



PROTECTING MISSOURI'S FUTURE

Virtual Annual  
Membership Meeting  
January 28, 2021

## ANNUAL MEMBERSHIP MEETING AGENDA

Thursday, January 28, 2021

10:00am	<b>The State of MUSIC</b> – Mark Stockwell and Scott Wightman Opening Remarks Financial Summary Membership MUSIC Advantages State of the Insurance Marketplace MUSIC's Reinsurance Renewal Umbrella Program Appraisal Program Benchmark Reports Claims Experience / Large Losses in 2020 Coverage Update 2020 Activities / 2021 Projects Builders Risk
10:25am	<b>General Membership Meeting</b> Approval of 2020 General Membership Meeting Minutes Membership Concerns & Suggestions Annual Election of Directors Adjournment
10:35am	<b>MUSIC Cyber Insurance – Steps You Can Take to Avoid Falling Victim to Phishing, Ransomware and Social Engineering</b> Steve Robinson – Gallagher
10:55am	<b>Workers' Compensation Incident Tracker</b> Scott Wightman and Jim Akers – Gallagher
11:10am-12:00pm	<b>Ask The Experts</b> Tom Mickes - Mickes O'Toole LLC Melanie Keeney – Tueth, Keeney Shellie Guin – Guin, Mundorff, LLC Jerry Noce --Hepler Broom Drew Marriott – MoEd Counsel Mike Banahan – Evans & Dixon

## **MUSIC ANNUAL MEMBERSHIP MEETING SESSION DESCRIPTIONS**

### **The State of MUSIC**

The MUSIC Staff will take some time to bring you up to date on the continued success of your program through the end of 2020, our plans to address a few of the savings opportunities in 2021, and present practical ideas on how members can take better advantage of the services offered. We will also walk you through the current state of the insurance marketplace and how it interacts with a large self-insurance pooling program like MUSIC. We think you will walk away being very glad to be part of this member-owned organization!

### **MUSIC Cyber Insurance – Steps You Can Take to Avoid Falling Victim to Phishing, Ransomware and Social Engineering**

With technology evolving even faster than ever before, so is the human element of learning how to attack on systems which we thought were “protected” from being hacked. This presentation will provide information to the members on the ways to identify potential threats, how to combat getting scammed, and if you have what is needed to help eliminate or lessen the threat.

### **Work Comp Incident Tracker**

MUSIC invites your school to try the new Workers' Compensation Incident Tracker, a cloud-based application that allows a school's Workers' Compensation Coordinator to track and manage employee injuries electronically. The tool was developed for MUSIC and its members, and it will be customized for each school district or community college. The tool allows the Workers' Compensation Coordinator one centralized place to track the school's open and closed Workers' Compensation incidents and claims. It will also help to facilitate communication between the school, the injured employee, the employee's supervisor, and other key stakeholders.

### **Ask the Experts**

This session has become an annual event. We'll put our defense lawyers on the spot and you'll get some free legal advice. We invite you to submit questions for the Ask the Experts panel discussion using this [form](#). Please submit your questions by **Friday, January 15th**. We will use as many as time allows.

# M.U.S.I.C. BOARD OF DIRECTORS BY YEAR

<i>1985</i>		<i>1986</i>	
<u>Chair</u> Dr. Bob Elsea	Coop. Dist.	<u>Chair</u> Dr. Bob Elsea	Coop. Dist
<u>Vice</u> Dr. Benny Gooden	Boonville	<u>Vice</u> Dr. Benny Gooden	Boonville
<u>Sec</u> Mr. Don Houston	Clayton	<u>Sec</u> Mr. Don Houston	Clayton
<u>Treas</u> Dr. Ben Whited	Fort Osage	<u>Treas</u> Dr. Ben Whited	Fort Osage
Dr. Dan James	Rockwood	Dr. Dan James	Rockwood
Mr. Bobby Kelley	N. Nodaway	Mr. Bobby Kelley	N. Nodaway
Mr. James McDonald	Sullivan	Mr. James McDonald	Sullivan
Dr. Richard Richie	Blue Springs	Mr. Robert Gruenewald	Fox
Dr. Larry Twellman	Paris	Dr. Larry Twellman	Paris

<i>1987</i>		<i>1988</i>	
<u>Chair</u> Dr. Ray Bentz	Brentwood	<u>Chair</u> Dr. Ben Whited	Fort Osage
<u>Vice</u> Dr. Ben Whited	Fort Osage	<u>Vice</u> Mr. John Holland	Poplar Bluff
<u>Sec</u> Dr. Larry Twellman	Paris	<u>Sec</u> Ms. Ina C. Lister	N. Nodaway
<u>Treas</u> Dr. Dan James	Rockwood	<u>Treas</u> Dr. Dan James	Rockwood
Mr. Don Houston	Clayton	Mr. James Ault	Gainesville
Ms. Ina C. Lister	N. Nodaway	Dr. Larry Ament	Laclede Co. R-1
Mr. John Holland	Poplar Bluff	Dr. Ray Bentz	Brentwood
Mr. Jim McDonald	Sullivan	Mr. Greg Prather	Santa Fe
Mr. Greg Prather	Santa Fe	Mr. William C. Ray	Canton

