



# INNOVATION IN PROGRESS REPORT 2023/2024

DISTRICTS MUTUAL INSURANCE  
& RISK MANAGEMENT SERVICES

Collaborators in Risk Management

# Welcome From The Board

*John Will, Northwood Technical College, Chair of the DMI Board of Directors*



*John Will*

**It remains a privilege to serve as the Board Chair of Districts Mutual Insurance and Risk Management Services (DMI), one of the flagship collaborative efforts of Wisconsin's 16 Technical Colleges. DMI's focus on finding solutions to mitigate risks and the related financial impact for its members now reflects 20 years of success.**

As Chair, I want to thank all of you for your ongoing support, and I want to additionally thank Steven and the DMI staff for their continued efforts to provide high-quality products and services.



*Susan Debe*

As you may know, DMI is a financially stable organization with strong strategic partner relationships. Its cost-effective operating model is designed to provide industry-leading expertise and value to its members. Since my own involvement with DMI as a college risk manager when the company was still in its infancy, the Board has made its strategic support for the member institutions its top priority. The ongoing success of DMI, as measured by its service and support to the colleges, is the result of the vision of early Boards and execution by DMI's staff and its strategic partners. Of course, the Colleges legitimate interest in managing risks is also an important attribute of our collaboration.



*Carrie Kasubaski*

As we look to the future, the DMI Board will be welcoming several new Board Members to represent the member institutions. I am confident that providing consistent and high-quality support will remain the priority, and that the DMI Board will continue to focus on innovation and decision-making that benefits the Colleges. In addition to providing our core insurance products, this means providing other services and financial benefits to members that would not materialize with other insurance companies.



*Valarie Wunderlich*

I'm humbled to be a member of the Board of Directors. I look forward to seeing what future innovations will come to pass and, again, on behalf of the Board of Directors and staff want to thank you for your continued collaboration. My hope is that we're at the beginning of another **20 years** of successful collaboration.



*Joshua Cotillier*

*Designed by Kelsey A. Gade of Circle K Performance, LLC*

**\$40M**

# What Is Our Impact?

*by Steven Stoeger-Moore, DMI President*

At the end of June 2024, DMI concluded our **20th year** of operation. Here's a question to ponder. "What has been the impact of the collaborative relationship DMI has fostered with the Wisconsin Technical Colleges over this **20 year** span?"

One measurement of the impact is the estimated premiums saved when DMI rates are compared with the commercial insurance marketplace. **The estimated premium savings to date is valued at \$22M.**

DMI provides a robust roster of services made available to the Colleges at no expense. These value-added services support the Colleges' risk mitigation efforts. At present, the value of these services **is calculated as \$10M.**

The award winning **DMI Risk Management Project Award (RMPA) program has distributed \$5.3M to date.** These funds support the Colleges' local risk mitigation initiatives.

**DMI has provided \$1.139M to the local Technical College Foundations.** This unrestricted donation helps support the local Foundations' efforts in each district.

In recognition of our **20th year of** collaborating with the Colleges, DMI returned 20% of the original capital contributions for the startup of DMI. **The total returned capital was \$1.6M.**

**The DMI team** consists of subject matter experts, providing their consultant services at no cost to the Colleges. This consulting role brings thought leadership to the Colleges to support their local efforts and topical areas like environmental health and safety, campus security, emergency management, claims advocacy, and risk management. Estimating the "market" value of the DMI consultants would equate to thousands of dollars should this expertise be acquired through the typical RFP process.

The true impact of DMI is not just measured by the estimated premiums saved when compared to the greater marketplace. The total impact includes all the other methods DMI has utilized to collaborate with the Colleges. I submit the total measurable impact **DMI has had on the Colleges is approximately \$40M.**

DMI is more than figures and calculations. The above metrics quantify "hard numbers". What is not quantified is the intangible ways that DMI touches the Colleges.

- **Research** - To be a thought leader the DMI Consultants must conduct in-depth research. Our goal is to provide the best guidance, most timely consultation, and recognize the Technical College System is a dynamic organization.
- **Teaching** - As a result of the research, the DMI Consultants can be knowledgeable teachers guiding the Colleges through complex issues. College staff, wearing many different hats, can rely on the DMI Consultants to dive deeply into critical issues.
- **Sounding Board** - The consultant team offers constructive criticism and suggestions in a supportive fashion to assist the Colleges.
- **Objective Colleague** - The consultants provide support to the College staff on issues that are emotionally charged.
- **Strategic Development** - The consultant team will assist with developing strategy and setting goals and objectives.
- **Cheerleader** - The DMI Team is a big fan of the technical college experiential learning paradigm.

