



RISK MANAGERS VIRTUAL MEETING

GoToMeeting
July 22, 2021

Present: Tam Burgau (CVTC), Susan Debe (GTC); Sharon Johnson (GTC); Brenda Riesterer (LTC); Joshua Cotillier (Madison); Greg Bruckbauer (MSTC); Kristen DeCato (MATC); Virginia Hartt (MATC); Michele Adams (MPTC); Roxanne Lutgen (NTC); Andy Jennings (NWTC); Valarie Wunderlich (NWTC); Caleb White (SWTC); Bruce Neumann (WCTC); De Anne Otto (WTC); Steve Decker (WITC); Joe DesPlaines (DMI); Tim McNulty (DMI); Willie Henning (DMI), and Steven Stoeger-Moore (DMI)

Guests: Linda Joski and Kay Hannah (Arthur J Gallagher); Rick Hoaglund (Empathia); Rob Fitzgerald (CCMSI); Clark MacAlpine and Jeff Lynde (UnitedHeartland)

Recording Secretary: Suzette Harrell (DMI Administrative Assistant)

1. **Introductions and Welcome** – With a big welcome, S. Stoeger-Moore announced DMI’s 18th year of operation. College members were asked to introduce themselves. S. Stoeger-Moore touched on meeting housekeeping items.

2. **2021/22 Risk Management Project Award Announcement Reminder** – S. Stoeger-Moore announced the RMPA has been brought back after last year’s hiatus due to the pandemic. The Board approved \$800,000 to fund the 2021/22 awards. S. Stoeger-Moore summarized award criteria for both individual and system wide submissions, award recipient expectations, and said applications will be due by the end of business, August 27, 2021. Application questions are to be directed to Joe DesPlaines – joe@districtsmutualinsurance.com.

3. **Annual Renewal Coverage Update** – S. Stoeger-Moore provided an in-depth overview and look at this year’s challenging renewal factors, commercial insurance marketplace conditions, and reviewed of each of DMI’s policies.

Cyber Coverage – due to cyber breaches/ransomware/events 2020 and beyond, insurance carriers have restricted coverage options and increase premiums. The WI Technical Colleges chose their cyber liability limit (\$1M, \$3M or \$5M) based on what was offered; without any modifications in sub-limits or co-insurance requirements.

Equipment Breakdown (Boiler and machinery) tied to the property insurance marketplace which is up 20%. DMI’s premium increase of 10% contains no increases in deductibles or shrinking limits – as found in the greater commercial market place.

DMI’s **General Liability** Policy (casualty, auto, educators legal liability) went up 10% , with no change in auto deductibles.

Deadly Weapon and Sabotage and Terrorism coverages are flat.

Workers’ Comp is also flat for this year. This week the WCRB announced rates for the upcoming year. Class codes 8868 and 9101 are going to see rate decreases for the coming year.

The greater commercial insurance marketplace continues to see increases in premiums, backed up by data S. Stoeger-Moore cited from quarterly report figures spanning the 3rd quarter 2019 to present. The increased trend is predicted to continue into 2022. He reviewed a chart identifying the total amount of premiums collected from the colleges and the allocated percentages of premiums paid by coverage policies. Of the total premiums collected from the Colleges, 45% of the premiums paid is for Workers’ Compensation. While discussing this figure he reiterated, the most impactful thing the Colleges can do reduce the impact of their WC premium is to have a return to work/alternative duty program(s) that can be used to decrease indemnity claim exposures. He addressed DMI’s

capital adequacy and told everyone the Board set aside \$1.2M to give back to the Colleges in the form of College Foundation Donations (\$5,000/College); Premium Reduction Initiative funding (\$320,000 – part of total was prorated based on renewal Student FTE's); and \$800,000 set aside for the Risk Management Project Awards. S. Harrell briefly reviewed college policy locations and the auto insurance ID card found on DMI's website. W. Henning and S. Stoeger-Moore chimed in on the Roadside Assistance information found on each of the College's auto ID cards. S. Stoeger-Moore reviewed with members numerous issues commonly asked of him, such as the value of conducting motor vehicle record checks. College members were advised if they had signed authorizations to allow DMI to procure an individual's motor vehicle record, they do not have to ask for newly signed forms annually for annual record checks. Certificates of Insurance were discussed and named additional insureds and named Insurers by endorsement were reviewed. Auto liability insurance companies identified 74% of accidents happen due to distracted driving and 31% of accidents are caused due to speeding. The colleges were encouraged to look at their policies and procedures for distracted driving. If they don't have a policy in place, S. Stoeger-Moore encouraged them to adopt one. DMI does not provide the Colleges with 15 passenger van liability coverage. It is recommended if a college requires a multi-passenger vehicle, they should purchase a mini bus. DMI liability coverage does include mini buses. This is because mini buses have proper safety features – such as dual rear axles and a center aisle for even weight distribution and stability. DMI does not cover the Colleges for medical malpractice. While at practicum sites, students are not licensed as skilled professionals and the teachers are there to coach, observe and instruct students, not provide services to outside clients.