<i>1989</i>		<i>1990</i>	
<u>Chair</u> Dr. Ben Whited	Fort Osage	<u>Chair</u> Mr. John Holland	Poplar Bluff
<u>Vice</u> Mr. John Holland	Poplar Bluff	<u>Vice</u> Mr. William C. Ray	Canton
<u>Sec</u> Dr. Larry Ament	Laclede Co. R-1	<u>Sec</u> Dr. Larry Ament	Laclede Co. R-1
<u>Treas</u> Dr. Dan James	Rockwood	<u>Treas</u> Dr. Dan James	Rockwood
Mr. John Ault	Gainesville	Mr. John Ault	Gainesville
Mr. Paul Fedchak	Clayton	Mr. Paul Fedchak	Clayton
Mr. Greg Prather	Santa Fe	Mr. Greg Prather	Santa Fe
Mr. William C. Ray	Canton	Mr. Jim Ruse	Gallatin
Mr. Jim Ruse	N. Nodaway	Dr. Ben Whited	Fort Osage

<i>1991</i>		<i>1992</i>	
<u>Chair</u> Mr. John Holland	Poplar Bluff	<u>Chair</u> Mr. William C. Ray	Savannah
<u>Vice</u> Mr. William C. Ray	Savannah	<u>Vice</u> Mr. Greg Prather	Santa Fe
<u>Sec</u> Mr. John Ault	Gainesville	<u>Sec</u> Dr. Larry Ament	Viburnum
<u>Treas</u> Dr. Dan James	Rockwood	<u>Treas</u> Dr. Dan James	Rockwood
Dr. Larry Ament	Viburnum	Mr. Larry Dagit	Ozark Com. Col.
Mr. Paul Fedchak	Clayton	Mr. Paul Fedchak	Clayton
Mr. Greg Prather	Santa Fe	Mr. John Holland	Poplar Bluff
Mr. Jim Ruse	Gallatin	Mr. Tom Quinn	Centralia
Dr. Ben Whited	Fort Osage	Dr. Ben Whited	Fort Osage

1993		1994	
<u>Chair</u> Mr. Greg Prather	Santa Fe	<u>Chair</u> Mr. Greg Prather	Santa Fe
<u>Vice</u> Mr. Paul Fedchak	Clayton	<u>Vice</u> Mr. Paul Fedchak	Clayton
<u>Sec</u> Mr. Tom Quinn	Centralia	<u>Sec</u> Mr. Tom Quinn	Centralia
<u>Treas</u> Dr. Dan James	Rockwood	<u>Treas</u> Dr. Dan James	Rockwood
Dr. Larry Ament	Newburg	Dr. Larry Ament	Newburg
Mr. Larry Dagit	Ozark Com. Col.	Mr. Larry Dagit	Ozark Com. Col.
Mr. John Holland	Poplar Bluff	Mr. John Holland	Poplar Bluff
Mr. William C. Ray	Savannah	Dr. Paul James	Fort Osage
Dr. Ben Whited	Fort Osage	Mr. William C. Ray	Midway

1995		1996	
<u>Chair</u> Mr. Greg Prather	Santa Fe	<u>Chair</u> Mr. Greg Prather	Santa Fe
<u>Vice</u> Mr. Paul Fedchak	Clayton	<u>Vice</u> Mr. Paul Fedchak	Clayton
<u>Sec</u> Mr. Tom Quinn	Centralia	<u>Sec</u> Mr. Tom Quinn	Centralia
<u>Treas</u> Dr. Dan James	Rockwood	<u>Treas</u> Dr. Dan James	Rockwood
Dr. Larry Ament	Newburg	Dr. Larry Ament	Newburg
Mr. Larry Dagit	Ozark Com. Col.	Mr. Larry Dagit	Ozark Com. Col.
Mr. Larry Dew	Poplar Bluff	Mr. Larry Dew	Poplar Bluff
Dr. Paul James	Fort Osage	Dr. Paul James	Fort Osage
Mr. William C. Ray	Midway	Mr. William C. Ray	Midway

