



RISK MANAGERS MEETING

OSTHOFF RESORT | Elkhart Lake Ballroom B

April 20, 2018 – After Annual Meeting

Present: Renea Ranguette (BTC); Brad Smith (BTC); Willie Henning (CVTC), Trisha Geissler (CVTC); Jill McEwen (FVTC); Cindy Dross (LTC); Brenda Riesterer (LTC); Joshua Cotillier (Madison); Doug Gerbitz (Madison); Robb Fish (MSTC); Virginia Hartt (MATC – Milwaukee); Lowell Kellogg (MATC – Milwaukee); Joenette Kelly-Kidd (MATC – Milwaukee); Bonnie Baerwald (MPTC); Tina Brochtrup (MPTC); Michelle Adams (MPTC); John Van de Loo (NATC); Mathew Schur (NATC); Roxanne Lutgen (NTC); Rob Elliott (NTC); Bob Mathews (NWTC); Jill Champeau (NWTC); Andy Jennings (NWTC); Valarie Wunderlich (NWTC); Chet Lamers (NWTC); Dan Imhoff (SWTC); Bruce Neumann (WCTC); Dave Brown (WCTC); Ryan Jones (WCTC); Amy Schmidt (WTC); Steve Decker (WITC); Joe DesPlaines (DMI); Tim Greene (DMI); Tim McNulty (DMI); and Steven Stoeger-Moore (DMI)

Guests: Linda Joski, Kay Hannah, Therese O'Brien (Arthur J Gallagher); Chris Brewer (Service Master Recovery); Rob Fitzgerald (CCMSI); Ted Uzen (FEI); Jeffrey Remsik (Bottom Line); Robert Mulcahy, Kevin Terry (Michael Best & Fredrich)

Recording Secretary: Suzette Harrell (DMI Administrative Assistant)

1. Introductions – Meeting started at 9:15 am with S. Stoeger-Moore acknowledging and awarding FVTC for being the first Technical College to return a comprehensive completed underwriting submittal. S. Stoeger-Moore announced the April 2019 Risk Mitigation Forum dates of April 10th through the 12th at the Osthoff Resort.
2. Annual Meeting Results and Report from the Regular BOD Meeting – B Baerwald provided the group with a brief summary of activities related to: results of DMI's annual financial audit; recommendations of DMI's actuary report (liability reserves and rate setting); position of the Office of the Commissioner of Insurance's (OCI) exam of DMI; DMI's investment portfolio and investment position; Board approval of adding the Wis. Technical College Employee Benefit Consortium (WTCEBC) as an "Additional Insured by Endorsement" under DMI's Educator's Limited Liability coverage; the BOD approved the DMI service provider contracts for 2018/19; addition of "new" active threat coverage offering and partial premium support for FY19; approval of Risk Management Project Award funding for 2018/19; and BOD's request for DMI President professional goals (such as establishing criteria for hiring new personnel, enhancing visibility/presence w/College executive leadership, preparing a model/tool/process to help identify gaps in coverages within the Technical Colleges) before they become reactive.)
3. 2018-19 Renewal Terms and Conditions - S. Stoeger Moore spoke to the group about the underwriting process, current marketplace conditions and the rates set and approved by DMI BOD for FY 18-19. He mentioned Workers Comp is the only coverage DMI cannot set rates for. They are set by the WCRB and account for 60% of the premiums collected by DMI. It was recommended as the most impactful measure the colleges could make to reduce or control WC premiums was to have "return to work" programs. With updated building/content values taken into consideration for FY 18/19 renewal/underwriting processing, property premiums have increased about 10% (from \$0.345 to \$0.36/\$1000 valuation). Equipment premium rate is flat. Casualty Policy premium overall is flat. Three technical colleges (BTC, CVTC, MSTC) will see slight increases in their multi-passenger vehicle auto liability policies. FTE's, which are down, is keeping the rest of the premium at current levels. Campus Violet Acts – will be replaced with a new Active Shooter/Active Threat policy. The new policy will directly address the active assailant / active threat exposure on campus. It covers events that occur and are active now (like a shooter entering a premise and shooting). DMI's terrorism coverage would apply for events (like planting a bomb) that may not occur immediately. The premium for the new coverage is approximately \$5,000/year/college verses approximately \$1,000/year/college for the Campus Violent Acts premium. Conversations included DMI's Board approving funding for the first year's