If you have any thoughts or ideas, please feel free to share. **We look forward to serving you in our 21st year of collaborating with the Wisconsin Technical Colleges.**

# A Biennial Review

*Steven Stoeger-Moore, DMI President*

Welcome to the Districts Mutual Insurance & Risk Management Services (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 partners.

The focus of this edition of the Innovation in Progress Report highlights our **20th year** of partnering with the Wisconsin Technical Colleges. Two key consultants, Joe DesPlaines and Tim McNulty, departed DMI for the opportunities available in retirement. DMI added to our team the talents of Lance Klukas to continue providing security consultant expertise to the colleges.

To assist in the original formation of DMI, the colleges made capital contributions. To honor our **20th year** of operations, DMI returned 20% of those original college contributions. The total returned capital was **\$1.6M** proportionately distributed to the Colleges.

To assist the Colleges with the challenges of the changing insurance market rates, DMI created a premium reduction initiative resulting in a premium savings of over **\$700,000**.

The general commercial insurance marketplace continues to be challenging with a continued upward trend of moderately increasing rates across most lines of coverage. The property market is the most challenging at this time. The property market can be described as “hard” due to selective and restrictive underwriting, along with an upswing in the frequency and severity of loss. Double digit rate increases are routine. The DMI rate increases continue to be held at levels below our higher education peer groups. Recognizing the budget challenges facing the Wisconsin Technical Colleges, DMI has provided a steady rate for our lines of coverage at renewal.

DMI provides consultant services at “no cost” to the Colleges. DMI’s consultants are recognized subject matter experts who have taken a leadership role in assisting the Colleges with developing creative and innovative risk mitigation strategies. We are thought leaders in the areas of Environmental Health & Safety, Campus Security, Emergency Management, and Risk Management.





Our consulting team has extensive “real world” experience and expertise in our respective fields. As your consultants, we plan to regularly visit the Colleges to work with and support your staff on local initiatives. We offer our expertise as a “go to” resource for the Colleges.

DMI continues to bring measurable value to our technical college members both in cost savings and services. Regarding costs, over the past **20 years**, DMI has saved the Colleges over **\$22 million** in premium when compared to the greater commercial marketplace. Additionally, to date, DMI has provided over **\$10 million** in risk management services at no cost to the Colleges.

Some examples of the services include the DMI Risk Management Project Award funding (**in excess of \$5M**) to provide the technical colleges support for their local risk management initiatives. The J. Timothy Greene Risk Impact Award acknowledges the boots on the ground efforts of individuals making outstanding contributions in the area of risk management for their respective college. Our in-house expertise provides no cost training on hot topic risk management. DMI recognizes the necessity of networking and staying abreast of the most unique risk management techniques. DMI supports attendance at the URMIA Annual Conference and the Community College Risk Management Consortia through stipends that defer the cost of attendance. The Wisconsin Technical College’s local Foundations support the mission of their local college. To support the local Foundation initiatives, DMI has donated **\$1.139M**.



## C's to Success

Now in our **20th year** of partnership with the Wisconsin Technical Colleges the following are offered as the DMI C's to our success.

- C – Collaboration – partnering with member colleges to manage risk.
- C – Coverage – comprehensive and industry leading coverages for the 7 policies issued to the colleges.
- C – Consulting – timely and college centric advice and recommendations.
- C – Communication – plain talk, informative, provided with various delivery systems (The Incident Report newsletter, DMI Presents..., Topical Snapshots).

# WI Tech College System Stats

**\$5B** PROPERTY

**52K** FULL TIME EQUIVALENCY ENROLLMENT

**16K** FULL TIME EQUIVALENCY STAFF

**\$780M** ESTIMATED PAYROLL

**280K** ANNUAL ENROLLMENT

**500+**

ASSOCIATE DEGREE, TECH DIPLOMA & SHORT-TERM CERTIFICATES

# More Opportunities

July 1, 2023 marked the beginning of DMI's **20th year** of operation. As we move forward, the focus is to continue our mission to serve as the member Colleges' "Collaborator in Risk Management". DMI continues to set the bar high and will achieve this goal by providing industry-leading and 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 claim expenses; and maintaining price stability. At DMI, we look forward to even more opportunities to serve as the College's "Collaborator in Risk Management".



16  
TECHNICAL  
COLLEGES

50  
CAMPUS LOCATIONS

# Meet Our Team

DMI exhibits strength, effectiveness, and support for the colleges' risk mitigation efforts by providing an industry leading consultant team. Now in our "second generation" of DMI consultants, our expertise is provided to the colleges through on-campus assessments, virtual meetings, telephone consultations, and written correspondence. The DMI consultants are subject matter experts with extensive real world experience and expertise in their respective fields.