1997		1998	
<u>Chair</u> Mr. Paul Fedchak	Clayton	<u>Chair</u> Mr. Paul Fedchak	Clayton
<u>Vice</u> Mr. William C. Ray	Midway	<u>Vice</u> Mr. William C. Ray	Midway
<u>Sec</u> Mr. Tom Quinn	Centralia	<u>Sec</u> Mr. Tom Quinn	Centralia
<u>Treas</u> Mr. John Cary	Mehlville	<u>Treas</u> Mr. John Cary	Mehlville
Mr. Larry Dagit	Ozark Com. Col.	Mr. Larry Dagit	Ozark Com. Col.
Mr. Darl Davis	Putnam Co.	Mr. Darl Davis	Putnam Co.
Dr. Paul James	Fort Osage	Dr. Paul James	Fort Osage
Mr. Greg Prather	Santa Fe	Mr. Leroy Winkle	Henry Co. R-I
Mr. Steve Bounds	Poplar Bluff	Mr. Steve Bounds	Poplar Bluff

1999		2000	
<u>Chair</u> Mr. Paul Fedchak	Clayton	<u>Chair</u> Mr. Paul Fedchak	Clayton
<u>Vice</u> Mr. William C. Ray	Midway	<u>Vice</u> Mr. William C. Ray	Midway
<u>Sec</u> Mr. Tom Quinn	Centralia	<u>Sec</u> Mr. Darl Davis	Putnam Co.
<u>Treas</u> Mr. John Cary	Mehlville	<u>Treas</u> Mr. John Cary	Mehlville
Mr. Larry Dagit	Ozark Com. Col.	Dr. Paul James	Fort Osage
Mr. Darl Davis	Putnam Co.	Mr. Tom Quinn	Centralia
Dr. Paul James	Fort Osage	Dr. Steve Bounds	Poplar Bluff
Dr. Leroy Winkle	Henry Co. R-I	Dr. Leroy Winkle	South Callaway
Dr. Steve Bounds	Poplar Bluff	Mr. Brad Barwick	Three Rivers Com. Col.

2001		2002	
<u>Chair</u> Mr. Paul Fedchak	Clayton	<u>Chair</u> Mr. Paul Fedchak	Clayton
<u>Vice</u> Mr. William C. Ray	Midway	<u>Vice</u> Mr. William C. Ray	Midway
<u>Sec</u> Dr. Steve Bounds	Doniphan	<u>Sec</u> Dr. Steve Bounds	Doniphan
<u>Treas</u> Mr. John Cary	Mehlville	<u>Treas</u> Mr. John Cary	Mehlville
Dr. Paul James	Fort Osage	Dr. Paul James	Fort Osage
Mr. Darl Davis	Putnam Co.	Dr. Leroy Winkle	South Callaway
Dr. Leroy Winkle	South Callaway	Mr. Brad Barwick	Three Rivers Com. Col.
Mr. Brad Barwick	Three Rivers Com. Col.	Dr. Dennis Cooper	Bolivar
Dr. Dennis Cooper	Bolivar	Mr. Richard Davis	Howard County R-II

2003		2004	
<u>Chair</u> Mr. Paul Fedchak	Clayton	<u>Chair</u> Mr. Paul Fedchak	Clayton
<u>Vice</u> Mr. William C. Ray	Cass Midway R-I	<u>Vice</u> Dr. Leroy Winkle	South Callaway R-II
<u>Sec</u> Dr. Steve Bounds	Doniphan R-I	<u>Sec</u> Dr. Steve Bounds	Doniphan R-I
<u>Treas</u> Mr. John Cary ~ 6/03 <u>Treas</u> Dr. Bernard DuBray ~ 9/03	Mehlville R-IX Fort Zumwalt R-II	<u>Treas</u> Dr. Bernard DuBray	Fort Zumwalt R-II
Dr. Leroy Winkle	South Callaway R-II	Mr. William C. Ray ~ 6/30 Dr. Sally Knight ~ 9/09	Cass Midway R-I Gasconade Co. R-II
Mr. Brad Barwick	Three Rivers Com. Col.	Mr. Brad Barwick	Three Rivers Com. Col.
Dr. Dennis Cooper	Bolivar R-I	Dr. Dennis Cooper ~ 6/30 Mr. Martin Garrison ~ 9/09	Bolivar R-I Bolivar R-I
Mr. Richard Davis	Howard County R-II	Mr. Richard Davis	Howard County R-II
Dr. Larry Ewing	Fort Osage R-I	Dr. Larry Ewing	Fort Osage R-I