premium difference (\$4,000/College). This standalone policy coverage is \$1M per College | \$16M Aggregate per year. Cyber Liability premiums are down roughly 5% due to marketplace competition. Additional limits (\$1M, \$3M, \$5M, \$10M) were discussed and the Colleges can choose which limit is desired. Terrorism/Sabotage coverage premium is flat. A member asked for clarification on Workers Comp. coverage for out of state employees. S. Stoeger-Moore advised Wisconsin Worker's Comp. does not cover resident employees in Ohio, Wyoming, North Dakota, and Washington (monopolistic states). DMI's "All-States Endorsement" is coverage for Wis. Technical College employees who travel outside of WI. However, for states (in addition to monopolistic states) that don't accept DMI's "All-States Endorsement", the college must obtain insurance policies from the employee's resident state. Additional comments were made. Colleges advised to contact S. Stoeger-Moore if additional questions arise. DMI's Program structure was discussed. DMI policies will be posted to individual my college pages on DMI website as of 07/01/18.

- a. Fire Protection Surveys planned for FY 18-19 will be done at FVTC, GTC, LTC, MATC, MPTC, NTC, NWTC, WCTC, and WTC. Gregg Borens will be in touch with each College to schedule the audit. Among many other things, Mr. Borens will be looking at sprinklers, smoke detectors, radon detection, stand pipe certification verification, etc. As DMI's property reinsurance partner, these audits go a long way in Allianz's underwriting criteria, process, and decisions each year.
 - b. Building Valuation via Appraisals – S. Stoeger-Moore indicated copies of the DMI funded building appraisal results were sent to each of the Technical Colleges the end of March 2018. All appraised building values have been updated in RiskPartner. After the buildings were appraised, and today's replacement cost of like, kind and quality, and the 40% for content value was calculated the Colleges' Property values increased by 8%. Each College was provided in their e-packet of support materials for the Risk Managers meeting, an updated building appraisal summary.
 - c. Safety Audit Locations – TG advised the group he is scheduling Campus Safety visits (for FY 18-19) with WTC, MSTC, WCTC, NTC, BTC, MATC - Madison, NWTC, NATC. TG advised the Risk Managers of his retirement as of December 31, 2018.
 - d. Campus Security Assessments – T. McNulty advised initial security assessments for the 16 WI Technical Colleges has been completed. For 2018/19, he will reassess – BTC, GTC, NATC, MPTC, WTC, for follow up to buildings under construction or renovation during the initial audit.
 - e. Business Continuity \ TTX – J. Des Plaines – working with GTC, MATC - Milwaukee, MATC – Madison, WTC, FVTC and starting NWTC on their Business Continuity Plans. Also started a "Situational Awareness Training" exercise targeted for non-management College personnel. Plans to have a "Situational Awareness Train the Trainer" program available for the July 2018 Risk Manager's meeting. J. Des Plaines talked about DHS's "See Something | Say Something" campaign and advised there is a host of information available to the Colleges on DHS's website. He also announced Thomas Cousino (GTC) was being deployed and would be gone from June 2018 through January 2019.
 - f. Risk Management Project Award – S. Stoeger Moore shared a history of dollars awarded for the RMPA program – currently totaling \$1.9M. RMPA status report in e-packets. J. Des Plaines stated status updates have been received there are some very creative risk management projects seen this year and that the Colleges should look at what the others have done. S. Harrell to put RMPA project database on website in 60 days. Project status report and brief presentations (3-5 minutes) will be required for July Risk Manager's Meeting. Photos welcome and helpful.
4. Legal Issues in Higher Education – R. Mulcahy and K. Terry – K. Terry expounded on the recent updates relating to Wisconsin Public Records Laws including charging fees for procuring public records on request; College role in school walk outs; and free speech / free speech – use of public venues. Handouts were provided and can be obtained from the DMI office if needed. S. Stoeger-Moore advised R. Mulcahy and K. Terry will be participating in the April 2019 Risk Mitigation Forum.
 5. FEI Behavioral Health – Ted Uczen and Jeffrey Remsik – (Presentation on DMI Website) Ted Uczen, President of FEI outlined the Crisis Communication Training program set up and supported by DMI for the 16 Wis. Technical Colleges. Starting July 2018, FEI to provide 1-day Crisis Media Workshop/Training. Additional training materials (checklists, reference guides, play books, webinars, and 2 hours of one on one consulting will be made available at no cost to the Colleges. Additional services and consulting are available to Colleges at discounted rates.

