



RISK MANAGERS MEETING
MEETING MINUTES
January 10, 2025 9:00

1. **Welcome** – Meeting started and 9:02 am. Steven “welcomed” all attendees and advised the January quarterly meeting focuses on kicking off the underwriting renewal data collection activities.
2. **Underwriting Data for 7/1/2025-26 Renewal** – Kay Hannah (Gallager) reviewed the renewal instructions and suggested the instructions be used as a checklist by the colleges when completing their applications. All forms/completed applications are due by January 31, 2025. Applications are provided to the underwriters together, so if one college delays submitting its’ applications, doing so holds back all of the other colleges. All applications and worksheets, other than the Business Income worksheet, are found in the Submit application for completion. Copies of the applications are posted on the DMI website in the My College/Underwriting FY 2025-26 category. The colleges can see the applications completed last year, while working in Submit this year. Last year’s responses will pre-populate in each application. However, the response MUST be verified to ensure applicability for this renewal period. If the college did not maintain their building and vehicle inventories throughout the year, they are to do so in RiskPartner now. A snapshot of all of the college’s inventories will be taken in February and provided to the underwriters. Attendees were advised that the limit for high value vehicles increased from \$500,000 to \$1M. Kay reviews all changes in RiskPartner and will automatically add high-value vehicles to the Colleges’ property schedules. Teal colored highlighted items in the renewal instructions signify “new instructions or requirements” from last year. Yellow colored highlighted items in the renewal instructions and applications signify areas of importance to review. These areas are not “new” but are important for completing the applications. Submit user guidelines and the tutorial video are available on the DMI website and by request. Entering responses in the Submit applications were reviewed, including adding contacts for completing sections or full applications; and signing the documents online. She advised like last year, limited access users need to advise the primary user when they complete their assigned sections. The system does not do this automatically. The 2025/26 Renewal Questionnaire contains new sections and questions. Kay talked about the “blocked” areas found in some of the applications. Many of the applications are the same as last year’s applications. If a college currently has an International Travel Policy in place, they will not see the application in Submit. For the Colleges (BTC, CVTC, LTC, MPTC, NTC, Northwood, and SWTC) who currently do not hold an International Travel Policy, they are to reach out to Dana Noel (Gallagher) about a month out from an actual planned trip to request coverage be put in place. If the College is not planning for travel; they were advised to put “No Travel” in the application form. The payroll worksheets (WI, Out of State/Monopolistic State (ND, OH, WA, WY, PR) and Business Income Worksheets were reviewed. IAA Applications will be sent to GTC and FVTC separately via email. Members were advised to reach out to Kay Hannah and Suzette Harrell with additional processing questions. Steven, talked about the DMI Experience Mod History worksheet, citing that for PY 24/25 all colleges were below 1 for their mod factor rate. When MOD rates are below 1 it is called a credit mod factor. A most favorable position to be in. MOD factors are used in calculating WC premiums. The 2025/26 projected mod factor worksheets were sent separately to the colleges via email. Steven spoke on the WCRB and its’ rating practices. For the 10th year in a row, the WCRB has lowered its rates by class code. These lowered rates have had the cumulative effect of decreasing the anticipated WC premiums for PY 2025-26 by 8%. Seeing this decrease will also depend upon the College’s Mod Factor and payroll distribution. Steven reviewed the estimated premiums for budgeting purposes and the Student FTE for budgeting purposes guides provided to the colleges individually. These forecasts are to be used by the Colleges while preparing current year budgeting proposals.

