



RISK MANAGERS MEETING INSURANCE RENEWAL WEBINAR JANUARY 15, 2021

Present: Renea Ranguette, Brad Smith (BTC); Rod Bagley, Trisha Geissler, Tam Burgau, Kirk Moist (CVTC); Heather Zweiger, Cindy Buelow (FVTC); Sharon Johnson (GTC); Brenda Riesterer (LTC); Joshua Cotillier, Laurie Grigg (Madison); Greg Bruckbauer (MSTC); Kristen DeCato, Virginia Hartt (MATC – Milwaukee); Tina Brochtrup, Michele Adams (MPTC); Gayle Shanks, John Van de Loo, Matthew Schur (NATC); Roxanne Lutgen, Carla Weaver (NTC); Andy Jennings (NWTC); Caleb White, Ashley Crubel, Dan Imhoff (SWTC); Bruce Neumann (WCTC); Anne De Otto (WTC); Steve Decker (WITC); Joe DesPlaines, Tim McNulty, Steven Stoeger-Moore, Willie Henning (DMI)

Guests: Linda Joski (Gallagher); Kay Hannah (Gallagher); Clark MacAlpine (United Heartland)

Recording Secretary: Suzette Harrell (DMI Administrative Assistant)

If you would like a copy of the recording of this GoToMeeting, please reach out to Suzette Harrell.

1. Introductions and Welcome – The meeting started at 9:00 am with a welcome by S. Stoeger-Moore. Virtual meeting housekeeping items were addressed. He introduced and welcomed Clark MacAlpine, our new United Heartland primary contact, to the Risk Managers. Clark is filling the vacancy left by the retiring, Anne Romaine. Tom Schroeder will be the Loss Control Representative for Gateway Technical College. Willie Henning is DMI’s liaison with United Heartland. Because the predominant meeting focus is on the underwriting exercises necessary for the 07/01/2021 renewal, S. Stoeger-Moore reported on backroom procedures and data necessary for rating and issuing College policies for the 7/1/21-22 policy year.

2. Underwriting Data for 7/1/21 Renewal - K. Hannah informed attendees of this year’s renewal procedures. She reviewed the 2021-22 Renewal Instructions form and said the form could be used as a checklist by the colleges as they move through the application process. Kay Hannah is the main contact for RiskPartner. Suzette Harrell is the main contact for the RightSignature platform. K. Hannah reviewed the RiskPartner questionnaire; new applications (i.e. Cyber Ransomware); removed applications (i.e. Cyber Dependent Business Interruption Questionnaire); where to find applications & supporting documents completed for 2020-21; where to find 2021-22 applications on DMI’s website (in the My College Page/UW Resources – Policy Year 2021 – 22 folder); and talked about the WI College Payroll and Monopolistic and Out of State Payroll 2021 worksheets (including mentioning Puerto Rico has been added as a Monopolistic territory). She reviewed instructions by policy type and advised that a snapshot of each College’s auto and property value data found in RiskPartner would be taken on February 8, 2021 for the underwriters. Attendees were encouraged to continue adding or making changes to their auto and property value data after February 8th for “real time” accuracy and completeness. She commented, “content values should always be 40% of building values.” S. Stoeger-Moore added the only time a college has to assign a content valuation is when the college is renting or leasing space. The content within that space would need to be quantified. S. Harrell reviewed the Supporting Documents Supplement form for use in submitting support documents requested in the RiskPartner questionnaire; completed Worker Comp. Payroll worksheets; and any other documents/files the college deems necessary to provide in support of an application. The form may be submitted numerous times based on college needs. Any attachment document larger than 10 MB should be emailed directly to K. Hannah. RightSignature does not have a “save in process” feature. K. Hannah offered her assistance to new College members unfamiliar with the renewal documentation, questions, and procedures. **Completed applications are to be submitted no later than February 5, 2021.** If any College is late in providing information, all of the Colleges are affected; as the underwriting information is presented to the underwriters in package form.

S. Stoeger-Moore reviewed additional support materials with members. The first was an Experience Mod Factor History for each of the technical colleges. It was noted the 21/22 Mod Factor data contained was an estimate only. The WCRB calculates the mod factors used for the 7/1/21-22 renewal and will be sending their mod factor calculation to each of the individual colleges over the next couple of weeks. Review turned to the WCRB Payroll Class Codes and Rates for 7/1 renewal. Mod factor Class Code 8868 represents 95% of WI Technical College payroll. The rate for 8868 remains unchanged for 7/1/21-22. Mod factor Class Code 9101 represents 4% of the Colleges payroll and the rate will be increasing about 3%. Cumulatively, an increase of 0.6% in rate will be seen if there is no change in Mod Factor and in payroll. If members want to look up the class codes and rates, go to www.wcrb.org. S. Stoeger-Moore addressed the issue of identifying for workers' compensation and payroll employees who are working from home (during Covid-19 restrictions) but live out of state. Advice from Paul Riegel Law was reviewed. It was recommended for the 7/1/21-22 renewal, that College payroll remain where it currently is. Do not shift payroll from the state of Wisconsin to the state where the employee is domiciled because it is unknown who will remain working remotely and who will be brought back to their normal office in Wisconsin. While reviewing the "Estimating Premiums for Budgeting Purposes" (which looks at what is happening in the greater commercial marketplace for consideration by Colleges for budget purposes), S. Stoeger-Moore advised the following: Worker Comp. premiums to increase 0.6% as noted above; Property - members advised to budget for a 15% increase in premiums; Equipment Breakdown and Casualty - an increase of 10% in premiums is anticipated; Deadly Weapons Protection and Terrorism and Sabotage premiums are anticipated to increase by 5%; and for Cyber Liability a 15% increase is expected. For non-DMI products, the following marketplace projections for budgeting were provided: Crime/Employee Dishonesty and International Travel - plan for a 3% budget increase. For Business Travel Accident - College members could plan for/or expect a flat renewal.