**Steven Stoeger-Moore**

President & Chief Executive Officer



**Brooke Bahr**

Emergency Management Consultant



**Lance Klukas**

Campus Security Consultant



**Suzette Harrell**

Administration Consultant



**Willie Henning**

Environmental Health & Safety Consultant

## DMI Value Added Services

Since inception **20 years** ago, DMI has distinguished itself as an insurance company like no other in Higher Education and the General Commercial Insurance Market. Through specialized and targeted services made available at **no cost to the Wisconsin Technical Colleges**, DMI has invested in risk mitigation support totaling over **\$10M**. These services have proven beneficial in reducing premiums.



# Retirement Reflections

*By Tim McNulty and Joe DesPlaines*



After spending the end of our careers at Districts Mutual Insurance (DMI), we both retired in 2023. Since leaving, we have had time to think about our years with DMI. We talk often about our post-DMI recognition and our appreciation of DMI's uniqueness in the insurance world. Maybe having the time to reflect on and digest our experiences with DMI or maybe just having some distance from the organization has led both of us to the same conclusion – DMI is truly special and stands without equal in the insurance industry.

We recently put our heads together (always dangerous) and identified what we believe are six areas that highlight DMI's innovative and creative practices. DMI's day-to-day actions make the organization very different, very effective, and a true collaborator in risk management.

**1.** From inception, DMI has always demonstrated a partner relationship with the sixteen Wisconsin Technical Colleges. They are not just "clients!" The chemistry between the college contacts and DMI's consultants continues to be a great strength. It is amazing to see how everyone works together to navigate issues and solve them. We have seen it many times during the training sessions and during meetings and have often heard a college colleague say, "the DMI consultants are not just a resource for us, they are our friends too!" The same can be said by DMI about the colleges and this reflects the significance of the collaborative partnership.

**2.** Insurance companies typically have an adversarial relationship with insureds since the usual goal is to collect premiums and deny claims. DMI has developed an advocacy relationship with the Technical Colleges by providing different levels of support. This support includes access to specialized consultation services such as current thinking about campus security, business continuity, emergency response, loss control, legal consultation, special grants, networking opportunities and regular in-person and virtual meetings, and electronic communications.

**3.** During the COVID pandemic, DMI was determined to find ways to continue to support the colleges and quickly pivoted to operational platforms that better suited the needs of the member institutions. The DMI Consultants were unable to meet face to face, but after investigating other resources options for communicating with the colleges, DMI purchased and adopted several electronic a/v platforms to continue to assist with the Technical College's needs and operations. This proved to work so well that several meetings and training courses sponsored by DMI are still executed this way to better serve all of the Technical Colleges.

**4.** DMI encourages the member colleges to be creative in their local risk management initiatives and contributes to their creativity through the Risk Management Project Awards and other special grants, including COVID risk management projects, information technology security, etc. DMI clearly values the Technical Colleges creativity, innovation in risk management strategy development, and provides encouragement to think "outside the box" through project funding.

**5.** Every DMI consultant has come from the ranks of one of our member colleges except Joe. Joe brought with him an abundance of private sector emergency management and response training and resources that DMI has and still shares with the colleges. DMI continues to employ the best consultants for providing college members with the most up to date and relevant services. It is very clear every member of the DMI team is a subject matter expert, who brings their experiences and expertise to the colleges in the areas of Insurance Administration, Emergency Planning and Management, Business Continuity, Environmental Health and Safety, and Campus Security. With all of the available resources, DMI is capable of meeting the majority of college risk mitigation needs and fostering more efficient and effective college risk management operations.

**6.** DMI provides expert consultation and training on issues important to Wisconsin's Technical Colleges. Through DMI's electronic newsletter, The Incident Report, video training on current issues through DMI's Topical Snapshots series, 3rd party sponsored webinars, virtual and in-person meetings, DMI provides professional educational opportunities that focus on timely risk management needs.

As the first two members of the DMI Alumni Association, we also want to share our belief that the above would not have been possible without the vision of DMI's President, Steven Stoeger-Moore. For **20 years**, Steven has provided the leadership that encouraged the unique path DMI has taken. Steven also was wise enough to hire us! But we can't talk about DMI's success without mentioning our dear friend and colleague, J. Timothy Greene, the first DMI Consultant Steven hired. Tim set the example for all of the DMI consultants, and he was instrumental in the creation of most of the six points identified above.

