



## RISK MANAGERS MEETING

GoToWebinar – Web Based Meeting  
OCTOBER 23, 2020

1. **Introductions and Welcome** – Virtual meeting housekeeping information was advised by S. Stoeger-Moore. The Covid-19 crisis and restrictions have once again hindered an in-person meeting. He hoped everyone attending was staying safe, healthy, and positive.
2. **Our Vision Seeing Beyond 2020** – S. Stoeger-Moore introduced DMI’s 2019-2020 Innovation in Progress Report; advising the booklet was printed by WCTC and all pictures contained were of WI Technical College students showcasing various courses of study and technology. He advised “Our Vision Seeing Beyond 2020” was more a play on words and is going to be recognized for many different reasons including: COVID-19, most active hurricane season on record, catastrophic wildfire losses, etc. When a person has 20/20 vision they see with great acuity. The DMI consultant team has been working on acuity for addressing future technical college needs. The 2019-2020 Innovation in Progress Report is posted on the DMI website under the “About Us” section.
3. **Claims Reports – CCMSI – Rob Fitzgerald** – CCMSI has been a DMI service provider partner for 9 years as of July 1, 2020. R. Fitzgerald provided a summarized report on all claims received to date. He reviewed claim numbers reported by the individual colleges, claims by coverage code, open claims, highest loss detailed by severity, claims by policy period since 2011, closed claims, and subrogation recovery. S. Stoeger-Moore reminded members of the polices (like ELL) with “claims made and reported” requirements. Timeliness in reporting an incident or potential loss is crucial for coverage. If there are questions on whether or not to report an incident/issue, members should submit a “report only” notification to CCMSI. The College will be protected should a claim be identified months or years later. The colleges should contact S. Stoeger-Moore whenever there is a loss reporting question.  
**United Heartland – Anne Romaine** – A. Romaine reviewed worker comp. claims data from 2017 to the present. The data and review included claim frequency, severity, total incurred, sources of claims, prevention of slips, trips and falls, home based employee injuries (3 reported to date for 2020), and injury investigation and reporting. As a result of COVID-19, less claims have been filed in 2020. Home ergonomics were briefly reviewed. A. Romaine advised United Heartland is readily available to present virtual trainings, practices, Gap analysis, limited onsite audits, and provide assistance as needed. Please reach out.
4. **Consultant Reports** – Each of the DMI Consultants reported on their activities for the quarter.  
**J. DesPlaines** - said Colleges should be reviewing plans to ensure coverage of newly identified risks (such as the current pandemic, civil unrest). He recently completed a virtual risk assessment and virtual strategy session with LTC. Both went very well. J. DesPlaines suggested all the colleges do risk assessments, and advised he is available to facilitate or will send the materials to the colleges to do on their own. He introduced DMI’s Topical Snapshots videos. The monthly videos are quick topical hits with high impact and short durations (4-8 minutes). Joe produced the first Topical Snapshot to address concerns the colleges are not memorializing the lessons learned from dealing with the pandemic. He discussed mental health issues (not clinical issues) from an insurance and risk mitigation perspective. He talked about human resource risk mitigation through virtual meets and/or utilizing EAP counseling services delivered by text, phone, and video. It was suggested the risk managers talk to their College HR departments or EAP liaison representatives to see if text,

phone, video counseling services have been or can be deployed. He expounded on virtual tabletop exercises. Virtual tabletop exercises had not been utilized in the past, however, they are being used to deliver valuable information during today's pandemic restrictions. The CDC and Dept. of Homeland Security have partnered to create an Infectious Disease Emergency Response Plan. While not distributed publicly yet, J. DesPlaines has reviewed the plan and indicated it is a strategic plan that identifies execution, responsibility, procedures, practices, working from home remotely, etc. He expects to have the Infectious Disease Emergency Response Plan available for the Colleges in about a month. J. DesPlaines advised as of 01/01/2021, he will be working a 3 day work week instead of the current 4 day per week schedule.

**Tim McNulty** – advised Risk Managers on his monthly campus security virtual meetings. The meetings have been interactive and valuable from the standpoint of sharing information, experiences, and has been therapeutic during COVID isolation. He talked about D. Stafford's 5 day Title IX Training, which was funded by DMI. The funding provided colleges with Title IX coordinator/investigator training and updates on the newly released regulations. T. McNulty mentioned other virtual conference and training activities he attended during the quarter (URMIA, UW Madison Police Dept. ½ day training, Campus Safety conference, etc.).

