

Districts Mutual Insurance – Risk Managers Meeting
Web-Hosted Meeting
January 19, 2018 - 9:00 am



Present: Ranea Ranguette (BTC); Barb Keifer (FVTC); Willie Henning (CVTC); Sue Debe, Thomas Cousino (GTC); Brenda Riesterer (LTC); Joshua Cotillier (Madison); Patrice Taschner (MSTC); Virginia Hartt, Kristen DeCato, Shannon Weyenberg (MATC); Carrie Kasubaski, Michele Adams, Tina Brochtrup (MPTC); Patrice Taschner, Robb Fish (MSTC); Judy Heikkinen, Matthew Schur (NATC); Roxanne Lutgen (NTC); Andy Jennings, Valarie Wunderlich (NWTC); Ashley Crubel (SWTC); Bruce Neumann (WCTC); Steve Decker, Anita Hacker, Kristi Foust (WITC); Joe DesPlaines, Tim Greene, Tim McNulty, Steven Stoeger-Moore (DMI)

Guests: Kay Hannah, Linda Joski, Therese O'Brian (Arthur J Gallagher)

Recording Secretary: Suzette Harrell (DMI Administrative Assistant)

1. **Welcome/Introductions** – Meeting started at 9:00 am. Steven welcomed everyone and advised January quarterly meeting has been used to begin the underwriting exercise for 7/1/18 renewal.
2. **Underwriting for 7/1/18 Renewal** – Steven provided everyone with an overview of events to occur during the renewal process. He stressed the importance of the information gathered and provided for the renewal process.
 - a. **Renewal Instructions** - Kay Hannah told the group renewal applications, information, and updates to the Risk Partner platform are required to be completed and **turned in no later than February 9, 2018**. While she didn't go through each application specifically, she spoke about the risk partner system needs; where to find their 2017 applications (for review); application changes; new applications; and additional information required for the FY18/19 renewal process. The group was advised that as of this meeting, renewal applications/documentation were actively accessible through DMI's website for completion/signatures (thru Right Signature).

Highlights Include:

- i. Home Based Employees – Coverage for Monopolistic/Out of State employee exposures. Employee information has been received from NTC, NATC, NWTC, SWTC, WTC. If other Colleges have out of state employees, they are to note appropriate response in the RiskPartner questionnaire and then complete the employee information worksheet found on DMI's website.
- ii. Pollution Liability Storage Tank section of RiskPartner questionnaire – storage tank information has been removed from the RiskPartner questionnaire. Everyone was advised again that DMI does not provide pollution liability coverage for storage tanks. If desired, AJG can provide coverage directly to the College(s). Contact Kay Hannah for more information.
- iii. Employee Underwriting Information – *New to RiskPartner questionnaire*. Only one question, "What is your total employee count"? Not looking for FTE count. Colleges to provide because State office is no longer doing so.
- iv. Counseling Services – DMI expanded coverage from last year and College members are no longer limited to 3 visits, so long as services provided are for students, faculty, or volunteers (not including family members).
- v. A "snapshot" of information for Automobile and Property Coverage, to be used by underwriters, **will be taken on February 13th**. Colleges were advised to continue updating the system as vehicles and property are put in place. *New this year* – Business Interruption Worksheet for property policy will be required. Members were advised on the importance of having correct property values listed so policy sublimit cover the College's need verse being put in a compromised position in the event of a business interruption

exposure. Business Interruption is part of the College's property policy. There is no additional premium cost.

- vi. Cyber Policy requires a *new supplemental application* called the Beasley Cyber Dependent Business Interruption Worksheet completed. Only four questions.
- vii. International Foreign Travel worksheet was expanded for 30 trips. Colleges not covered by a Foreign Travel policy are BTC, LTC, NTC, WITC; due to not having 2018 student foreign trips.
- viii. Active Threat Coverage – *New this year*. Applications are being asked to be completed so quotes for coverage may be obtained. Steven advised current commercial insurance markets acknowledge Active Threat incidents are both highly visible at this time, but lack in coverage provisions. Typical comprehensive general liability policies do not adequately address this exposure. DMI is evaluating options available, along with pricing to provide to the Colleges for consideration. Therese O'Brien told everyone that Active Threat is not specific to gun related violence. The definition for coverage is expanded and includes knives, vehicular actions, etc. with coverage applicable to both employees and students.