On behalf of the DMI Alumni Association, we wish DMI another **20 years** of thought leadership and innovative practices.

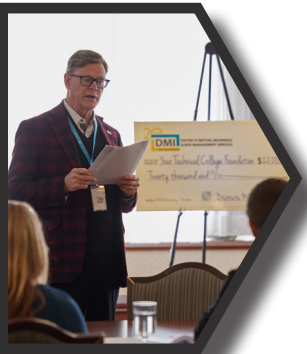


# Steven Stoeger-Moore

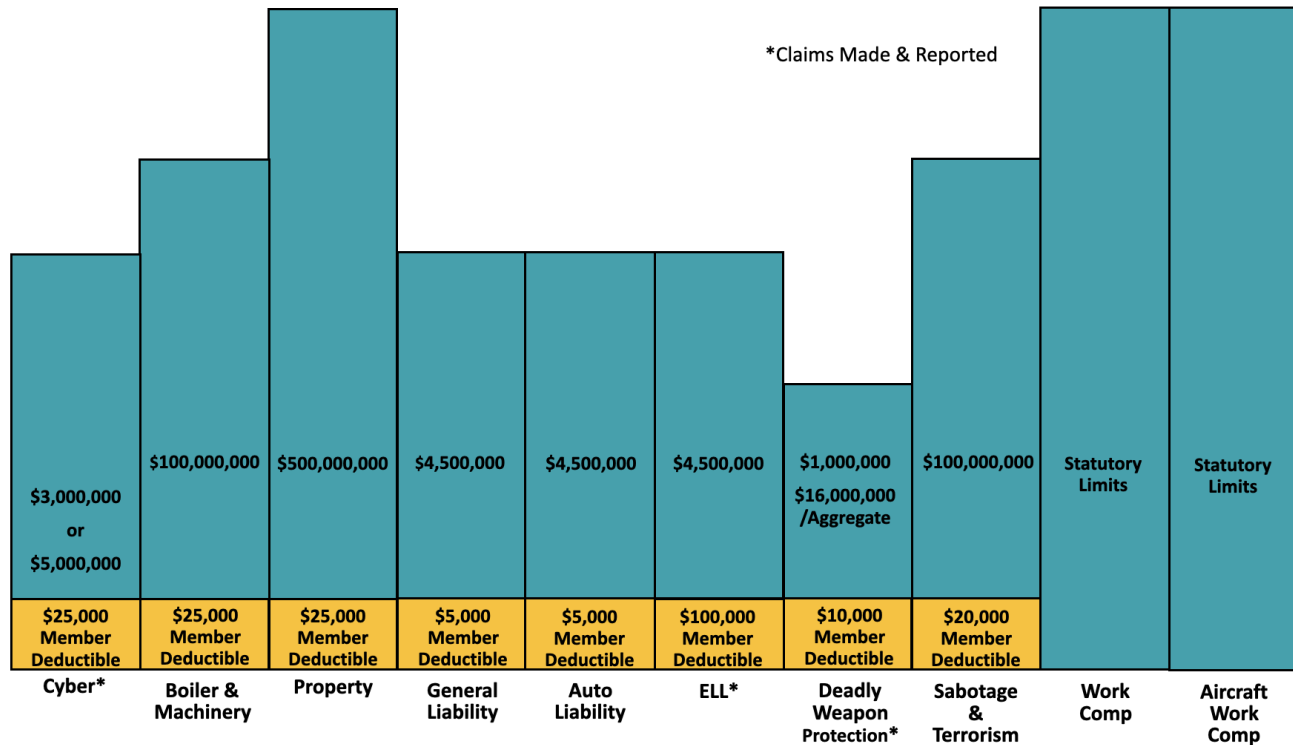
## President & Chief Executive Officer

Districts Mutual Insurance (DMI) and Risk Management Services (DMI) was established in July 2004 to meet the insurance needs and provide risk and loss control service to Wisconsin's Technical Colleges. Steven Stoeger-Moore has served as the President and Chief Executive 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 over thirty-seven 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. He enjoys spending his free time with family, traveling, and working on home improvement projects.



# 2023-2024 Program Structure



## Moving forward to our 21st year, DMI has set several strategic objectives:

- To continue to be the risk management thought leader for the Wisconsin Technical Colleges.
- To provide a variety of risk mitigation educational/consultative and guidance opportunities.
- To create incentive opportunities encouraging the colleges to recognize risk management efforts and develop innovative risk mitigation projects.
- To continue to be a responsible fiscal advocate for the sixteen technical colleges.
- To be the industry leader in coverage and services.