2005		2006	
<u>Chair</u> Mr. Paul Fedchak	Clayton	<u>Chair</u> Mr. Paul Fedchak	Clayton
<u>Vice</u> Dr. Leroy Winkle ~ 6/30	South Callaway R-II	<u>Vice</u> Dr. Larry Ewing	Fort Osage R-I
<u>Sec</u> Dr. Steve Bounds	Doniphan R-I/Newburg	<u>Sec</u> Dr. Steve Bounds ~ 6/30	Newburg
<u>Treas</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Treas</u> Dr. Bernard DuBray	Fort Zumwalt R-II
Mr. Brad Barwick	Three Rivers Com. Col.	Mr. Brad Barwick	Three Rivers Com. Col.
Mr. Richard Davis	Howard County R-II/ Harrisburg	Mr. Richard Davis	Harrisburg R-VIII
Dr. Larry Ewing	Fort Osage R-I	Dr. Sally Knight	Gasconade Co. R-II
Dr. Sally Knight	Gasconade Co. R-II	Mr. Martin Garrison	Bolivar R-I
Mr. Martin Garrison Mr. Rob Dowis ~ 10/20	Bolivar R-I Jefferson C-123	Mr. Rob Dowis Mr. Blane Keel ~ 10/26	Jefferson C-123 Clearwater R-I

2007		2008	
<u>Chair</u> Mr. Paul Fedchak	Clayton	<u>Chair</u> Dr. Larry Ewing	Fort Osage R-I
<u>Vice</u> Mr. Martin Garrison	Bolivar R-I	<u>Vice</u> Dr. Sally Knight	Gasconade Co. R-II
<u>Sec</u> Mr. Richard Davis	Harrisburg R-VIII	<u>Sec</u> Mr. Blane Keel	Clearwater R-I
<u>Treas</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Treas</u> Dr. Bernard DuBray	Fort Zumwalt R-II
Mr. Brad Barwick	Three Rivers Com. Col.	Mr. Brad Barwick	Three Rivers Com. Col.
Dr. Larry Ewing	Fort Osage R-I	Mr. Rob Dowis	Jefferson C-123
Dr. Sally Knight	Gasconade Co. R-II	Mr. Richard Davis Dr. Russ Brock ~ 9/4	Harrisburg R-VIII Fayette R-III
Mr. Rob Dowis	Jefferson C-123	Mr. Paul Fedchak Mr. Mark Stockwell ~ 9/4	Clayton Clayton
Mr. Blane Keel	Clearwater R-I	Mr. Martin Garrison Dr. Phil Cook ~ 9/4	Bolivar R-I Carl Junction R-I

2009		2010	
<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II
<u>Vice</u> Dr. Russ Brock	Gasconade Co. R-II	<u>Vice</u> Dr. Russ Brock	Gasconade Co. R-II
<u>Sec</u> Mr. Blane Keel	Clearwater R-I	<u>Sec</u> Mr. Blane Keel	Clearwater R-I
<u>Treas</u> Mr. Mark Stockwell	Clayton	<u>Treas</u> Mr. Mark Stockwell	Clayton
Mr. Brad Barwick	Three Rivers Com. Col.	Mr. Brad Barwick	Three Rivers Com. Col.
Mr. Rob Dowis	Jefferson C-123	Mr. Rob Dowis	Jefferson C-123
Dr. Phil Cook	Carl Junction	Dr. Phil Cook	Carl Junction
Dr. Sally Knight Ms. Debbie Livingston ~ 9/10	Gasconade Co. R-II Macon Co. R-I	Ms. Debbie Livingston	Macon Co. R-I
Dr. Larry Ewing Dr. James Horton ~ 9/10	Fort Osage R-I Excelsior Springs	Dr. James Horton	Excelsior Springs