3. **DMI Consultant Commentary - Willie Henning** – Wrapped up the year by conducting a Safety Survey at BTC. His 2025 scheduling has begun; with anticipated visits to Madison, NTC, and MSTC. While at BTC, he was requested to provide a Roof Top Assessment. He said he is available to provide rooftop assessments as needed and when needed by the Colleges. Attendees were encouraged to reach out to schedule an assessment with him. He reminded attendees that their 2024 Injury and Illness report was due March 1. He sent the Colleges a DSPS link for a January 14th webinar they are hosting to reviews the reporting process. He said the next OSHA 30 Hr. Training is scheduled in March at WCTC. Invitations will be sent out to the other 15 colleges in the coming week. OSHA training is a service provided by DMI at no charge to the colleges for the training. There is only a \$10 fee for the OSHA Certification Card. On the open market, this 30 Hr. OSHA training would cost \$500-\$700/person. DMI is providing it for free. *Lance Klukas* – advised attendees that the current Biden Administration Title IX and DOE policies have been rolled back per a judicial ruling. More information will be sent as soon as it becomes available. He advised the Hazing Law went into effect. Colleges should look at their annual Clery report to get ahead of changes. He mentioned his recent Topical Snapshot on a safety minded campus, advising it is worth reviewing. Lance has scheduled safety assessments with Madison, WTC, NWTC, BTC, MSTC, and NATC for 2025. He advised he was hosting a CTPED Training session on January 14. If anyone is interested in attending, please reach out to Lance. *Brooke Bahr* - said she recently facilitated table top exercises at MSTC and SWTC. She thanked everyone for their quarterly RMPA status updates. She also recently worked with several colleges on comprehensive Emergency Management Plans. She will be meeting toward the end of the month with WTC, and later with NTC and GTC to work on their plans. She briefly mentioned recent conversations she had regarding protection of students and student data on campus, 3rd party service providers, and addressing AI on campus concerns. Information will be provided as it becomes available. She advised she is preparing additional tabletop exercises for College IT members focusing on small gaps that can be exploited (like Lot) and other vulnerabilities.
4. **Drones** – Steven addressed recent identified concerns (size of drones and “application” specifically) that are being reviewed before renewal. He said, DMI provides coverage for any drone (under 55# for **drone and payload**) used for curriculum/instructional related activities. DMI covers the liability; any property damage caused by use of the drone; and potentially the cost of the drone (if it exceeds the College’s Property Policy deductible layer). If the college needs coverage for a larger than 55# drone/payload aircraft, then a separate FAA coverage policy may be needed. Another item of concern has been the qualifications of the operator of the drones, i.e. certification/licensure of the instructor. DMI recommends the instructor receive the FAA Pilot in Control or Pilot in Command certification. The issue of the instructor licensing is becoming a Must have verses a *may* have in the eyes of the underwriters. All drones must be registered with the FAA regardless of size. Willie mentioned that the colleges should look at their drones (for compliance) used in their agriculture programs, firefighting programs, and emergency management (recuses in remote areas) to identify if any of those drones exceed the 55# weight limit. Again DMI liability/property coverage does not cover drones weighing over 55 pounds; unless a separate policy has been put in place. Contact Steven for assistance in this area.
5. **J. Timothy Greene Risk Impact Award Reminder** – Brooke advised the deadline for nominations for this award are due February 28. She explained the award including the reasons behind DMI offering this award to the Colleges. Truly, it give the Colleges an opportunity to recognize their colleagues who go above and beyond their jobs by efforts that mitigate risks.
6. **The Next Big Risk** – Brooke reviewed her projections for the “next big risks” for 2025 that the colleges could anticipate occurring. Some of the reviewed risks are a continuation from last year and are on the list this year because the threat concerns have not gone away. She identified and explained each of the areas of concern. They are: #1 Budget constraints, #2 Violence on Campus - hate crimes, #3 Decrease in Student Enrollment, #4 Cyber Security (AI, recovery from incidents, data protection), and #5 Reputational Risks. The

list doesn't identify everything, but after looking at the data, this list can help the colleges plan for risks for the coming year.

7. **Work Study Coverage Endorsement** – Steven said he included this topic on the agenda because it is one of the most frequently asked questions that he receives. Most of the Colleges currently utilize this coverage. The endorsement is specifically Worker Comp related. Applicable to students who serve in a practicum experience but are not being paid for their practicum experience. If a student gets injured at a practicum site, it is typical that the practicum site does not take any responsibility for the student. The work study coverage endorsement treats the student like they are a college employee under the WI Workers' Comp. statute. The statute provides an individual with medical attention, pharmacy, therapy, or other medically needed services. The WCRB has assigned a flat rate of \$1,000 per policy year for any and all students in practicum. It is an automatic renewal, so unless a college wants to discontinue the endorsement, they don't need to do anything more. If a college wants to add this endorsement for the upcoming policy year or has more questions regarding this topic, please contact Steven directly.
8. **DMI Risk Management Project Award Quarterly Status Updates** – Brooke thanked Colleges for providing their project status during the consultant commentary topic.
9. **Board Update** – Steven reviewed several actions taken by the Board during their January 9th meeting. The Board approved \$500,000 for the 2025/26 RMPA process. There is no specific focus for the coming year. Any local risk mitigation projects will be considered. Statewide projects will once again be encouraged and considered for funding. Reach out to Brooke for more information. The Board also approved sponsoring the WTCS Compliance Collaborative for its' annual Compliance Symposium with an amount of \$6,000. DMI and the Board felt this action was worthwhile because when a college is non-compliant with state and federal regulations, they could experience losses (fines and other legal actions) that the colleges would look to recover under one of DMI's general policies. It is in everyone's best interest to ensure the Colleges maintain regulatory compliancy.
10. **Claims Reports** are to be reviewed at readers leisure.

Respectfully Submitted

Suzette Harrell
DMI Administrative Assistant