# Lance Klukas



## Campus Security Consultant

*I joined DMI in April of 2023 as the Campus Security Consultant. I previously spent ten years as the Public Safety Sergeant at Chippewa Valley Technical College (CVTC). During my time at CVTC, I had the privilege of working closely with all members of the DMI team, whose knowledge and support helped me to improve and innovate safety and security measures on campus. I have a technical diploma in Emergency Medical Technician and an associates degree in criminal justice at CVTC. I also have my bachelor's degree in criminal justice from Capella University. I'm a sworn and certified law enforcement officer working as a reserve deputy for Dunn County. I'm also a certified QPR and ALICE instructor.*

### Resources

DMI provides timely resources on current events impacting the technical college districts across Wisconsin. With my extensive background in security technology, threat and risk mitigation, and policing, I will continue to contribute positively to the team's efforts to reduce risk and make our technical colleges safer. The consulting services that DMI provides help make our college communities safer for everyone.

There are many value-added services that contribute to a reduction in risk, safety issues, crime, legal liability and list continues. I am thrilled to be able to continue to work alongside our Wisconsin Technical College members and build a stronger partnership.



### Security & Technology

Campus safety and security is a top priority for educational institutions. In order to promote security and reduce risk, campuses across the nation are adopting various innovative security initiatives. These measures require combining technology, community engagement, and strategic planning, in order to keep our campus community safe for everyone.

One of the cornerstone strategies is the implementation of advanced surveillance



systems. High-definition cameras equipped with artificial intelligence (AI) are being installed at strategic locations around campuses. These systems not only monitor activities in real-time but also have the capability to recognize suspicious behavior and alert security personnel instantly. This proactive approach allows for swift intervention, potentially preventing incidents before they escalate.

Electronic access control systems have also become a standard feature in enhancing campus security. Using ID cards, biometric scanners, or mobile apps helps restrict unauthorized entry to buildings and other restricted areas. Furthermore, emergency communication systems are another critical component of campus security initiatives. Colleges are now employing multi-channel alert systems that include text messages, emails, social media notifications, and public address systems. These platforms ensure that in the event of an emergency, information is provided quickly to everyone on campus.

Lastly, educational programs focusing on safety awareness are being integrated into campus life. Seminars, campaigns, and online courses educate students and staff on recognizing potential threats, responding to emergencies, and understanding the importance of personal safety. These programs often cover a wide range of topics, from cyber security to physical safety, ensuring a comprehensive approach to risk reduction. In addition, the establishment of a visible security presence, such as campus security patrols, fosters a sense of safety among the campus community. Regular patrols by security officers act as a deterrent to potential bad actors and ensure a rapid response to any incidents.

In conclusion, through the integration of advanced technology, strategic planning, community engagement, and collaborative efforts with DMI, campuses are significantly enhancing safety and reducing risks. Many of these initiatives were approved through the DMI Risk Management Project Award providing colleges with some funding to reduce risk. These initiatives not only protect individuals but also contribute to a secure and encouraging educational environment.



# Brooke Bahr



## Emergency Management Consultant

*Brooke Bahr is the Emergency Management Consultant for DMI. Brooke provides consultative support, review of business continuity planning, a variety of emergency management trainings, and Emergency Preparedness exercises. Brooke previously spent 6 ½ years at Western Technical College developing the Security Department, which included responsibilities in public safety, emergency management, and initiatives on problem-oriented and community policing. Prior to supporting the technical college, Brooke worked for the US Department of Homeland Security (DHS) and US Department of Veterans Affairs. During her decade of employment with DHS, she was a national trainer for inspections and investigation. Some of her work included conducting nation threat assessments, building continuity plans with stakeholders, risk reduction efforts with stakeholders, and hazardous materials crisis response.*



### Innovation in Crisis Response

**W**ith demonstrations across the country, severe weather, concerns for future health crises, and a returned increase in cyber threats, there is a renewed focus on reducing and mitigating disruptions. The Wisconsin Technical Colleges have been doing a great deal of work in completing threat assessments to determine their largest risks. Identifying the most significant risks has helped the Colleges focus their efforts and test their response capabilities.

**T**he Colleges have been leveraging technology to assist in crisis management efforts such as data analytics, communication and monitoring systems, as well as cyber security. The Colleges show a great desire to be resilient and continue improving their abilities to ensure uninterrupted education. DMI is working with service partners to assist in these efforts and will roll out an emergency weather alert system to enhance College emergency response and planning efforts.