**Willie Henning** – reiterated the information provided by Tim on the monthly virtual (EHS) meetings. He talked about a User Site Safety Plan he worked on with Andy Jennings at NWTC and a New Employee Safety Training Program with FVTC. Templates will be provided to the colleges. He participated in numerous College Incident Command and Safety Committee meetings during the quarter. Based on slip, trips and fall, and material handling claims filed by the colleges, W. Henning has been taking 5S Training. 5S is a system of workspace organization that identifies root causes (like improper storage) and ways to improve/"clean" a workspace area. Thus reducing the risk of injury in the workplace.

5. **Lessons Learned Themes – COVID-19** – S. Stoeger-Moore talked about the lessons learned by the Colleges, as they work through the pandemic. J. DesPlaines compiled the College's responses from their September 30, 2020 reports. Several college identified lessons learned stood out. 1. "Be ready, so we don't have to get ready"; 2. In a public health crisis respond with urgency; 3. "we have not arrived at the new normal, and no one knows what the new normal will be." J. DesPlaines explained what made them comment worthy. Risk Managers and Board members were provided a lessons learned handout for distribution to their Executive Leadership teams.
6. **Commercial Insurance Marketplace Conditions** – S. Stoeger-Moore provided risk managers with a comparison of 3<sup>rd</sup> quarter commercial insurance rates to higher education insurance rates. He reviewed the rate difference "why" question by policy type. He said numerous conditions have impacted higher education rates, like traumatic brain injury, concussions, sexual abuse, campus daycare exposures, etc. Additional exposures affecting all commercial insurance areas include damage from this year's record number of hurricanes, wildfires, low rates of return on investments, and the re-insurance marketplace. He said the 4<sup>th</sup> Quarter (and 7/1/2021 renewal) commercial insurance marketplace is going to be challenging. He advised everyone to be prepared for potential rate increases in the future.
7. **J. Timothy Greene Risk Impact Awards** – J. DesPlaines announced the kickoff of the 5<sup>th</sup> DMI Risk Impact Award nominations. Nominations will be accepted starting October 27<sup>th</sup>. The deadline for nomination applications is 5 pm on March 1<sup>st</sup>. He stressed the award is for any staff who has gone above and beyond in managing and/or mitigating risk. DMI would be pleased to receive a nomination from each college. Members were encouraged to look at who really has stepped up, particularly during this period of COVID.

8. **Slips, Trips, Fall Season** – W. Henning reminded everyone of the cost to the colleges for claims related to slips, trips and falls. While COVID may have reduced the overall number of claims this year, the severity can still impact financially. He made suggestions regarding snow removal of parking lots and campus walkways and to maintain dry and clean building entrances (mats).
9. **URMIA Annual Conference Report out** – S. Stoeger-Moore reported, due to COVID travel restrictions, URMIA provided members with a virtual - 4 half day conference. There were 645 total registrants, with 573 individuals signing up for the full conference sessions. S. Stoeger-Moore advise 249 individuals attended the pre-conference sessions and 15% of the attendees were first timers. At this time, only two Wisconsin Technical Colleges submitted conference fee receipts for reimbursement by DMI's URMIA Conference Fee Stipend. Members were advised, if they attended the conferences, they should turn in their receipts for reimbursement soon.
10. **2021 DMI Risk Mitigation Forum** – T. McNulty advised the April 2021 Risk Mitigation Forum was being postponed (due to COVID travel restrictions) until April 2022. The April 2021 meeting will be the normal Risk Managers meeting in virtual format. More information to follow.
11. **EHS / Campus Security Virtual Assessments** – Starting in January 2021, T. McNulty and W. Henning will be conducting virtual assessments with the Colleges. These assessments are in place of the onsite assessments provided prior to the COVID health crisis. T. McNulty reviewed the process and timeline for completion of the “assessment to reporting” with Risk Managers. T. McNulty and W. Henning will be reaching out to respective area college representatives to schedule the assessments.
12. **DMI Board of Directors Report** – R. Lutgen welcomed John Van De Loo (NATC) to DMI's Board of Directors. The take away from the Financial Report and Investment Report was, DMI is doing well. She mentioned, DMI's 2018-2019 Payroll Audit resulted in some colleges receiving a refund and some colleges being invoiced for a balance due. She reiterated S. Stoeger-Moore's previous advisement on the state of the commercial marketplace and that the Board will be reviewing trends and renewal during the April 2021 BOD meeting. She said the Board reviewed a Temporary Leadership Plan and the DMI Presidents' Goals for the coming year; J. DesPlaines compilation of Covid-19 lessons learned; and future meeting dates. The next meetings will be a continuation of a virtual meeting platform due to college travel budget cuts and travel restrictions.
13. **Discussion Topics – College Roundtable**
  - a. Risk, Reward and Analysis of Workers' Compensation Data in a Technical College System: A Pilot Study – Brad Smith, (BTC) – Presented to the Risk Managers his thesis prepared (along with Todd Loushine and Sang Choi) for his master's degree. B. Smith advised the 10 years of raw data was provided by United Heartland and he thanked A. Romaine for it. The report has been published and B. Smith advised a risk assessment survey and workbook was created for data tracking. These tools are to be used to analyze worker comp claims data, to identify what happened, what is happening, and how likely will it happen again to provide leading indicators for proactive loss control prevention. Getting to the root cause of an incident causing a workers' comp claim is key to proactive loss control prevention. He indicated having analytical data will help with executive leadership buy-in. Reach out to B. Smith if interested in creating your own College data workbook.
  - b. Student Engagement – Michele Adams (MPTC) – Asked the group for tools and/or suggestions for creative student engagement activities while maintaining COVID-19 safety protocols. She would like to develop a plan that could be used on an individual group basis that sets the standards for all. There were no comments. Members were advised to reach out directly to Michele.

