



Districts Mutual Insurance – Joint Risk Managers/EH&S/Campus Security Meeting  
Radisson Madison West Hotel – Madison, WI  
July 27, 2017 – 9:00 am Start

Members Present: Brad Smith, Lindsey Bittorf(BTC); Willie Henning (CVTC); Cindy Buelow (FVTC); Sue Debe (GTC); Cindy Dross, Bryan Koeser(LTC); Joshua Cotillier, Doug Gerbitz(Madison College); Carrie Kasubaski, Michele Adams(MPTC); Shannon Weyenberg, Virginia Hartt (MATC-Milw.); Matthew Schur, John Van De Loo, Jason Goeldner (NATC); Roxanne Lutgen, Dan Jacobson, Jamie Allar(NTC); Bob Mathews, Jill Champeau, Vicky Hornick, Randy Schultz(NWTC); Dan Imhoff(SWTC); Bruce Neumann, Dee Warzyn, Karen Von Feldt(WCTC); Cher Vink (WITC); Brooke Bahr, Raj Ramnarace, Amy Schmidt, Jeff Noel(WTC); Joe DesPlaines, Tim Greene, Tim McNulty, Steven Stoeger-Moore (DMI)

Guests: Linda Joski, Kay Hannah, Intern Jack Dodillet, Intern Tom Madaras, & Intern Maria Schmitt (AJ Gallagher), Anne Romaine (United Heartland)

Recording Secretary: Suzette Harrell (DMI Administrative Assistant)

- 1. Introductions and Welcome** - The attendees and DMI consultants introduced themselves and were welcomed by S. Stoeger-Moore.
  - a. Recognition for Renewal Underwriting** - S. Stoeger-Moore announced WITC – Cher Vink was the first technical college to submit their comprehensive renewal applications and documentation for 2017/2018 policy renewal underwriting. She was presented with a DMI portfolio in appreciation of her hard work and timeliness.
  - b. DMI Consultant Introductions** – see Item 1 above.
- 2. Risk Management Project Award Presentations by College Representatives** – J. DesPlaines asked 2016 RMPA recipients to provide a 3-5-minute project presentation to the group.
  - Brad Smith (BTC)– Built an EH&S system portfolio of written polices, OSHA written required programs, and online/on campus training. Project should be completed fall of 2017.
  - Willie Henning (CVTC) – Enhanced the security of CVTC’s Emergency Services Campus – Key Card system was installed. Upgraded access and security of firing range – dual system access (Key card and punch code). Warning lights also added to firing range.
  - Bryan Koeser (LTC) Support for multi-tiered camera system plan. Had 19 cameras on campus and used funds to install additional 26 cameras. Due to changes with IT, the project has been delayed. Anticipates camera software upgrade completion week of July 31<sup>st</sup>.
  - Virginia Hartt (MATC – Mil) Purchased material handling equipment (hydraulic tables for culinary and bookshelf) to address ergonomic issues. Since equipment purchase, group apprised there have been no injuries in this department.
  - Michelle Adams (MPTC) Installation of video strobe lights for improved emergency communication; walk off mats; and addition of 6 new AED units w/cabinets throughout the district.
  - Joe DesPlaines presented on behalf of Dick Bartosh (MSTC) Project: room numbering (inside and out) at Marshfield & Stevens Point campuses - project complete; student constructed balusters and building cross overs – project complete.
  - John Van De Loo (NATC) Cyber Security Assessment and Remediation. Focus was on the remediation aspect based on the assessment. NATC implemented an ASA firewall upgrade in April 2017. Added in June 2017,

Microsoft Patch Management Software and bit locker for mobile assets; and a wireless security upgrade (January – June) for controllers and SSID with authentication.

Roxanne Lutgen (NTC) Project centered around a walking trail between campus and newly developed multi-level apartment complex; that can be used by students in the fall. Installation of wi-fi, lighting, alternating security cameras for monitoring full area, and card access units were completed.