**A**s DMI's Emergency Management Consultant, it is my privilege to work with all of the Colleges in reviewing their business continuity plans, provide emergency response training & exercises, and provide insight on overall best practices in emergency management. Training has been the top request since the last Innovation in Progress Report due to the increased number of new members in College teams. This has brought many exciting and innovative perspectives to the emergency management groups on campuses and will continue to strengthen crisis response efforts into the future.

# Legal Review

by Kirk Pelikan and Joseph Olson, Michael Best & Friedrich LLP



Michael Best & Friedrich, LLP has had the pleasure to serve as General Counsel for Districts Mutual Insurance & Risk Management Services (DMI) since its inception **20 years** ago. We have had a front row seat to DMI's growth and have witnessed that DMI is much more than an insurance provider for the Technical Colleges. DMI effectively partners with the Colleges in all aspects of risk management.

We have watched—and assisted—DMI seek new and creative ways to expand its service offerings to the Technical Colleges. This has been accomplished through the addition of new lines of coverage, like worker's compensation and cybersecurity. But not just new lines of coverage – DMI's services introduced safety audits, providing analysis memos on topics of interest to all Colleges, hosting conferences, creating podcast updates and other content, and supporting specific interest group meetings for risk managers and human resources. DMI actively looks for opportunities through what it calls the Rule of 16; that is DMI proactively identifies topics or issues that impact all 16 of the Colleges and then takes steps to provide resources to help the Colleges manage those issues.

We have had the pleasure of helping DMI activate the Rule of 16 on numerous occasions. This has involved speaking at risk mitigation seminars, providing legal analysis on **topics** affecting all 16 Colleges and a host of other things. Perhaps the most interesting Rule of 16 project we were involved **with** was DMI's decision to proactively sue a serial litigant who had lodged a number of frivolous claims against several of the Colleges alleging discrimination in the hiring process. It was an unorthodox approach for an insurance company. It was also incredibly successful. DMI obtained injunction preventing the serial litigant from applying for positions with the Colleges and ended a significant risk for all 16 Colleges (even those who had not yet had to deal with the litigant). DMI's willingness to consider and engage in such thoughtful approaches underscores its proactive approach to serving the Colleges.

At the same time, DMI has kept insurance costs down when compared with the market. The value of DMI's participation has, indeed, been beneficial for the Technical Colleges.

As we begin DMI's next **20 years**, we are excited to see what the future holds. If the last 20 years have shown us anything, it is that DMI is well equipped and nimble enough to handle any challenge.

# Willie Henning



## EH&S Consultant

*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 Degree from Cardinal Stritch University. He has obtained the Advanced Safety Certificate from the National Safety Council and is an OSHA General Industry Outreach Trainer.*

To be a great safety leader, you need to care deeply about your people and regularly demonstrate the value of safety through your actions.

When a college has successfully embedded safety as a value that permeates decisions at every level, leaders continue to push for further improvement. Senior leadership push employees to find and address potential exposures throughout the organization. They see it as their personal responsibility to ensure their college promotes the safety of their employees.

For a leader to be willing to do the things necessary to transform the organization, they must take safety personally. Obviously, leaders want high performance and academic success. When it comes to safety, however, a leader has to make decisions based on how it affects the well-being of their people.

In other words, leaders have to think about their employees with the same level of concern they have for their own family. Safety

## Leadership Through Safety

There are several core safety practices that every leader needs to adopt to “walk the walk”:

- **Vision.** Leaders must have the ability to “see” what safety excellence looks like and have the ability to articulate it throughout the organization.
- **Collaboration.** Effective leaders work well with employees, promote cooperation and collaboration, actively seek input from people on issues that affect them, and encourage others to implement their decisions to improve safety.
- **Credibility.** Does the leader generate a high level of trust with his or her employees? This requires a willingness to admit mistakes and advocate the safety interests of everyone, from managers to the front line.
- **Communication.** Safety leaders need to talk about safety frequently. Everything they communicate must be within the context of safety.
- **Action orientation.** Is the safety leader ready to tackle safety proactively rather than just react to incidents? Safety leaders need to express urgency even in the absence of incidents to show they’re serious about achieving results.
- **Feedback and recognition.** Leaders need honest and accurate feedback on the effect of their behaviors to help them ensure consistency between their passion for people and the message employees receive based on their actions.
- **Accountability.** An effective leader gives employees a fair appraisal of their safety efforts and results, clearly communicates individual roles in the safety effort, and fosters the sense that every person is responsible for safety throughout the organization.



practices represent a college's way of fulfilling the ethical and moral obligation toward the preservation and sanctity of human life and wellbeing.