2011		2012	
<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II
<u>Vice</u> Dr. Russ Brock	Gasconade Co. R-II	<u>Vice</u> Dr. Russ Brock	Gasconade Co. R-II
<u>Sec</u> Mr. Blane Keel	Clearwater R-I	<u>Sec</u> Mr. Blane Keel	Clearwater R-I
<u>Treas</u> Mr. Mark Stockwell	Clayton	<u>Treas</u> Mr. Mark Stockwell	Parkway
Mr. Brad Barwick	Three Rivers Com. Col.	Mr. Rob Dowis	Jefferson C-123
Dr. Mark James ~ 9/11	Metropolitan Com. Col.		
Mr. Rob Dowis	Jefferson C-123	Dr. Phil Cook	Carl Junction
Dr. Phil Cook	Carl Junction	Ms. Debbie Livingston ~ 6/12	Macon Co. R-I
		Mr. Gabe Edgar ~ 10/12	Marceline
Ms. Debbie Livingston	Macon Co. R-I	Dr. Mark James	Metropolitan Com. Col.
Dr. James Horton	Excelsior Springs	Dr. William Nicely	Kearney R-I
Bill Nicely ~ 10/11	Kearney R-I		
2013		2014	
<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II
<u>Vice</u> Dr. Phil Cook	Carl Junction	<u>Vice</u> Dr. Phil Cook	Carl Junction
<u>Sec</u> Mr. Blane Keel	Iron Co. C-4	<u>Sec</u> Mr. Blane Keel	Iron Co. C-4
<u>Treas</u> Mr. Mark Stockwell	Parkway	<u>Treas</u> Mr. Mark Stockwell ~ 06/30	Parkway
Mr. Rob Dowis	Jefferson C-123	<u>Treas</u> Mr. Ron Orr ~ 07/01	Pattonville
Dr. Russ Brock ~ 6/13	Gasconade Co. R-II	Mr. Rob Dowis ~ 06/30	Jefferson C-123
Dr. Joy Tucker ~ 10/13	St. James	Ms. Becky Albrecht ~ 07/01	Trenton
Dr. Mark James	Metropolitan Com. Col.	Dr. Joy Tucker	St. James
Dr. William Nicely	Kearney R-I	Dr. Mark James	Metropolitan Com. Col.
Dr. Gabe Edgar	Marceline	Dr. William Nicely	Kearney
		Dr. Gabe Edgar	Marceline
2015		2016	
<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II
<u>Vice</u> Dr. Phil Cook	Carl Junction	<u>Vice</u> Dr. Phil Cook	Carl Junction
<u>Sec</u> Mr. Blane Keel	Oran R-III	<u>Sec</u> Mr. Blane Keel	Oran R-III
<u>Treas</u> Mr. Ron Orr ~ 07/01	Pattonville	<u>Treas</u> Mr. Ron Orr	Pattonville
Mr. Rob Dowis ~ 06/30	Jefferson C-123	Dr. Mark James	Metropolitan Com. Col.
Ms. Becky Albrecht ~ 06/30	Trenton	Dr. William Nicely	Kearney
Dr. Tim Mattson ~ 9/10	Savannah R-III		
Dr. Joy Tucker	St. James	Dr. Gabe Edgar	Marceline
Dr. Mark James	Metropolitan Com. Col.	Dr. Tim Mattson	Savannah R-III
Dr. William Nicely	Kearney	Dr. Joy Tucker ~ 06/30	St. James
		Ms. Patricia Thompson ~ 9/16	Crawford Co. R-I
Dr. Gabe Edgar	Marceline		
2017		2018	
<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II
<u>Vice</u> Dr. Phil Cook	Carl Junction	<u>Vice</u> Dr. Phil Cook	Carl Junction
<u>Sec</u> Dr. Gabe Edgar	Marceline R-V	<u>Sec</u> Dr. Gabe Edgar ~ 06/30	Marceline R-V
		<u>Sec</u> Mrs. Patricia Thompson ~ 07/01	Crawford County R-I
<u>Treas</u> Mr. Ron Orr	Pattonville	<u>Treas</u> Mr. Ron Orr	Pattonville
Dr. William Nicely	Kearney	Dr. William Nicely ~ 6/30	Kearney
		Dr. Chris Wilson ~ 07/01	Kennett #39
Dr. Tim Mattson	Savannah R-III	Dr. Tim Mattson	Savannah R-III
Mrs. Patricia Thompson	Crawford County R-I	Mr. Todd Galbierz	St. Charles Community College
Dr. Mark James ~ 06/30	Metropolitan Com. Col.	Dr. Kyle Dare ~ 6/30	Puxico R-VIII
Mr. Todd Galbierz ~ 07/01	St. Charles Com. Col.	Dr. Jeanette Cowherd ~ 09/06	Park Hill
Mr. Blane Keel ~ 06/30	Oran R-III	Dr. Tracy Bottoms ~ 09/06	Monroe City R-1
Dr. Kyle Dare ~ 09/07	Puxico R-VIII		

<b>2019</b>		<b>2020</b>	
<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II	<u>Chair</u> Dr. Bernard DuBray	Fort Zumwalt R-II
<u>Vice</u> Dr. Phil Cook	Carl Junction R-I	<u>Vice</u> Dr. Phil Cook	Carl Junction R-I
<u>Sec</u> Mr. Chris Wilson	Kennett #39	<u>Sec</u> Dr. Chris Wilson	Kennett #39
Treas Mr. Ron Orr	Pattonville	Treas Mr. Ron Orr	Pattonville
Mrs. Patricia Thompson ~06/30 Mr. Jenny Ulrich – 07/01	Crawford County R-I Lonedell R-XIV	Mrs. Jenny Ulrich	Lonedell R-XIV
Dr. Tim Mattson ~ 06/30 Mr. Jeff Blackford ~ 07/01	Savannah R-III Nodaway Holt R-VII	Dr. Jeff Blackford	Nodaway-Holt R-VII
Mr. Todd Galbierz	St. Charles Community College	Mr. Todd Galbierz	St. Charles Community College
Dr. Jeanette Cowherd	Park Hill	Dr. Jeanette Cowherd	Park Hill
Dr. Tracy Bottoms	Monroe City R-1	Dr. Tracy Bottoms	Montgomery Co. R-I



