



RISK MANAGERS VIRTUAL MEETING

GoToMeeting
July 19, 2023

Present: Jim Nemeth (BTC), Mitch Miller (BTC), Brad Smith (BTC); Rod Bagley (CVTC), Noah Hauptmann (CVTC), Trisha Geissler (CVTC), Mark Provost (CVTC); Jayme Bowman (FVTC), Mitchell Huenink (FVTC), Kevin Berry (FVTC); Susan Debe (GTC), Sharon Johnson (GTC), Jeffrey Robshaw (GTC), Derrick Domes (GTC), Josh Vollendorf (GTC); Brenda Riesterer (LTC), Jason Ebert (LTC), Mike Grambow (LTC); Joshua Cotillier (Madison), John Flannery (Madison), Cory Chrisinger (Madison), Jesse La Grew (Madison); Greg Bruckbauer (MSTC), Chris Slaby (MSTC), Carl Austin (MSTC), Craig Wagner (MSTC), Andy Dewitt (MSTC), Randy Jahns (MSTC); Aisha Barkow (MATC), Donald Kasprzak (MATC); Michele Adams (MPTC), Larry Plamann (MPTC), John Faeh (MPTC); Sara Nick (Northwood), Ellie Nelson (Northwood), Bill Hodge (Northwood); Gayle Shanks (NATC), Kevin Misiak (NATC), Greg Miljeivch (NATC); Jordan Schult (NTC); Dan Mincheff (NWTC), Jill Chapeau (NWTC), Chet Lamers (NWTC), Karl Reischl (NWTC); Caleb White (SWTC), Heath Ahnen (SWTC), Brian Kitelinger (SWTC); Brittany Gaertig (WCTC), Peter Latona (WCTC), Kevin Becker (WCTC); De Anne Otto (WTC), Chris Schuster (WTC), Jeff Noel (WTC); Lance Klukas (DMI), Brooke Bahr (DMI), Willie Henning (DMI), and Steven Stoeger-Moore (DMI)

Guests: Lyn Roy and Kay Hannah (Arthur J Gallagher); Rob Fitzgerald (CCMSI); Clark MacAlpine (UnitedHeartland)
Recording Secretary: Suzette Harrell (DMI Administrative Assistant)

1. **Introductions and Welcome** – S. Stoeger-Moore welcomed all attendees of the meetings. He announced this is DMI's 20th Anniversary year. College members were asked to introduce themselves.
2. **Annual Renewal Coverage Update** – S. Stoeger-Moore provided a brief overview of DMI's policies and program structure. and look at this year's challenging renewal factors, commercial insurance marketplace conditions, and reviewed of each of DMI's policies.

Cyber Coverage (Network Security) – Colleges have chosen either a \$3M or \$5M cyber liability limit. The challenge in the cyber market continues to be one of capacity. For the 2023-24 renewal, the Colleges will not see any loss of limits, sub-limits, changes in deductible, or changes in premium from last year. It is unheard of in the cyber market to have a 0% change in premium.

Equipment Breakdown (Boiler and machinery) – No change in deductible or limits. DMI achieved a 100% passthrough for the 7/1/23-24 renewal.

Property Policy – No change in deductible, sub limits, or limits. Property policy has been a very challenging market Will continue through 2023.

General Liability Policy (casualty, auto, educators' legal liability) no change in deductible or limits.

Deadly Weapon – Violence on campus. No change in deductible or limits. Deadly weapons definition is broadly defined and includes but is not limited to: vehicle, bomb, sword, firearm, etc.

Sabotage and Terrorism – Premium is flat. DMI's coverage answer to the Federal Terrorism program. DMI provides coverage that greatly exceeds the government TRIP AR program coverages for very little premium. Deductible of \$20,000 – Recovery limit of \$100M. The government program does not take effect until the loss exceeds \$200M. DMI's policy is more friendly to the Colleges.

Workers' Comp - only line of coverage required by the State of WI. No deductible with worker comp. DMI provides coverage for all losses or injury to an individual while on campus.

To recap, even though the Cyber and Property markets were very challenging this year, DMI had a highly successful renewal. It was mentioned that DMI provides comprehensive coverage that is based on the unique exposures of the colleges. All of the 01/01/2023-24 Colleges have been posted to the DMI website and placed in the My College Page categories titled "Policy Information". Several years of policy history are available on the website as well. In addition to the policies, the college's auto insurance ID cards can be found and downloaded for printing. Each of the college's vehicles should have an updated Auto ID Card in each of the vehicles. DMI Express Roadside Assistance is provided at no cost to the Colleges until service is needed. This service allows an individual to call and arrange for assistance while on the road. The individual does not pay for the service at the time of assistance. It will be billed after the service has been provided.