3. URMIA Insights – Lessons Learned – J. DesPlaines provided URMIA with an article outlining the COVID-19 Lessons Learned as identified earlier this year by the Colleges. The article was posted to URMIA Insights. He credited the colleges and said the article received more views than anything else posted last year. The views were from over 2000 institutions including Yale, MIT and Harvard. Responses to the views of the article were almost 50% higher than the next highest article. The colleges should feel good about their responses because they have been found to be of value by colleagues in larger four year institutions. J. DesPlaines advised URMIA will be hosting a technical and community college roundtable on January 26th. With continued urging by S. Stoeger-Moore and J. DesPlaines, URMIA added the technical and community college roundtable to their schedule. This is a first. J. DesPlaines thought URMIA was going to host two roundtables per year. He encouraged members to participate, saying this is their opportunity to reach out to other technical colleges colleagues around the country. Kudos! Additionally, DMI posted a request for documented protocols for cleaning and sanitation on URMIA's website, and a number of responses had been received. The first two responses came from UW Madison and UW Milwaukee. The information will be gathered and made available to the technical colleges.

4. J. Timothy Greene Risk Impact Awards – J. DesPlaines emphasized the award which kicked off during the October 2020 Risk Managers meeting was still open for nominations. Nomination due date is March 1, 2021 (5:00 pm). Attendees were encouraged to look around their colleges for individuals who make contributions and largely go unrecognized for their risk mitigation efforts and to submit a nomination for them. Recognition and award will be announced during the April 23rd Risk Managers meeting.

5. College as a COVID-19 Vaccinations Site – S. Stoeger-Moore reviewed details in a January 11th FAQ memorandum on being a practicum site for COVID-19 vaccinations and the implications for faculty and student vaccination expectations. If a college is considering becoming a practicum site, it was suggested they reach out to S. Stoeger-Moore to discuss and identify potential risks and how DMI could help mitigate those risks.

6. DMI Meeting Location – W. Henning reminded members of an earlier memo regarding DMI meeting locations and a College hosting DMI's July Quarterly Meeting. Unfortunately, due to pandemic restrictions, the DMI team has decided to host this year's July quarterly meetings virtually and is planning to host the July 2022 quarterly meeting at one of the technical colleges. S. Stoeger-Moore advised the Osthoff Resort has been contracted to host DMI's October 2021 quarterly meetings. This is subject to change and will be confirmed as the date gets closer.

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7. Threat Assessment, Virtual Assessments – T. McNulty reviewed the Virtual EHS and Campus Security Assessment process. Both T. McNulty and W. Henning have reached out to 5 colleges each. He reviewed the process expectations, starting with the introductory meeting/phone call to an EHS or CS contact. During the first meeting, the virtual format and electronic assessment form would be discussed, along with value expectations. After 30 days or so, a second meeting/phone call would be scheduled to see where the college is in the electronic assessment process. Then 30 days from there a virtual “team GoToMeeting” would be scheduled to review the report. A summary report (with DMI Consultant recommendations) would be sent to the College – approximately 10 days after. JDP advised he is providing the colleges with virtual threat assessments using a DHS threat assessment tool that helps identify what is being planned for and what the greatest risks are. Also, he and T. McNulty have begun virtual tabletop exercises. If a College would like to do a tabletop exercise, the DMI team is ready to put together a scenario or use a scenario topic (like protests on campus) of the Colleges’ choosing. The tabletop exercise can be done utilizing the Colleges’ preferred virtual platform (like Zoom) or DMI’s GoToMeeting platform. Reach out to the DMI consultants if interested.

8. URMIA Institutional Round Table – Community and Technical colleges – January 26th – Covered by J. DesPlaines in Item #3.

9. Board Update – R. Lutgen (DMI Board Chair) advised attendees the Board discussed a number of the items addressed during this meeting including workers comp., current insurance marketplace considerations, and claims background. She also advised two Board positions will be opening up because of expiring member terms. Both she and R. Ranguette, have served for 6 years and will no longer be able to run for another term. If J. Van De Loo, who is filling a vacancy from 2020, chooses not to run for the position again, there could be a 3rd vacancy. She reviewed candidate qualifications for positions on the board and encouraged Risk Managers to nominate themselves or someone they know who would be interested in serving on the Board. S. Stoeger- Moore said if Risk Managers were interested in reviewing the qualifications, they can be found in the DMI By-Laws, Section 3.2. Nomination information will be sent out in February.

10. Claims – S. Stoeger-Moore said the CCMSI Quarterly Claims, US WC Loss Trend Analysis, and the individual college UH loss reports were available for review during attendee’s leisure. He provided a brief overview citing: the number of claims is down, and the severity and frequency of those claims have been in decline. The decreases are due to the pandemic and the changes that took place at its onset; such as staff members working from home, college owned vehicles not being driven, restrictions on travel, skeleton staff in building, low campus population, etc. Slips, trips, and falls, for the 17th year in a row, continue to be the number 1 cause of loss on campus. He talked about the demographics of an aging workforce and the impact seen because of it, like increased injury severity and lengthier recovery times. He mentioned examples of things done by the Colleges to reduce risk and potential injury by all employees including the aged workforce. Finally, he advised Clark MacAlpine and his staff at United heartland are readily available and willing to provide job assessments or job analysis that may lead to opportunities to decrease risk and potential loss.

8. Meeting adjourned.

Respectfully Submitted by

Suzette Harrell,
DMI Administrative Assistant