## MUSIC DIRECTORY – WHOM DO I CONTACT?

### OVERALL PROGRAM ADMINISTRATION

**Mr. Mark Stockwell, CPA, CPFO, MUSIC Executive Director**

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### PROGRAM MANAGEMENT

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#### Finance

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#### Claims Advocate

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#### Member Services

##### Peggy Wilson

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##### Deanna Sharley

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##### Amy Mehrmann-Dale

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#### Safety & Loss Control

##### Alan Schmitt

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##### Chase Chavers

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##### Jim Akers

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**Loss Prevention Programs, Safety  
Training, Building Inspections,  
MSIP Reviews Bus Driver Training**

#### Technology

#### Web Claims Reporting

##### Michelle Sears

GB Account Manager  
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#### Website/LMS

##### Jackie Turnage-Ferber

Client Training/Technology  
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#### ADMIN PORTAL

##### Deanna Sharley

Account Manager  
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#### SafeSchools/SafeColleges

##### Help Desk

[support@safeschools.com](mailto:support@safeschools.com).  
Direct Phone: 314-800-2234

#### Services Provided

MCE Board Policy Service  
Building Appraisals  
Learning Management System  
Loss Prevention Training  
Bus Driver Training  
Legal Seminars & Workshops  
Workers' Compensation planning & Training  
Workers' Compensation Managed Care Program  
Dedicated Claim Unit including nurses  
Lobbyist  
Notary/Notary E&O Bonds  
Scholarships

### CLAIMS MANAGEMENT - WC CLAIM LINE: 888-256-4919

**Gallagher Bassett Services** 1630 Des Peres Road, St. Louis, MO 63131  
Main Phone: **800-333-6137** or 314-965-7810 Fax: 866-947-2227

#### Property & Liability

##### Lisa Jackson

Liability Supervisor  
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##### Debra Walker

Lead Resolution Manager  
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##### Beverly Tucker

Sr. Resolution Manager  
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##### Lindi Shae

Sr. Resolution Manager  
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##### TJ Sharley

Claims Assistant  
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##### Julie Gregory

Sr. Resolution Manager  
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##### Phillip Spallo

Property Supervisor  
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##### David Anderson

Sr. Resolution Manager Property  
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##### Sarah Virtue

Sr. Resolution Manager  
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##### Amy Craig

Sr. Resolution Manager  
Direct Phone: 314-800-0202  
[amy\\_craig@gbtpa.com](mailto:amy_craig@gbtpa.com)

##### Bruce Neidert

Resolution Manager/ Claims Assistant  
Direct Phone: 314-800-0389  
[bruce\\_neidert@gbtpa.com](mailto:bruce_neidert@gbtpa.com)

#### Workers' Compensation

##### BB Bax, Workers' Compensation Supervisor

Direct Phone: 314-800-0217 [marie\\_bax@gbtpa.com](mailto:marie_bax@gbtpa.com)

##### Patrick Holmes

Sr. WC Adjuster  
Direct Phone: 314-800-0267  
[patrick\\_holmes@gbtpa.com](mailto:patrick_holmes@gbtpa.com)

##### Rebecca Reeves

Resolution Manager  
Direct Phone: 314-800-0237  
[Rebecca\\_reeves@gbtpa.com](mailto:Rebecca_reeves@gbtpa.com)

##### Linda Hunze

Sr. WC Adjuster  
Direct Phone: 314-800-0211  
[linda\\_hunze@gbtpa.com](mailto:linda_hunze@gbtpa.com)

##### Julie Urani

Sr. WC Adjuster  
Direct Phone: 314-800-0241  
[julie\\_urani@gbtpa.com](mailto:julie_urani@gbtpa.com)

##### Marilyn Nilson

WC Claims Assistant  
Direct Phone: 314-800-0233  
[marilyn\\_nilson@gbtpa.com](mailto:marilyn_nilson@gbtpa.com)

##### Tara Belsher

WC Claims Assistant  
Direct Phone: 314-800-0261  
[tara\\_belsher@gbtpa.com](mailto:tara_belsher@gbtpa.com)

##### Beth Gast

WC Claims Assistant  
Direct Phone: 314-800-0365  
[elizabeth\\_gast@gbtpa.com](mailto:elizabeth_gast@gbtpa.com)

#### Managed Care Nurses

##### Sherri Troshynski, Dianne Zellerman & Angela Houston

Phone: 800-447-6250 Fax: 877-239-5769  
[Sherri.Troshynski@genexservices.com](mailto:Sherri.Troshynski@genexservices.com)  
[dianna.zellerman@genexservices.com](mailto:dianna.zellerman@genexservices.com)  
[Angela.houston@genexservices.com](mailto:Angela.houston@genexservices.com)

# Organizations Endorsing MUSIC

MUSIC is very appreciative of the following organizations that have officially endorsed our program.