S. Stoeger-Moore advised the colleges are obligated to file timely loss reports. Property, general liability, auto, EEL, etc. losses are to be reported to CCMSI and personal injury (workers' comp.) losses are to be filed with United Heartland. It is the responsibility of the College to file a very timely report. Claims made and reported policies **must be** reported within the policy year that the loss occurred. If members have a question on how and when to report a loss, reach out to DMI.

Frequently Asked Questions: 1.) Auto Liability – Coverage follows the college vehicle. Anyone the college allows to operate a college owned vehicle is covered. One of the most impactful actions the colleges can do to mitigate risk is to run a motor vehicle record check. DMI will evaluate requested records and provide a status based on established criteria that the college can use in its decision making process. This service is available through DMI at no cost to the Colleges. It is the college's local decision to allow any individual to operate a college owned vehicle. When a college employee operates a personal vehicle for college business, the individual's personal insurance coverage will apply. Can students drive? This is a college decision and is not up to DMI. 2.) 15 Passenger Vans are excluded from DMI's auto policy. If the college wants to rent a 15 passenger van from Enterprise, they need to purchase the desk coverage Enterprise offers. DMI is exploring options for coverage of 15 passenger vans for the 2024-25 renewal. 3.) Drones – DMI provides full coverage for the operation of drones in a classroom or curriculum related activity. DMI's policy liability limit is \$5M coverage. Every drone must be registered with the FAA - \$5 fee for 2 years. Anyone operating drones at/for the college should be "pilot in command" licensed. 4.) Workers Comp. – Anyone working for the college is covered by workers' comp. If there is a payroll associated with the individual worker comp coverage is applicable. Out of state workers are covered via a separate placement. DMI is not licensed to provide worker comp coverage to individuals who live and provide work products outside the state of Wisconsin. 5.) Attorney/Client Privilege – DMI Consultants provide follow up reports on campus visits that the College can request to be processed with attorney/ client privilege. By doing so, the document is not accessible to open records requests.

3. **AI in Higher Education** – L. Klukas spoke on artificial intelligence technology. Recommends working with College IT staff to learn and understand more about AI uses. While students may be writing papers with it, the college can also find it useful in other areas such as security. Many camera security systems have ai abilities such as gun detection, and people tracking. Colleges need to continue to watch and understand the advancement of AI, otherwise they will be left behind. L. Klukas mentioned a white paper he authored and emailed to the Campus Security members. This paper can be found on the DMI Website in the My College Page, under the "Rule of 16" and "IT/Cyber" categories. Self-paced online training is also available from NICCS on CISA's website (<https://www.cisa.gov/>).
4. **2022/23 Risk Management Project Award Announcement Reminder** – B. Bahr introduced the RMPA projects and College IT managers/officers who provided a verbal report on the status /completion of the 2022/23 projects. Each College was called upon to provide a report. If interested in hearing the final college verbal reports, please request a copy of the meeting video from S. Harrell. B. Bahr complimented the colleges on innovative and impactful projects and encouraged the colleges to submit projects for the 2023/24 RMPA. The coming year projects are focusing once again on cyber security and data protection as well as physical campus security. S. Stoeger-Moore also commended the IT teams at the Colleges for their tremendous work put into their projects. Over the past 2 years, DMI earmarked \$1.3M specifically for cyber hygiene, data protection, and data security. This year, \$800,000 has been

approved for distribution to the colleges and their cyber/physical security projects. Applications were received (by July 7th) and will be reviewed by an evaluation committee. Awarded funds/checks will be distributed during the October quarterly meeting. The successful renewal DMI had for cyber liability was in no small measure a direct result of the Colleges efforts to increase data protection/cyber health.