4. **Out of State Workers Comp Exposures** - S. Stoeger-Moore reviewed questions received on who is covered under Wisconsin Workers' Comp. policy. He introduced Clark McAlpine from United Heartland who expounded on causes of Workers' Comp. claim losses, frequency and severity loss costs experienced by Wisconsin's Technical Colleges. He discussed slip, trip, and falls and material handling exposures. He talked about the Colleges at home workers and those home workers transitioning back to college campuses and the unique exposures that come with transitioning. S. Stoeger-Moore further advised on permanent full time, home-based employee Workers' Comp. coverage. Permanent out of state workers will have to decide if they want the WI Workers' Comp. coverage or their resident state's Workers' Comp. coverage. If an employee resides and works fulltime out of the state of Wisconsin the college would need to report that exposure so coverage for the respective state can be arranged. Reach out to S. Stoeger-Moore for further direction.
5. **"Next Big Risk"** – J. DesPlaines identified and discussed DMI's 2021-22 risk forecast. The risks this year look much different than in the past. 1. Cyber Attack; 2. Protest/Civil Disturbance; 3. Contagious Disease/Pandemic; 4. Image and Reputation Crisis; 5. Shrinking Workforce/Loss of Collective Experienced and Intellectual Capital. The DMI Consultants are already focused and have been providing risk mitigation information and resources for cyber-attacks, civil unrest, the pandemic, and image and reputation crisis. Consideration needs to be given to #5.
6. **Empathia Annual Review** – J. DesPlaines introduced Rick Hoagland, Empathia's Director of Crisis Management Services and presented an overview of Mr. Hoagland's background and credentials in Emergency Preparedness. R. Hoagland provided an annual review of Empathia services available to the Colleges through its contract with DMI. Empathia is a sister company to Black Swan Solutions (crisis management company) which provides EAP support through the following:
 1. Critical Incident Response. Every Risk Manager should have the following phone number (866-301-8811) nearby or on their cellphones for Empathia's Disaster Alert Line.
 2. Crisis Call Center – Have full EOC staff - agents are available 24/7 and are trained and highly skilled (hold master's degrees) in providing support at the time of a call or during/after a crisis – such as sending counselors to a campus to meet with students and/or staff after a critical incident (i.e. active shooter), student outreach, people accounting (in evacuation situations), etc. The call center has up to 500 lines and can take 3,000 calls per hour.

3. Victim & Family Assistance – Empathia is readily available to set up a Family Assistance Center on campus to address family concerns or be where family members go to find out information regarding their loved ones, who may be affected by an emergency or critical incident.

4. Information Management - Empathia has a massive, detailed data reporting system from which the Colleges can requests generated reports on specified event(s) or general event upon request.

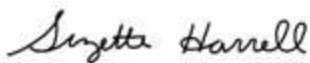
Empathia's services are unlike any other EAP commercial company. They prioritize the human aspect in managing incident aftercare. J. DesPlaines encouraged the Colleges to include Empathia in their crisis training and tabletop exercises. R. Hoaglund offered doing cursory reviews of College Plans and being a part of drills and exercises (from discussions to full-scale drills). College members were also encouraged to schedule a time with Jessica Storm and/or R. Hoagland to take a tour of the Call Center.