Randy Schultz (NWTC) Installed emergency supply kit throughout 3 campuses and 9 learning centers. OSHA regulations were quite specific and caused some headaches. However, NWTC has mounted, stickered, and filled 193 units on the Green Bay Campus, 105 units on the other 2 campuses, and the regional centers. Kits still need to be installed in two regional centers (Sturgeon Bay & Marinette – under reconstruction) and 2 new buildings on the Green Bay campus. Per box budget proving to be less than projected, which allows NWTC opportunity to place units in newly constructed buildings. R. Schultz outlined the contents of the kits, advised a training video was created, and discussed replenishment procedures for kit contents. Per box kit cost: \$70.00 - 75.00/box.

Dan Imhoff (SWTC) Wireless access and infrastructure update. Heath Aherns, SWTC IT Manager, advised the College of need to overhaul current IT system. RMPA funds were used to upgrade IT security items that wouldn't have been done otherwise.

Bruce Neumann (WCTC) Phase 2 Security enhancements that entailed electrifying WCTC's mission critical maintenance doors for/with card reader access controls. Necessary due to high value equipment in maintenance areas and to provide tracking/accountability of staff/students entering and leaving rooms. WCTC could electrify 17 doors because of negotiated bulk pricing. Fourteen doors are complete and the remaining three will be completed before the start of school.

Amy Schmidt (WTC) Installation of pedestrian crosswalk in an area that has seen several near misses over the years. WTC is working with the city on this project and it is taking a bit longer than thought due to permits and approvals by city departments and city council. Working through process with city yet.

S. Stoeger-Moore reported on WTCS project award. All Colleges received Cyber Risk Assessments and proprietary reports. He advised everyone that the BOD received a global overview "Trend" report of the results from the individual College assessments. The Trend report did not include College identifying information. S. Stoeger-Moore commented on the significant progress made by the Colleges since the 2013 assessment/report. Work is still needed by each for PCI compliance. Additionally, S. Stoeger-Moore advised the individual college assessment reports were not being used or given to Beazley for underwriting of Cyber policies.

Sue Debe (GTC) reported on behalf of Tom Cousino. GTC's project was a 3<sup>rd</sup> party Clery compliance review. The review included policies, annual security reports, crime reports and procedures, internal policies, notifications of timely warnings and responses, campus security authority, geography, TSA, record extension, Title 9, and more. Five reviewers spent 3 days on campus reviewing and analyzing records. The final review of ASR was prepared and presented to GTC. A total of 209 recommendations were made. Additional training was provided by Stafford and Associates.

3. **2017/2018 Risk Management Project Award Announcement (Tim McNulty / Steven Stoeger-Moore)** The group was advised the DMI Board of Directors approved \$500,000 for funding 2017/18 Risk Management Project Awards. RMPA overview memo and application can be found on the DMI Website. Applications due by end of day, August 25, 2017. Checks to be distributed at October quarterly meeting. T. McNulty expounded more fully on GTC's experience with and the benefits of the Stafford & Associates review and supplied Clery Security report. T. McNulty indicated having Stafford & Associates review the balance of the WI Technical Colleges is a worthwhile "project" for this year's RMPA. He also advised Tom Cousino is willing to share his template used to win the 2016/17 RMPA award. Dan Imhoff (SWTC), Brad Smith (BTC), and Randy Schultz (NWTC) volunteered to prepare and submit a group project application on behalf of the fourteen (14) technical colleges (not GTC or MATC - Madison) for this year's RM Project Awards.
4. **"The Next Big Thing" – Risk Assessment (Joe DesPlaines)** – J. DesPlaines presented a forecast of the "most likely risks" to occur in the technical college environment. Cyber Attacks, Campus/Local Community Disturbances (like protests), Slips and Falls (greatest source of claims) resulting in higher claims, and Fire (largest business interruption event) were identified based on DMI's consultant experience, environmental

threat analysis, and industry trends and analysis. The Colleges were advised DMI can help them in risk mitigation efforts by providing threat assessments, educational training, DMI consultant support, College networking opportunities. S. Stoeger-Moore advised a DMI consultant is to be assigned to champion one of the four identified most likely risks. The assigned consultant will take an active role in supporting the Colleges efforts by supplying templates, resources, intervention, etc.