5. **URMIA Annual Conference Stipend** – S. Stoeger-Moore announced the recipients of this year’s stipend awards for attendance either in person or virtually to URMIA’s Annual Conference in Baltimore, MD in September. The three (3) recipients will be attending (along with other members of their college) virtually to the 3 day conferences. Recipients are: Jayme Bowman – Fox Valley Technical College; Kait Laufenberg – Waukesha County Technical College; and Virginia Hartt – Milwaukee Area Technical Colleges. Congratulations recipients!
6. **“Next Big Risk”** – B. Bahr identified and discussed in detail DMI’s 2021-22 risk forecast. The risks this year look much different than in the past. 1. Evolving Technology – and Understanding the direction and impact it is having on the College; 2. Cyber, Cyber, Cyber – continued need for security awareness; 3. Employment Challenges – changing workforce and workplaces, the need to train!; 4. Violence on Campus; and 5. Regulatory Compliance and Legal Concerns. The DMI Consultants are already focused and have been providing risk mitigation information in these areas for awareness and will continue to provide information as it becomes known.
7. **Risk Mitigation Forum/20th Anniversary Announcement** - S. Stoeger-Moore announced the Risk Mitigation Forum to the group and advised to save the date. Will be at the St. Norbert College – Bemis Conference Center. DMI will be celebrating its’ 20th Anniversary during the evening of April 18th. Everyone was invited to come. More information to follow.
8. **Waukesha County Technical College Legal Issues Conference (October 26 & 27)** – S. Stoeger-Moore advised on this biennial event coming up the same week as DMI’s quarterly meetings. DMI meeting dates were moved ahead to allow College members to attend both worthy events. Conference agenda will be forthcoming

S. Stoeger-Moore identified the upcoming (August 1 & 2) Gallagher sponsored Community College Risk Management Consortia (CCRMC) event. Kay Hannah said the event registration has closed, however, registrations are still being accepted. Everyone is to note that the block of rooms has closed. If interested in attending, a person can call the Renaissance Hotel in Schaumburg, IL to book and pay for a room on their own. The registration fee still covers meals. Reach out to S. Stoeger-Moore or K. Hannah for the registration link and a copy of the agenda.

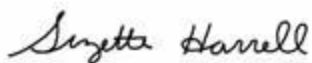
9. **Consultant Reports**

- a. **Business Continuity & Crisis Response** – B. Behr advised the past couple of months’ work has been focused on transiting to her new role and with transiting Lance to his role of DMI Security Consultant. Several security assessments were performed by Lance and her. She set up tabletop exercises for several of the Colleges in the coming months. Working on violence on campus tabletop “best practices”. Should come out in October. Currently working with FEMA on 0363 Trainer Training (for higher education) setting up an emergency response center and how to respond during a crisis.
- b. **Campus Security** – L. Klukas talked about 1st Amendment auditors and making sure to have unauthorized areas marked and doors closed and/or locked; and Title IX and Clery changes – good time to review/refresh policies prior to the start of the school year and for ensuring staff are apprised of upcoming changes. Refresh policies as needed. Has a few more security assessments planned for the coming months.
- c. **Environmental Health & Safety Issues** – W. Henning shared EH&S topics of interest with the members. He thanked FVTC for hosting his 30-Hr. OSHA training at their facility in June. W. Henning is a certified outreach trainer and will continue to provide his services to the colleges. He has a scheduled 30-Hr.

Training with Waukesha County in September and Northcentral in October. He mentioned the One Point Lesson (OPL). The OPL is a one-page monthly release focusing on a safety area of concern. This month's OPL is on Pedestal Grinder Guarding- which he reviewed with the attendees. OPL's are posted on the DMI website under Environmental Health & Safety/EHS One Point Lessons. He talked about Heat related illness and advised folks to be aware of signs and symptoms of heat related illnesses. Heat related illness reference materials are also on the DMI website. Willie announced Steven Stoeger-Moore was honored as the recipient of Risk & Insurance Magazine's All Star Award as a leader in risk mitigation initiatives. Congratulations, Steven! for your accomplishments. The July edition of the Incident Report Newsletter contains the full article and details of this prestigious award. Steven said it really was a team effort with the WI Technical Colleges.

10. CCMSI Claims Review – R. Fitzgerald reviewed a presentation of claims activity for the Wisconsin Technical Colleges since 2011, when they started processing claims for DMI. He talked about the total number of claims processed per year since 2011 and said the low numbers are really good. He talked about Educators Legal Liability claims, auto liability and other general liability claims. He reviewed closed claims statics and talked about legal expenses past and present necessary for claims.
11. United Heartland Claims Review – Individual college reports are to be reviewed by the colleges at their leisure. Clark McAlpine highlighted several figures and points regarding the frequency and severity of reported claims; including a comparison between medical and indemnity costs broken down by year. He reviewed the top 5 accident sources by severity, accident sources by frequency (Slip, Trips, Falls), the recorded number of days to report an injury (timeliness in claims reporting), and safety goals and plans.
12. URMIA Annual Conference – will be held in Baltimore, MD, September 9-13, 2023. To register, go to the URMIA website (URMIA.org).
13. Adjourn

Respectively Submitted



Suzette Harrell
DMI Administrative Assistant