1. **Welcome & Introductions** were made by all. Brooke and Steven shared the 2023/2024 Innovation in Progress Report. The photos are from the colleges and the information is from 2023 and 2024. Waukesha Technical College printed the booklets. Hard copies were distributed to the colleges for distribution to local and executive team leaders. The Innovation in Progress Report can be found on the DMI website, under ABOUT DMI.

2. **Consultant Reports** - Willie – Conducted college safety surveys at FVTC, GTC, NATC, and MATC. He will be calling on BTC, MSTC, Madison, and NTC in the coming months. He talked about being an OSHA 10-30 hour trainer. WCTC is hosting three 30hr sessions, starting at the end of October, one in March 2025 and one in October 2025.   Brooke facilitated several table top exercises for new staff members. She said colleges are running multiple exercises throughout the month. She will send some exercises that can be done within individual user groups. The next tabletop exercise is on chemical spills. She has also been working with Colleges on their Business Continuity Plans and Comprehensive Emergency Management Plans. She has several college visits planned during the winter and is hopeful staff who normally cannot say for a 4 hour session can pop in virtually for some of the training. She has tabletop exercises scheduled with MSTC and SWTC, and still has time available spring/summer 2025. Lance conducted college security assessments at MPTC, SWTC, and LTC. He will be reviewing Madison, Northwood, and WTC in the coming months. He has availability to provide security assessments, to review college technology, cameras, programs should questions arise. He also plans on hosting a virtual CPTED program in January 2025.

3. **Insurance Marketplace Conditions Review** – Steven advised Q3 figures have not been released but will be shared when the figures are published. He briefly reviewed each of the coverage types and provided information on what anticipated rates will look like. Property and Casualty rates will see a slight increase. Workers' Comp. by class codes rates have been published by the WCRB. The Colleges can expect the rates to remain flat. Forty percent of premiums collected by DMI are for Workers' Comp. exposure. Commercial Auto expected to increase due to increasing costs for technology and making repairs. Cyber is expected to increase in single digits. There is more capacity in the marketplace, severity of loss is creeping up, and frequency of loss has decreased, to sustain a single digit increase. Colleges have done an extraordinary job of strengthening their data protection and cyber hygiene. Renewal exercises will start in January 2025. DMI will be emailing a projected premium memo in January/February to the Colleges after Q3 & Q4 figures are in. When underwriting data is collected and proposals returned, the DMI Board will review the terms and figures. They will set the premium rates for FY26 during their April Board meeting. After the April meeting, all of the colleges will receive a premium quote by line of coverage with the projected premium for 07/01/2025.   Colleges were encouraged to visit with CFO's to let them know the amounts needed for budgeting.

4. **J. Timothy Greene Risk Impact Award 2025 Announcement** – The 2025 Risk Impact Award announcement was made by Brooke. DMI will be accepting nominations from the colleges for "behind the scenes/boots on the ground" colleagues who are making a difference in mitigating risk on their college's campuses. This award is a way to recognize those individuals or groups who go above and beyond their job description to mitigate loss risks and provide a safe environment to staff, students, and visitors. The award memo and nomination application have been posted on DMI's website and Brooke will mail the application to meeting attendees. Nominations are to be turned in by February 28, 2025. Winners will be recognized for their efforts during the April 25, 2025 Risk Managers meeting. Colleges can reach out to Brooke if they have any questions. Michele Adams offered to share her (and other college colleagues who knew Tim) experiences and knowledge of J. Timothy Greene to give the colleges a perspective of what the award truly stands for and inspiration to turn in a nomination.

5. **Risk Management Project Award Check Distribution** - S. Stoeger-Moore, directed everyone's attention to the slide with the list of projects received by each of the Colleges. He planned on handing out checks during the meeting; however, due to a slip, trip, fall incident, he couldn't attend the meeting to hand them out. The checks were mailed to each of the Colleges on October 18th.   A total of $500,000 was approved by DMI's Board for this year's projects. A total of 19 projects were received. Three applications were submitted as system wide projects. The submitters of the

three system wide projects will spearhead the logistics for implementing the training project objectives. Brooke will be the point of contact for all things related to the RMPA. Brooke reminded everyone to turn in their quarterly reports because reporting will be used in future award allotment considerations. Congratulations to all of the Colleges!

6. **EHS One Point Lesson (OPL)** – W. Henning has been putting together OPL for quite some time. The intent behind the OPL is like a one page, one small topic, safety topic, that College members can use as either a toolbox talk during team meetings or e-mailed to specific groups. If anyone has a safety topic they would like to see a One Point Lesson on, reach out to Willie. One college shared her success story in using the One Point Lesson with the group.