## **MOASBO (Missouri Association of School Business Officials)**

Kim Cranston, Executive Director

Email: [kcranston@moasbo.org](mailto:kcranston@moasbo.org)

3550 Amazonas Dr

Website: <http://www.moasbo.org/>

Jefferson City, MO 65109

Spring Conference: April 26<sup>th</sup> - 28<sup>th</sup>, 2021

Phone: (573)644-7900 Fax: (573)556-6270

Virtual Meeting



## **MARE (Missouri Association of Rural Education)**

Mr. Kevin Sandlin, Executive Director

Email: [ksandlin@moare.com](mailto:ksandlin@moare.com) Kevin Sandlin

Jerry Cochran

Email: [jcochran@moare.com](mailto:jcochran@moare.com)

Dr. Ray Patrick

Email: [rpatrick@moare.com](mailto:rpatrick@moare.com)

710 N. College St. Ste. C

Website: <http://www.moare.com/>

Warrensburg, MO 64093

Annual Conference: October 20-22, 2021

Phone: (660) 747-8050 Fax: (660) 747-8160

Lodge of Four Seasons



## **MASA (Missouri Association of School Administrators)**

Mr. Doug Hayter, Executive Director

Email: [doug.hayter@mcsa.org](mailto:doug.hayter@mcsa.org)

3550 Amazonas Drive

Website: <http://www.masaonline.org/>

Jefferson City, MO 65109

Spring Meeting: March 24-26, 2021

Phone: (573) 638-4825 Fax: (573) 556-6270

Lodge of Four Seasons



## **MOK-8 (Missouri K-8 Schools Association)**

Cassie Huckstep-Spangler

Website: <http://www.mok-8.com/>

Email: [cjhspangler@gmail.com](mailto:cjhspangler@gmail.com)

Annual Conference: October 20-22, 2021

Lodge of Four Seasons



2021 Annual  
Membership Meeting  
January 28

## MUSIC Board of Directors



- Dr. Bernard Dubray – Chair – *Fort Zumwalt R-II*
- Dr. Phillip Cook – Vice-Chairman – *Carl Junction R-I*
- Dr. Chris Wilson – Secretary – *Kennett #39*
- Mr. Ron Orr – Treasurer – *Pattonville R-III*
- Mr. Todd Galbierz – *St. Charles Community College*
- Dr. Jeanette Cowherd – *Park Hill*
- Dr. Tracy Bottoms – *Montgomery Co. R-II*
- Mrs. Jenny Ulrich – *Lonedell R-14*
- Dr. Jeff Blackford – *Nodaway-Holt R-VII*

## Dr. Darrell “Jack” Holley Scholarship



Applications are due February 19, 2021

Funded by Corporate donations and annual golf tournament

Three of the Scholarships funded by:

- Mickes O'Toole, LLC
- Gallagher Bassett Services
- Genex Services

2020 Winners are listed online under News

3

## Dr. Gary VanMeter Award for Risk Management Excellence



Criteria:

25% - Total Severity of All Claims as % of Their MUSIC Assessment (2020)  
20% - Reduction in Work Comp Severity (2020 compared with average of 2017-2019)  
20% - Reduction in Work Comp Indemnity Frequency as % of Total Frequency  
(2020 compared with average of 2017-2019)  
15% - Number of SafeSchools Trainings as a % of Total Employees  
10% - Annual Meeting Attendance  
10% - Fall Workshop Attendance  
100%

Four awards for large, medium and small school districts and one community college

Sponsored by Evans & Dixon Law Firm

4

## Dr. Gary VanMeter Award for Risk Management Excellence



### WINNERS!!

Small District (0-499 students) – **Everton R-III School District**

Medium District (500-1,999 students) – **Hickory Co. R-I School District**

Large District (2,000+ students) – **Pattonville School District**

Community College – **North Central Missouri College**

5

## Endorsements



**MoASBO**

**MARE**

**MASA**

**Missouri K-8 Schools**

6

## Program



- The State of MUSIC
- General Membership Meeting
- MUSIC Cyber Insurance – Steps You Can Take to Avoid Falling Victim to Phishing, Ransomware and Social Engineering
- Workers' Compensation Incident Tracker
- Ask the Experts

7



## STATE OF MUSIC

Presented by:  
Mark Stockwell  
Scott Wightman

## Executive Director's Remarks



### 2020 – Excellent Year!

- Saved \$14.7 million off of original claim projections
  - Liability down \$6.7 million
  - Work Comp down \$6.5 million
  - Property down \$1.5 million
- Stable Rates
  - No rate increase, and stable membership credit at 8%
- Membership solid and stable
  - 6 new members and 0 non-renewed

### 2021 Opportunities

- Work Comp Cost Containment/Incident Tracker
- Coordination of Data Analytics with Loss Control Activities