Insuring Risk - Sharing Rewards

6. Service Master Recovery – Chris Brewer discussed the Service Master Mobile App and all the new changes since he spoke to the group last. He provided an overview of services utilized by businesses that needed SMR’s help during natural (weather related) disasters. He advised SM could provide the Colleges with active threat training and help test emergency response plans. They provide salvage recovery for computers and other equipment. Everything from mitigation to recovery. The mobile app provides/encourages rapid response and communication of an event. It was discussed that Mr. Brewer should be speaking to the college “Facilities” group which will meet in October 2018.
7. WCTC Panel Presentation - "POTUS is On Campus – Challenges and Rewards: Lessons Learned from a Presidential Visit." – Bruce Neumann/David Brown. D. Brown and B. Neumann provided a wonderful presentation on their experience in hosting the President of the United States at their school. They went through the behind the scenes nuances in providing security, safety, and handling both the entourage of people accompanying the president as well as the invited attendees to the event. Very eye-opening experience.
8. e-Risk Hub Demo – Mike Richoux/Sharon Lyon provided the group with a demonstration in using the eRiskHub® program located on the DMI Website. The site offers unlimited resources on protecting the Colleges from cyber threats; minimizing damage should an event occur; aid cyber risk management programs and provides a learning center. Real-time cyber alerts, events and updates are maintained. eRiskHub® administrators are offering the WI Technical Colleges a one time, “free” cyber vendor contract analysis. They are also sponsoring a contest that runs from April 21st through May 31st to see which College or person brings in the most “new” eRiskHub® users. The award will be a \$100 Amazon Gift Card.” Don’t miss out – tell your fellow employees to sign up for the DMI website and access to eRiskHub®.
9. Claims Report Review
 - a. CCMSI – Risk Managers advised reports were in e-packets for their review.
 - b. United Heartland - Risk Managers advised reports were in e-packets for their review.
10. Conferences
 - a. [URMIA Annual Conference](#), Salt Lake City, UT – September 29 – October 3, 2018
 - b. Community College Risk Management Consortium – July 19-20, 2018 – Renaissance Hotel in Shamburg, IL. S. Stoeger-Moore advised this is the first year AJG has asked for a registration fee. This is due to a venue relocation. DMI will once again provide a \$200.00 per attendee stipend to any WI Technical College members who attends. The stipend is to be used to help defray the cost of lodging and travel. Agenda’s for the program will be going out the week of April 23, 2018.
11. Campus Security – Tim McNulty – See Item #3D.
12. Proposed FY 19 Meeting Dates - Proposed FY 18/19 quarterly meeting dates were displayed. Each was advised the outline was in their e-packets. They were advised to mark their calendars early.

13. Adjourn

Schedule of Upcoming Meetings

Board of Directors Quarterly Meeting – Wednesday, July 25, 2018 – 10:00 am Curve Conference Rm - Strohm Ballweg Office
 Joint EHS / CS Quarterly Meeting – Wednesday, July 25, 2018 – 9:00 am – Radisson Madison West Hotel, Madison, WI
 Risk Managers Meeting – Thursday, July 26, 2018 – 9:00 am – Radisson Madison West Hotel, Madison, WI

DMI Risk Mitigation Forum – Wednesday, April 10, 2019 – Friday, April 12, 2019 at the Osthoff Resort. Event details will be provided later.