7. **Slips, Trips, and Fall Season** – UnitedHeartland has a lot of resources available to the Colleges like table tents, posters, and video and things that can be display around the Colleges. Virginia Hartt (MATC) reviewed what MATC is doing to notify students, staff and visitors to take extra care during this time of year. They distribute flyers which explain why the flyers are being handed out. Messages are put on internal and external messaging boards. And they implement a See something, Salt something campaign. MPTC utilizes boot bags, focuses messaging on wearing proper footwear, uses plastic trays and rubber mats to collect water. Additionally, MPTC utilizes QR codes to enlist the help of maintenance staff and non-maintenance staff to record distributing salt on slick areas. SWTC utilizes the UnitedHeartland salt shaker bottles. The bottles are branded and given to students who can apply salt in the parking lot even before they step out of their vehicles. Steven expounded on the cost of injuries verses prevention costs.

8. **NABITA/CARE Teams** – Brooke asked if anyone was part of a behavioral health or care team. She talked about a NABITA assessment tool used by behavioral intervention teams or care teams to figure out where to rate a student's situation and what to do about it. The NABITA product can be really expensive. Other options have been looked at by several colleges. However, WTC submitted a system wide RMPA project for an assessment tool that can be used by all of the Colleges to figure out the best outcomes for a student who has an issue that is fair and equitable. The assessment tool is a product of Detox Solutions and further information will be sent to the technical colleges on utilizing this tool by WTC.

9. **Cyber Defence Centre** – Steven advised attendees of DMI's latest iteration of one of its value-added services. Through the relationship DMI has with the Gallagher cyber liability group, as of October 1st, another two part, no cost service was made available to the Colleges. Part 1 was for access to a vulnerability website and its' staff (the Cyber Defence Centre) that is accessible 24-7-365 days per year. Part 2 was for access to a Chief Information Security Officer. Each of the College's IT officers and managers were provided information on this new service before October 1st. They were then in receipt of direct correspondence from the Cyber Defense Center with log in credential information. Steven encouraged the attending Risk Mangers to reach out to their IT staff to ensure they've received the information. If not, they should reach out immediately to DMI. The Cyber Defense Center and the virtual CISO is available to all the colleges who utilize the DMI network security cyber liability policy for coverage.

10. **AI and Risk Management** – Jeremy Gillespie provided a presentation on Artificial intelligence the good, the bad and the unintended consequences. He talked about US regulations for AI and cited this is an emerging field and changing landscape within state laws and legislation. He expounded on a study regarding what organizations are most concerned about with AI. Inaccuracy, cyber security, intellectual property infringement, regulatory compliance, explainability, personal, individual, privacy, workforce labor displacement, equity and fairness, etc. were named. Litigation around AI has increased from roughly 40 cases, 40 lawsuits in 2019 to almost 140 in 2024. Unintended consequences were listed that had the most impact were discrimination, IP Infringement, privacy violations, due process, and infringement of civil rights. Other emerging risks include property damage, bodily injury, and death could occur from the use of these technologies, i.e. driverless vehicles. The Colleges may see risk with AI used in robotic programs and other machinery, along with further criminal escalations in frauds, phishing emails, deep fakes, privacy violations, protection of personal information, intellectual property, and many more examples cited. J. Gillespie spoke on best practices for attacks such as 1. clearly define the verification process, 2. ask who communications should be coming from, 3. verify outside communication process, 4. make a phone call to someone else who can verify the change is legitimate and does the college have a safe contact list that can be used for verification, 5. use words or passwords to verify authenticity, and 6. training. He then mentioned concerns and potential impacts of AI on different insurance policies. He advised the colleges to note what laws potentially apply to them and where are they in terms of compliance with those laws as it relates to AI. Resources were discussed and Brooke will send the attendees the resource list. The full presentation is available on the DMI website for further reference and review.

11. **Getting Ready for the January Renewal Meeting** – S. Harrell identified from the handout, "Getting Ready for the Upcoming Insurance Renewal Meeting" the things known about the upcoming renewal activities. This year a Submit tutorial video will be e-mailed in December instead of a live demonstration during the January meeting. Additionally in December, the Submit users list will be emailed to college risk managers for updating. Kay Hannah reviewed the "What Can Be Done Now" section of the handout. These include reviewing the College's Renewal Questionnaire responses from last year to note changes for quick entry in January. If managers didn't download a copy of their completed renewal questionnaire, Kay will email it. They are to update and maintain the College's vehicle and building information in RiskPartner. She noted several entries are without vehicle values or content values and reviewed the importance of keeping it up to date. She restated the 30% building content value change from last year. One of the risk managers thanked DMI and Gallagher for making the renewal gathering / process much easier than past years. The Submit platform has contributed considerably to the streamlining and automation of maintaining and gathering information.