5. **Beazley IT Workshop Summary (Joe DesPlaines)** Workshop was tremendously successful. Presenters: Brett Anderson (Beazley Breach Response Service Mgr., Bruce Radke (Vedder Price P.C.), and Jeremy Gillespie (Vice President - AJG). Sixty-seven in attendance. Evaluation responses for presenters and presentations were “excellent”. The workshop was so powerful several College IT members returned to their schools with “to-do lists”/schedules based on what they heard. Presentation is on DMI’s Website.
6. **Risk Mitigation Forum Survey Results (Tim Greene)** T. Greene summarized the Risk Mitigation Forum in terms of numbers attending, topic selection, presenters, evaluation results, etc. Suggested topics for the next forum – cyber, legal matters, OSHA updates, WC claims review, headliner in cyber world - like Gary Langsdale at Penn. State University.
7. **DMI Website – Forum Demo (Suzette Harrell/Tim McNulty)**
  - a. **Registration to DMI Website** – S. Harrell instructed everyone on “how to register” for the DMI website for access rights to the individual Colleges’ information such as policies, auto ID cards, COI requests, login to partner platforms (RiskPartner and eRisk Hub), claim forms, etc... T. McNulty reintroduced Members to DMI’s Forum. Demonstration of steps to/for functions associated with the Forum was provided. He outlined the anticipated use of the Forum by College Members and advised of DMI’s Forum Guidelines.
8. **Annual Renewal Coverage Update (Steven Stoeger-Moore)** – S. Stoeger-Moore reviewed and expounded upon current lines of coverage; and provided an overview of policy coverage/limit changes for 2017/18.
  - a. **Coverage Changes** –
    - Cyber Policy** – 8 colleges increased limits from \$1M to \$3M for 2017/18. Any College desiring increased limits midterm, see S. Stoeger-Moore for quotes. Policy is DMI product offered through partnership with Beazley. Report claims to Beazley. Cyber policy is a “claims made and reported” policy - meaning the loss must be reported during the policy year it occurred. Members advised to report any potential loss when it occurs, and follow up with a formal claim if necessary.
    - Property** – Report claim to CCMSI. New claims adjuster – Dyann Callipari replaces Chris Brewer who is no longer with CCMSI. \$500M limit /college /occurrence. DMI’s Property Policy partner, Allianz Global, offers free services too – such as property/fire inspection and flood zone evaluations.

S. Stoeger-Moore discussed the determination of building values used for Property Policy’s total insured value. Buildings were last appraised in 2011. S. Stoeger-Moore said DMI’s Board of Directors approved \$50,000 to be used for onsite building appraisals this year. Appraisals will be conducted on buildings currently valued at \$1M plus. Over 175 buildings will be reviewed. Each appraisal costs \$285, which DMI will cover. Colleges desiring appraisals for buildings with a current value less than \$1M, may have them appraised at their cost. Gary Wood (appraisal account executive) will be contacting the Colleges to schedule. Appraised building values will be added to RiskPartner, for 2018/19 insurance renewal activities.

S. Stoeger-Moore advised sublimit of Property in Course of Construction (Builder’s Risk) is now \$30M (not \$25M) effective 7/1/17.

  - General Liability (Casualty Policy)** – Slips/trips/falls - #1 claim loss. Report claims to CCMSI. Colleges currently enjoy Tort Cap limit in Wisconsin; which means if a College is held responsible for a slip/trip/fall the most exposure the College will be responsible for is \$50,000 (Wisconsin Court System). Upon questioning, S. Stoeger-Moore clarified, Colleges are only responsible for loss that they cause. If loss is not caused by College, DMI will work with and take legal action on behalf of

the College. He noted, Colleges held to higher standards and thus the need for greater proactivity in mitigating risk.

*Auto Liability* – included in Casualty Policy. Report claims to CCMSI.

*Educators Legal Liability* – Report claims to CCMSI. ELL is a claim made and reported policy. Members advised to file incident reports even if claim doesn't seem imminent. College BOD are covered for their actions, but the College Foundations are not; that students in practicum, teachers, and faculty are covered; and the Colleges do not have medical malpractice coverage.