b. Supplemental Information

- i. **Mod Factors** – Steven discussed with group. Mod factor history provided for use by the Colleges in benchmarking their mod factors – which directly correlates to premium costs.
- ii. **WCRB Rates** – Steven discussed with the group.
- iii. **Estimating Premiums for Budgeting Purposes** – Group advised the DMI prepared Estimating Premiums for Budgeting Purposes memo is provided to assist the College with their annual budgeting activities. The memo briefly outlines the definition of each line of coverage and provides projections of premium expectation for the 7/1/2018 renewal. Steven expounded on the coverage definitions and projection criteria outlined in this year's memo. Specifically addressed was that the Cyber Liability policy limits will be quoted at \$1M, \$3M, \$5M, and \$10M due to increased exposure, losses, and current volatility of cybercrimes globally.
- iv. **FTE for Budgeting Purposes** - Steven stated, FTE data is used in insurance underwriting and the rating of policies. FTE data is provided to DMI by the Wisconsin Technical College System office. As questions were presented, he advised appropriately. One question initiated by multiple College attendees was whether FTE data reported by WTCS, should or should not include dual credit students. Steven will check into the matter and advise accordingly.

3. **Risk Management Project Awards Quarterly Update / Joe DesPlaines** – A January 2018 quarterly project update was included in the Risk Manager's e-packet. Updates have been received by the 16 Technical Colleges; with 4 Colleges (BTC, FVTC, LTC, MPTC) advising their projects would be complete in January 2018. Future quarterly project updates will be due on/by April /July/October 1st of each year. Each College will provide a 3-5-minute project presentation at DMI's July Quarterly Risk Managers Meeting. DMI Consultants will work on putting together a College accessible database of all completed projects from this award for College consideration in future project endeavors.
4. **Risk Impact Award - Joe DesPlaines** – Encouraged members with a 2018 Award Recognition slide show that highlighted the fact that DMI along with other noteworthy organizations are honoring excellence in an area or field. DMI's 3rd Risk Impact Award recognizes College nominated individual(s) for excellent in risk mitigation. Joe outlined the award program criteria, the award evaluation/determination process, and reaffirmed the important dates of the award process. Nomination deadline is March 2. Awards to be presented during the April 19th DMI Awards Dinner at the Osthoff Resort. Applications are posted on DMI's website.
5. **Board of Directors Update** - Renea Ranguette (BTC) advised the Board reviewed DMI's financials, investment report, long range planning, and future awards/foundation donations support. Attendees were told, it was an excellent year for DMI over all due to a very low claims experience and excellent investment performance. Very positive and not things expected to see every year. Board approved Foundation Donations for 2018, with distribution planned during the April Quarterly meeting. Steven mentioned the Board approved (again this year) a

\$200 stipend/per College attendee to AGJ's Community College Risk Management Consortia program, scheduled in July 2018. He also announced the Board approved membership funding to the "National Association of Clery Compliance Officers and Professionals (NACCOP) on behalf of the member Colleges. Each College's Clery Compliance Officer will receive a 2-year membership to utilize and participate in. Total approved funding is \$8,000. If the Colleges would like other individuals to join, there is an additional fee of \$50/individual; which is to be paid by the College. Tim McNulty is point person for this opportunity. Attendees were advised more information will follow for both programs.

6. **Adjourn** - Prior to adjournment, questions were asked, and comments made. Tim Greene reminded everyone January 25th (10:30 am) Safety National will be presenting a webinar to EHS members on the transition from JJ Keller Online Training Services to Safety National's Training Services. The purpose of the webinar is to teach key staff members on accessing and obtaining free online training for all their employees and on navigating Safety National's Online service; which is more robust than JJ Keller's. Meeting was adjourned at 10:14 am.

Respectfully submitted,

Suzette Harrell
DMI Administrative Assistant