12. **Claims Reports – CCMSI** – Rob Fitzgerald provided a brief review of the quarterly CCMSI claims report. He noted DMI has 661 claims (average 50 – 51 claims per year) since July 1, 2011. He reviewed graphs and expounded on weather related incidents and employment practices losses, two of the largest areas of loss with the technical colleges. He spoke about legal defense and subrogation of claims as well as frequency and severity of those claims. After review of figures, he said based on all the claims and exposures seen, the College's loss figures are not horrific. Claims are being closed 77% of the time at the 1 year mark and 89% of the time at 2 years. The longer closeout time claims may have litigation involved. Final comments revolved around incident prevention as the first line of defense in mitigating loss and claims. Colleges are doing a great job of reporting and responding to claim investigations. They were advised that CCMSI has several new claims adjusters on board and more coming in. If a college has concerns regarding a claim or delayed responses, reach out to Rob and John.

13. **Claims Report – United Heartland** – will be provided for the January 2025 meeting.

14. **URMIA Annual Conference Remarks** – Each of the DMI URMIA Stipend awardees addressed the group with their thoughts on attending the URMIA Annual Conference.
    a. Noah Hauptmann (CVTC) – first time attending. Experienced the history and culture of New Orleans and attended a lot of breakout sessions that were applicable to what CVTC was working on (minors on campus, AI, building risk mgmt., etc.). It was a really great experience – but went fast. Definitely recommend others to attend.
    b. Angie Lind (Madison) – first time in attending. It was an amazing experience. She was appreciative of all the breakout sessions specifically designed for community and technical colleges in addition to the big universities. Session options are endless (upward 75 different sessions). The city was amazing, and the URMIA crew did a great job of bringing the culture and community into the conference. This conference is a really great opportunity, and she recommended it to others.
    c. Sara Nick (Northwood) – first time attendee. She was interested in policy development, cyber security, risk governance, emergency assessment plans, etc. She received the DMI Stipend and an URMIA scholarship. She loved the roundtable of attended colleges and community colleges for content networking. They held a first time member orientation that helped her navigate the full program offered.
    d. Kait Laufenberg (WCTC) – second time attending virtually. Four other colleagues were able to attend virtually. It was nice because each one could register for sessions that applied to them and allowed for a divide and conquer approach. Really liked the sessions on global education, contracts, and risk. Very helpful. This year's virtual platform was more seamless up front, but the first day saw technical difficulties in broadcasting. URMIA is an outstanding resource, and she recommended attending the conference either in person or virtually if given the opportunity.
    e. Megan Hoffman (WTC) – attended virtually for the first time. It was the first time attending for Chris Schuster and Maya Baldewicz as well. Very convenient to do so. She said she felt they missed the interpersonal networking connections. She plans to be at the 2025 URMIA Annual Conference.

Steven advised the next regional conference for URMIA will be in Minneapolis in spring of 2025 and the annual conference is scheduled for October 2025 and will be held at the Cosmopolitan Hotel in Las Vegas. Fun pictures were shared.

15. **Board of Directors Report** – No Board members were present to give a report.
16. **Contract Review** – the topic will be reviewed during a November WTCS Purchasing Group meeting.

17. **Local Risk Management Topic** – The attendees were asked to let everyone know of a local risk management issue and how they solved the issue. The following issues were discussed:
    a. Kait Laufenberg (WCTC) – Contract process and policies.
    b. Dan Imhoff (SWTC) – Also did signature policies for contracts. Recently updated access systems. Taking away hard keys and telling people they can't go were ever they want.
    c. Jesse La Grew (Madison) – Combating individuals creating accounts to leverage a.edu email, accessed through software that individuals could resell or make money. Seen increases in financial aid fraud and fraudulent individuals signing up for free classes. Class enrollment is full, but the students are fake. They haven't solved the issue yet.
    d. Jane Kittel (WCTC) / Anne Koors (NWTC) – Concerns with FERPA for fixes, fake emails and class registrations.
    e. Noah Hauptmann (CVTC) – Analyzing event requests for appropriate activities/risk.
    f. Meng Xiong (NWTC) – Fire prevention and fire drills haven't been done for a long time. Fix is a fire safety campaign during October (Fire Prevention month). Also drills are planned to occur annually.
    g. Michele Adams (MPTC) – Contract distribution to other college department who should be in the know but don't necessarily issue the PO or sign contracts but need to ensure compliancy with contract terms (like COI's). WCTC suggested utilizing a software program like Docusign for signatures, but also add "copy to" to distribute to non-signing parties.
    h. Sara Nick (Northwood) – For safety and security, Northwood employs a 30-person safety committee to assist in this area. They just installed Alertus buttons for lock down notifications to assist in law enforcement.
18. Meeting was adjourned.

Respectfully submitted,

Suzette Harrell
DMI Administrative Assistant