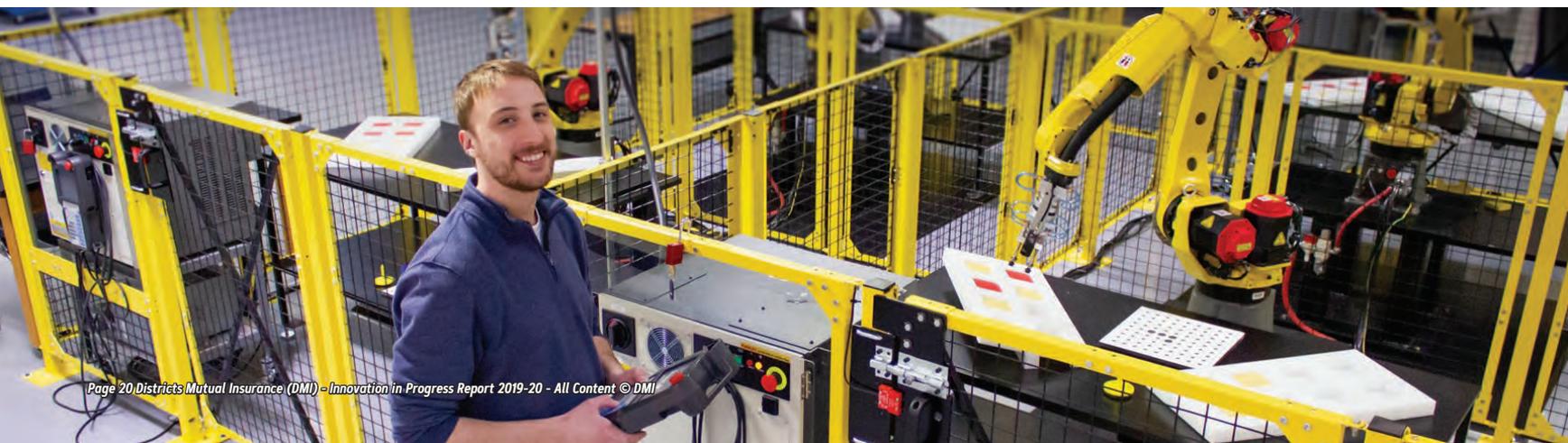
Value-Added Services

Services Provided at No-Cost to Colleges

Cost to DMI

Disaster Response Call Center – Annual Renewal (2012 – 2019)	\$112,000
DMI Website & Online Resources / E-Risk Hub Access	\$102,907
CFO Cyber Risk Assessments (2019 RMPA Project)	\$91,200
Annual Driver Record Checks (2010 – 2019)	\$57,168
Winter Driving Emergency Kits (2019)	\$1,086
Legal Templates – Michael Best - 2020	\$5,675
Purchase Consortium Legal Contract Review - (Policy Year 2019-2018)	\$22,500
Indv. Building Appraisals / Annual Valuation Updates \$285.00/building on Buildings over \$1M (2018)	\$130,900
DMI Risk Management Project Awards - Funds given to applicants to utilize in addressing various RM issues (2014, 2015, 2016, 2017, 2018, 2019)	\$2,537,338
Risk Mitigation Forums (April 2017 and April 2019)	\$40,600
Foundation Donations (2012 thru 2019)	\$578,000
Annual Security Report & Fire Safety Report Evaluations - (2018 RMPA Project)	\$35,000
Minors on Campus - Pilot Program Creation (2018/19 RMPA Project)	\$7,850
Drug Free Schools & Community Act – Reporting/ Program Training - 2019	\$8,750
Clery Compliancy Academy Training – (2019 RMPA Project)	\$21,920
Crisis Communication (Business Continuity/Media Relations) Training (2018-2019)	\$18,500
National Safety Council - 2020	\$6,800
COVID-19 Response & Recovery Fund - 2020	\$800,000
Title IX Training – Stafford & Associates - 2020	\$21,600
Auto Liability Credit - 2020	\$50,000
URMIA – Annual Conference Stipend - 2019	\$6,000
*Estimated Value of All DMI Value Added Services Provided from Inception to June 1, 2020	\$5,792,748

**ABRIDGED VERSION*



Celebrating 15 Years





DMII

**DISTRICTS MUTUAL INSURANCE
& RISK MANAGEMENT SERVICES**
| Collaborators in Risk Management |

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