7. Environmental Health & Safety Issues – W. Henning shared EH&S topics of interest with the members. One of the issues mentioned was College communications on facemasks and vaccinations during the start of the fall semester. He provided some thoughts for consideration and made a few suggestions for college positioning. He advised, discussions continue to be ongoing during monthly EH&S meetings. He talked about training topics and potential changes in routines and habits which may have occurred during the past year of the pandemic. He reminded members of the importance in providing continual employee training in the use of powered industrial trucks/equipment, hazard communications, lockout/tagout practices, bloodborne pathogens control, and personal protective equipment to maintain compliance not only with OSHA but also DSPS protocol, and the College's own policies.
8. Campus Security Issues – T. McNulty talked about return to campus security perspective changes that should be considered. Due to the pandemic, a lot of physical building changes had occurred and need to be thought about. Hallways, evacuation point shelters, building access and egress points may have changed and now need to be communicated to staff and students. Mapping and signage to reflect changes may need to be completed. T. McNulty discussed getting back into training because of building changes. Evacuation, Shelter in Place, and EOC training should be started as soon as staff return. The College's Emergency Response Plans may have changed and should be reviewed for currency. He mentioned post (current) pandemic mental health resources needing to be reviewed or awareness training added. From there he advised updates on Clary statics and reporting. He will be sending the College Security Directors and Managers, a 56 page Q&A from the Dept of Education on dealing with sexual assault awareness.
9. Updated DMI Policy Year 2021/22 Proposed Meeting Dates – Attendees were advised that due to a conflict of meetings (WCTC Legal Issues Conference with DMI's scheduled October quarterly meetings), DMI will be sending a survey out asking members to advise availability for proposed alternative dates. Once identified, the new quarterly meeting dates will be advised.
10. CCMSI Claims Review – R. Fitzgerald reviewed a presentation of claims activity for the Wisconsin Technical College for the last 10 years. He identified claims which incurred the most expense and said property claims are #1. He talked about Educators Legal Liability claims, auto liability and other general liability claims. He reviewed closed claims and open claims with detailed figures and by type(s) of claim. He reviewed claim figures in relation to the pandemic in 2020 with those of prior years and claims year-to-date in 2021. He highlighted the costs per claim differences when an attorney was involved versus when there was no attorney involvement. He looked at subrogation efforts and funds recovery impact to the overall claims process. Mr. Fitzgerald encouraged the Risk Managers to reach out and talk about claims that they may be concerned with. The CCMSI staff is available and willing to review one claim, or many claims based on the College's needs.
11. United Heartland Claims Review – See Item 4.

12. Board of Director Report – S. Debe provided a briefing to attendees on the activities of the DMI Board of Directors meeting the day before. She reported on the election of Officers to various Board positions. J. Will was elected DMI Board Chair; D. Brown was re-elected as Board Secretary; V. Wunderlich was elected Board Treasurer. She mentioned Board members heard reports on DMI’s financial position and investment portfolio, discussed strategic planning for October, capital adequacy, and were brought up to speed on the commercial insurance marketplace concerns and issues as they pertain to DMI’s positioning and offerings to the Colleges.
13. Round Table – S. Stoeger-Moore started the round table by mentioning that even though the URMIA stipend awards had been presented, College members still have time to register for participation either in-person to URMIA’s Annual Conference or virtually via an institutional pass for up to 10 individuals in an organization to attend. Registration can be found at www.URMIA.org.
- WTC* – E-sports Program. Is a special insurance policy required for coverage of the E-sports Program or is it covered with the College’s General Liability Policy? S. Stoeger-Moore advised it may be covered under the College’s current policy, however, it is dependent upon the extensiveness and nuances of the College’s e-sports competitions and competitors in the program. It was recommended, the College contact S. Stoeger-Moore directly for additional conversation.
- NWTC* – asked what meetings were conflicting with DMI’s Quarterly Meetings scheduled for October 28th and 29th. College Senior Human Resource Administrators meet on the 27th (the day before DMI’s quarterly meetings); The Legal Issues Conference (hosted by WCTC) is scheduled for October 28th and 29th; and a Boards Association meeting is scheduled for October 29th.
- J. DesPlaines* (DMI BCCR Consultant) – Crises - mentioned two recent crisis events for awareness. The first was the condominium collapse in Florida and the second was a shooting incident outside of Washington’s National Padres Park during the game. He mentioned the shooting after the Milwaukee Buck’s game, saying all three events caused *real panic* at the time, in the area, and in the community. He said as Risk Managers, exploration with senior staff may be in order to address what if this happened to us? How would we handle it? He wanted attendees to be cognizant that something could happen at or near the Colleges and asked if they would be prepared.

14. Adjourn

Respectively Submitted



Suzette Harrell
DMI Administrative Assistant