All of these elements work together in a way that creates not only an exemplary safety culture and an environment where people want to work safely, but also a sustainable culture. Leaders in world-class safety organizations serve as role models in this effort. It all starts with a personal commitment to employees first.

Districts Mutual Insurance provides substantial support for the colleges to excel in safety leadership. One of the core principles is collaboration. DMI hosts two face-to-face meetings each year to promote collaboration between the colleges as well as between DMI and the colleges. DMI continues to host monthly virtual meetings to provide a continuous opportunity for colleges to discuss safety concerns and share best practices. DMI also assists in building a strong safety knowledge base by visiting the campuses and consulting with those directly responsible for safety on campus. In addition, the colleges have access to affordable OSHA training as well as multiple resources to assist with safety training efforts.



## 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 enters its' 21st year of operation, leveraging best practices across the colleges continues to improve efficiency across all of the colleges. Also, engaging the DMI consultants to help troubleshoot issues as they arise will allow the colleges to be more successful in risk mitigation.

# Reinsurance and Its Impact on DMI's 20 Years of Successful Operations!

by Stephen Streff, Streff Insurance Services & Gary Strohm, Strohm Ballweg, LLP

Although DMI is a niche insurance company serving only the Wisconsin Technical Colleges, the buildings and workplace exposures that it insures are more typical of a much larger insurer. For example, there are **over 100 college buildings** valued above **\$10 million**. And with over **50,000 students and 10,000 employees**, there is always the potential for serious injury or a lawsuit. As DMI's annual revenue is just \$9 million, a single fire or serious accident could quickly lead to financial hardship.

Fortunately, insurance companies have an option to protect against such costly events. This is called "reinsurance" and is an essential part of every insurance company's operating strategy. Just like the role insurance plays for individual consumers, reinsurance provides financial peace of mind to DMI. In fact, it is only because of reinsurance that DMI can exist in the first place.

Increased storm activity and high inflation have put extra pressure on re-insurers in recent years. Some re-insurers have closed their doors while most others have raised rates sharply. Although DMI has filed only a handful of re-insured claims over its twenty years of existence, DMI's cost of reinsurance has spiked. This is because the rates are determined at the regional level by pooling DMI's loss experience with other Midwestern companies.

In response to rising reinsurance rates, DMI has itself taken on a larger share of each loss, typically the first \$1 million per claim. This has been done only after a careful analysis of the benefits and risks associated with higher retentions. Proactive risk management and loss control practices by DMI and the colleges have helped keep more large claims at bay. This, in turn, has allowed DMI to adapt to a challenging reinsurance market with minimal disruption to the colleges.

All of these proactive responses have been possible because of the cost-effective management of this uniquely positioned insurance company. Cheers to the next **20!**



“It has been a privilege to have been a longstanding partner with DMI since its inception two decades ago! Over the years, we have consistently witnessed the invaluable resources that DMI brings to the Colleges, resources that are unparalleled in comparison to those offered by standard insurance carriers. The “Rule of 16” serves as a reservoir of knowledge and experience, fortifying each of the Wisconsin Technical Colleges. We look forward to continuing our partnership and are confident the DMI team will keep introducing innovative ideas.”

*Kay Hannah, CISR*

*Arthur J. Gallagher / Senior Client Service Manager*



# Lyn Roy AIS

*Account Executive*

*Arthur J. Gallagher Risk Management Services, LLC*

Gallagher has partnered with Districts Mutual Insurance and Risk Management Services (DMI) since its inception. We have had the privilege of witnessing firsthand the incredible journey of growth, innovation, and success that DMI has embarked upon in providing tailored insurance solutions to Wisconsin's Technical Colleges.

Throughout the years, DMI has demonstrated remarkable agility and adaptability, constantly refining and expanding its insurance offerings to address emerging risks and challenges faced by technical colleges. For example, they were early adopters of coverage for cyber risks, deadly weapon protection, and sabotage and terrorism coverage, ensuring the colleges are prepared for modern threats. By providing a wide range of no-cost risk management services and assessments, DMI ensures the colleges receive comprehensive support and are well-equipped to navigate the complexities of today's risk landscape.

Over the years, DMI has saved these Colleges an impressive **\$22 million** in premiums compared to the broader market. This financial stability, combined with superior service and unparalleled expertise, solidifies DMI as not just a partner, but a vital asset for the Colleges!

We are filled with gratitude for the privilege of being part of DMI's journey. Here is to **20 years** of excellence and a bright future ahead for DMI and its members!