**Equipment Breakdown** – File claims with Hartford Steam Boiler. Per occurrence reporting. Claim information can be found on DMI website. SSM to ask if HSB can provide a claim status report to each College. State requires boilers/pressurized vessels be tested every two years - HSB provides this service at no cost to the Colleges. T. Greene talked about HSB's new forum called "Tech Connect" and updated everyone on the transformer (TOGA) audits. Six College audits have been completed and NWTC & MATC-Madison have planned inspections. HSB's "Onsite Advantage Inspection Service" will be available next year. LTC is 1<sup>st</sup> location to receive respective services. Others will be contacted accordingly. No Cost!

**Campus Violent Acts** – Report claims to CCMSI. Is a per occurrence policy. It is the only DMI policy that is "1<sup>st</sup> party recovery". Meaning if a College (identified during an incident investigation) could have avoided the incident/loss by providing items like cameras, lighting, patrols, etc., they could collect against the policy to retrofit the area and add those items. Policy in effect for 5 years and no claims reported to-date.

**Workers Comp** – Report claims to United Heartland. Rates set by WCRB had minor change from 2016/17. S. Stoeger-Moore advised the most impactful thing the Colleges can do to influence WC premiums is have a "back to work modified duty plan". Workers Comp. covers full and part-time students and faculty. Workers Comp. is the responsibility of the Colleges for work study students. Work Study Coverage Endorsement is available to Colleges. Members advised in-practicum students will affect the Colleges mod factor, which is used in establishment of WC premiums. Several Colleges have chosen to adopt the Work Study Coverage Endorsement for 2017/18.

S. Stoeger-Moore advised, United Heartland will be conducting "actual" Technical College payroll audits. If estimated payroll (used to determine 2016/17 WC premiums) varies from actual payroll, the Colleges will be issued a refund or an invoice to adjust accordingly.

**Sabotage and Terrorism** – Report claims to Beazley. Coverage added this year, making it DMI's 7<sup>th</sup> issued policy. DMI is one of the first insurance companies to offer a terrorism stand-alone policy, and S. Stoeger-Moore discussed with the group why this policy was put in place. In part, it was due to a very ineffective Federal Government program called TRIA. The DMI Terrorism Policy will be effective 8/1/2017. Policy deductible: \$20,000 /occurrence and policy provides up to \$100M in coverage.

**Endorsement for Counseling Services Coverage** was added to each Colleges' General Liability Policy. Endorsement added at no additional cost to the College. At time of underwriting, four Colleges had a stand-alone counseling service policy. Three of the Colleges left their current carriers and switched to the DMI endorsement. The fourth College (NWTC) decided to stay with present carrier. A tail coverage one-time fee of \$3,500 was shared among the 3 Colleges who left their current carriers.

**Foreign Travel** – L. Joski discussed coverages and claims for social engineering, Business Travel Accidents (for 9 College Board Members), kidnap & ransom and foreign travel. This policy is not a DMI product. Report claims directly to Arthur J. Gallagher (AJG).