- c. Forward-looking COVID considerations? What if we all are shut down again? Any insurance-related ideas/resources for this scenario? Roxanne Lutgen, (NTC) – R. Lutgen said asked if anyone would want to share anything great or has made a difference in their COVID-19 risk mitigation efforts. S. Stoeger-Moore advised on several initiatives being undertaken in the insurance marketplace. These include a law change to mandate business interruption coverage be provided by insurance carriers and/or by state and federal governments. He expanded on developing programs moving through legislation and current coverage products (like Pandemic RX) available to businesses. He suggested DMI may be able to provide a carve out coverage for business interruption via a policy sub limit, and would need to be investigated more thoroughly by the DMI Board of Directors.
- d. Participants Acknowledgement of Risks, Acceptance of Responsibility for college-sponsored virtual events. -- are any of the sixteen colleges requiring participants to sign off on a form? Susan Debe (GTC) – advised the question has come up for their college and she wanted to know if the other Colleges are using a waiver for virtual events and if there has been any push back. S. Debe stated she updated GTC’s Acceptance of Responsibility agreement to include, for practical service learning training, virtual conferences, events and activities. She also updated a press release form that indicated the virtual event may be recorded, and it asks the presenters and students to sign-off. No suggestions were forthcoming. Members were advised to reach out directly to S. Debe to discuss further.
- e. Intramural Sports – S. Stoeger-Moore asked the Risk Managers what their Colleges are doing to protect the safety of student participating in intramural sport programs. He stated, if the College could not guarantee the safety of the participants, the College should consider canceling the activity. Upon further discussion and input by M. Adams (MPTC), it was suggested if the Colleges did not want to cancel their programs, they could use the WIAA protocol to model a template for safety guidance. Members were advised to reach out to S. Stoeger-Moore for additional conversation on the matter.
- f. Worker Compensation Coverage – Out-of-State Employees - K. Hannah (AJG) / L. Joski (AJG) emphasized to the Colleges when hiring a new employee in a state not currently listed in the College’s workers’ comp policy, it could have a negative impact on the College. Such negative consequences could include a claim not being paid or the college having to pay daily fines until proper coverage is put in place. She reminded the members employee’s residing and working in the monopolistic states of North Dakota, Ohio, Wyoming, Washington, require coverage to be secured directly with the state. Risk Managers were advised to work with their HR departments to ensure proper coverage for out of state employees.
- g. Best wishes were extended to Amy Schmidt, who is leaving the Western Technical College after 15-16 years. She has been a wonderful risk manager representative for Western. De Anne Otto was welcomed as Amy’s replacement.
- h. Brenda Riesterer (LTC) asked if any of the Colleges are requiring employees who are utilizing their own vehicles for college business to have higher vehicle insurance coverage limits than the limits specified by the State of Wisconsin. S. Stoeger-Moore advised there were only a few colleges who had a requirement for personal lines coverage before an individual could be reimbursed for the use of their car doing college business. In his opinion, Wisconsin has

a very low liability limit (\$50,000) that is inadequate in today's litigious world. If anyone has more to offer, they are to contact B. Riesterer directly.

14. **Adjourn** – Meeting adjourned with S. Stoeger-Moore telling people to Be Safe, Stay Healthy and Think Positive.

Respectively Submitted,

Suzette Harrell