# 20 YEARS ANNIVERSARY



# DMI's 2024 Risk Mitigation Forum

The Risk Mitigation Forum is a marquee biennial event sponsored by Districts Mutual Insurance and Risk Management Services. The Forum brings subject matter experts together to share their knowledge with our Wisconsin Technical College members. Topical presentations include the latest information and hot topics in higher education, risk management and insurance. Risk mitigation best practices for Environmental Health & Safety, Campus Security, and Risk Management are included on the program agenda. The multi-day Risk Mitigation Forum is a wonderful opportunity for information sharing and relationship building.

This year, Districts Mutual Insurance combined the Risk Mitigation Forum with a **20 Year Anniversary** celebration. The evening was grand with college member award recognitions, guest speakers, social networking, and the enjoyment in spending time with Wisconsin Technical College members, service partners, past friends/co-workers, and the DMI consultants. Great food, a great location, and entertainment capped the event. Thank you to all who joined us for this wonderful marquee event.



# DMI RISK IMPACT AWARDS

## The J. Timothy Greene Risk Impact Award

DMI's Risk Impact Award was established in 2017 to recognize college employees who go beyond expectations to mitigate and eliminate risks on their campus without seeking reward or recognition. Year after year, the colleges have embraced and even expanded upon the recognition of their stellar nominees. The following individuals and teams were honored in 2023 and 2024. Congratulations to all of the Winners!

### 2023 Winners

**Gary Shelton – Milwaukee Area Technical College**

*Nominated by Virginia Hartt, District Risk & EHS Manager, CSP, SHRM*

**John Thielen and the Racine Campus Facilities Team – Gateway Technical College**

*Nominated by Sharon Johnson, Gateway CFO/Vice President of Finance & Administration*

### 2024 Winners

**Joshua Vollendorf – Gateway Technical College**

*Nominated by Sharon Johnson, Gateway CFO/Vice President of Finance & Administration*

**Georgina Campbell – Milwaukee Area Technical College**

*Nominated by Virginia Hartt, District Risk & EHS Manager, CSP, SHRM*

**Tina Brochtrup – Moraine Park Technical College**

*Nominated by Michele Adams, Occupational Health, Safety & Risk Manager*

**Kristi Foust & Facilities & Safety Department – Northwood Technical College**

*Nominated by Sara Nick, Vice President, Business Services/Chief Financial Officer*

**Stephanie Brown – Southwest WI Technical College**

*Nominated by Dan Imhoff, Exec Director of Facilities, Safety and Security*



# RISK MANAGEMENT PROJECT AWARDS

2023 and 2024 marked a continuation for the Risk Management Project Awards. The DMI Board of Directors approved **\$800,000 in 2023** and **\$500,000 in 2024** for projects addressing needs for cyber health and data protection or physical campus security. As a dominant hot topic in higher education, the projects proved to be relevant and beneficial to the college's cyber protection. DMI received applications from each of the 16 Wisconsin Technical Colleges in both years. DMI fully funded 8 college application requests in 2023 and 2024.



- Some of the RMPA Projects applied for and completed include:
- KnowBe4 Cybersecurity Awareness Training and Phish ER Products
  - Proofpoint Email Security and Filtering Upgrade
  - WAN Redundancy Project
  - Enterprise IoT Cybersecurity
  - Managed Cyber Security Awareness Training
  - BAS System Migration for Cyber Security Exposure
  - Zero-Trust Network Implementation
  - Implement Advanced Enterprise Email Security for Employees and Students
  - Penetration Testing
  - Acquisition, Purchase & Installation of a Solar Powered Surveillance/ Security Mobile Camera Trailer
  - CyberArk Endpoint Privilege Manager
  - Security Camera Enhancements
  - Sensitive Data Discovery and Reporting
  - BeyondTrust Privileged Access Management (PAM) Solution
  - Consultation Assessment of Security Controls for Alignment with Gramm-Leach-Bliley (GLBA) Act Legislation
  - Unified Security Broadcast System
  - Cybersecurity End-user Awareness and Training
  - Replacement and Installation of New Campus Emergency System
  - NDAA- Compliant CCTV Equipment Replacement
  - Parking Re-Imagined

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The DMI team is always there to offer knowledge, resources, and a fresh perspective as we address the unique needs of our College. DMI brings the 16 Wisconsin Technical Colleges together to share best practices, learn from each other, and build comradery that is unique in higher education.

*Michele L. Adams, PhD, CSP, SMS  
Occupational Health, Safety & Risk Manager  
Moraine Park Technical College*



20 YEARS  
*Insuring Risks*  
**DMII**  
*Sharing Rewards*

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

**EXCLUSIVELY SERVING THE WISCONSIN TECHNICAL COLLEGES**