**b. Memorandums of Understanding for use of Non-College Owned Equipment** – Not discussed

- c. **15 Passenger Van Exclusion** – DMI *does not* provide coverage for 15 passenger vans if either college owned or rented. If a 15-passenger van has ALL its seats removed (like a cargo van) then the van is covered by DMI. S. Stoeger-Moore indicated Colleges should look at mini school buses for multi-passenger vehicle needs. The mini school bus is better designed and equally distributes weight on both sides of the vehicle. He also recommended driver training and CDL certification.
  - d. **Vehicle Rentals – Enterprise Corporate Account** – briefly discussed in Section 8.e.
  - e. **Motor Vehicle Record Checks** – S. Stoeger-Moore/T. Greene recommend the Colleges obtain motor vehicle record checks for anyone who drives college owned vehicles. “MVR checks are the most impactful and effective risk management tool available for the College to use in determining if a person should or should not be driving a College owned vehicle.” DMI evaluation criteria is based on the frequency and severity of infractions incurred on both WI and out-of-state driver records. DMI’s role is advisory. It is the Colleges’ choice to allow a person to operate their vehicle. Anyone allowed to operate a college owned vehicle is covered by DMI’s auto liability insurance. Motor vehicle record checks are provided at no cost; only exception is for the record of a student for an academic program. Costs are billed back every 6 months. High value/leased/personal vehicle coverages were detailed to the group.
  - f. **Accident Report Forms** – S. Stoeger-Moore discussed the accident report forms which can be found on DMI’s website. Obtain a copy of the police report and submit with the accident report form.
  - g. **Auto ID Forms** – Located on DMI website. Issued 7/1/17. Members advised to place Auto ID cards in glove box of each College owned vehicle. The Auto ID card is specific to policy/coverage and not vehicle identification. The card is sufficient to show proof of coverage. Additionally, DMI’s Express Roadside Service program was talked about. If a College owned vehicle breaks down, runs out of gas, has locked doors, etc.... Express Roadside Service should be called. Payment for services will be deferred at the time of service and billed directly to DMI. DMI will bill the College.
  - h. **Distracted Driving** – T. Greene gave a presentation on “Distracted Driving”. He discussed the top 10 distracted driving causes, along with the top 3 types of distractions (billboards, eating & drinking, and thoughts). Is texting in a construction zone illegal? Yes. T. Greene directed members to the e-packet for additional State of WI law/rules and definition of distracted driving. T. Greene advised sample distracted driving policies could be found on DMI’s website which the Colleges may use in creating their own policies.
9. **Safety Training Resources (Tim Greene)** – T. Greene said JJ Keller’s online subscription expires in November. Renewal will cost \$30,000. He is looking for other options. He provided background on two programs; GB Risk Control and a Safety National program. The Safety National program mirrors the JJ Keller subscription and costs \$500 / year with 10 units/College. In addition, the Safety National program offers unlimited online access. T. Green will present the DMI Board with a proposal at the October meeting for financing considerations.
10. **United Heartland Service Agreement (Anne Romaine/Tim Greene)** – A. Romaine presented to the group on United Heartland’s Service Plan. She advised UH would like to be in touch with the Colleges quarterly and hopes to make more contact. She stressed the importance of training and asked the members to take advantage of UH services for evaluating exposures. A. Romaine indicated UH resources and staff can be reached online. She detailed several resources, topics, etc. that are posted. She said they would send representatives to the Campus to evaluate safety and risks and provide recommendations. They can be utilized in safety, Human Resources, training, etc. T. Greene said the UH service plan now includes reporting every 6 months on UH Loss Control Representative visits (at least 2 visits per quarter per college campus) to the Technical Colleges.
11. **[URMIA National Conference](http://www.urmia.org) – Orlando, FL – September 23 - 27, 2017** – The Members were advised by S. Stoeger-Moore on the conference. Members were directed to [www.urmia.org](http://www.urmia.org) for specific information.
12. **Minors on Campus** – Not Discussed.
13. **Round Table**

- a. Drone Update – Does recent update apply to Technical Colleges?** Latest news: “Hobbyists no longer have to register drones.” Colleges are not considered Hobbyists – must register their drones. Randy Schultz (NWTC) has a great drone use policy in place and the other College members should contact him for direction / ideas. Drones are an evolving issue with FAA and DMI will continue to update as information comes in.
- b. Strategic Planning-** DMI Board Member, R. Lutgen, briefly mentioned the Boards upcoming Strategic Planning meeting. She asked Members for ideas on additional coverage or value-added service they may want to see. She mentioned the Board was considering the hot topics of “Legal” issues, Foundation Issues, ADA Compliance, Transgender Bathrooms, Contract Management, Risk Assessment, and Pre-risk Trends in Higher Education. Please contact S. Stoeger-Moore with ideas.
- c. WCTC – November 2-3, 2017 – 6<sup>th</sup> Legal Issues Program** – Members were advised Deloris Stafford will be speaking. Information will be put on WCTC website end of August.

**14. Adjourn** at 2:12 pm.

Respectfully submitted,

Suzette Harrell  
Administrative Assistant