9

## Financial Summary



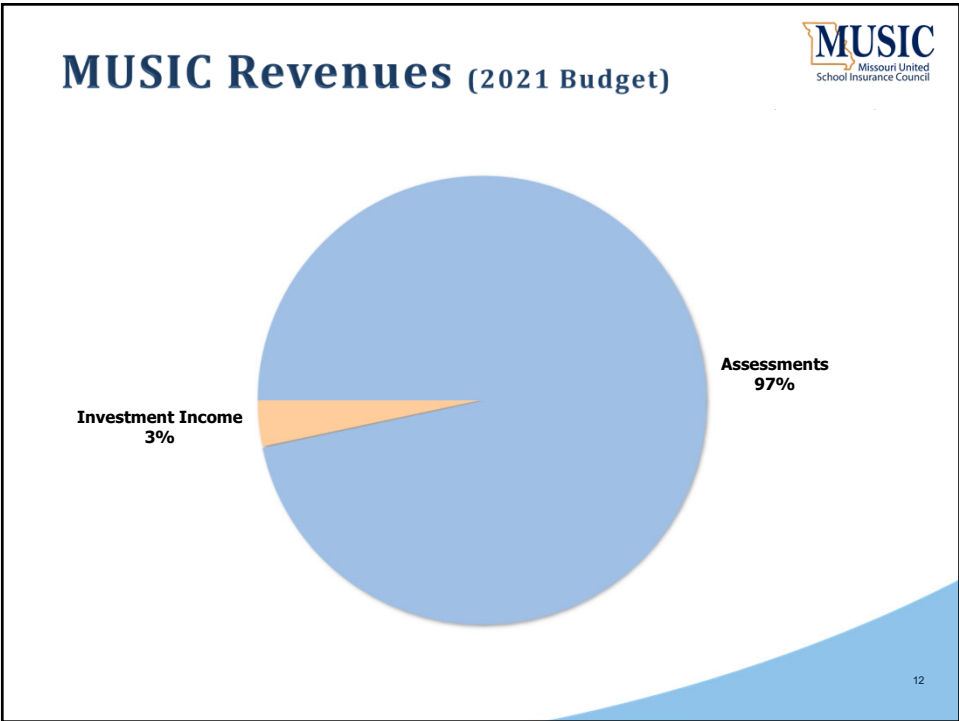
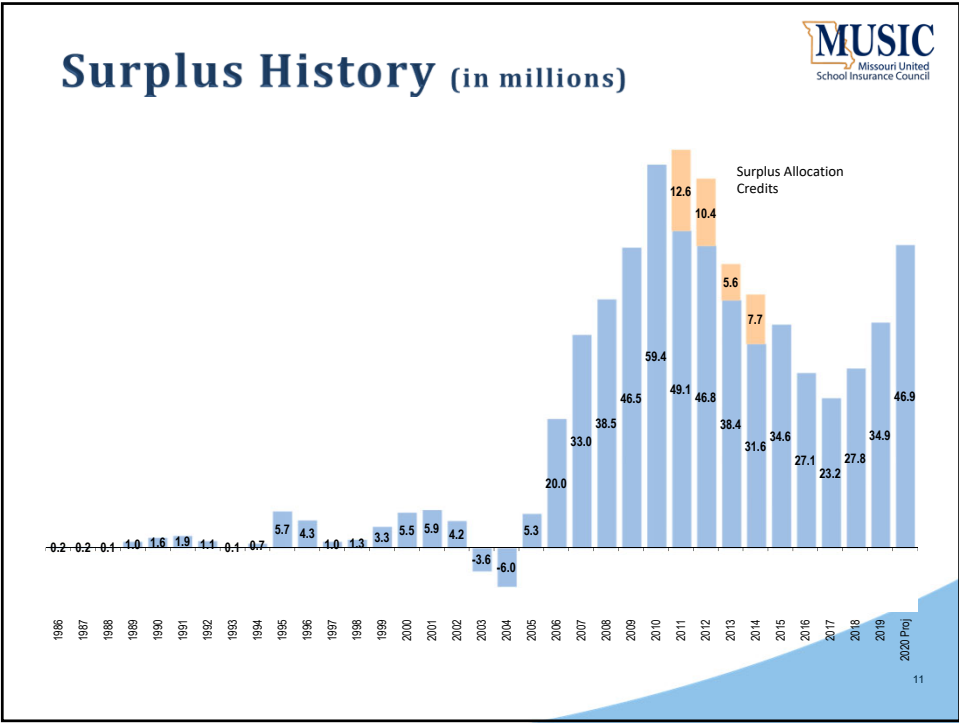
2020 projected year-end members' fund balance of \$46.9 million

- Gain of \$11.9 million during the year due to better than expected losses –
  - Original budget was for \$0.3 million loss
  - \$12.2 million positive budget variance was:
    - + \$6.5 million claims
    - \$1.1 million reinsurance
    - + \$3.2 million member assessments
    - + \$3.0 million market value of investments
    - + \$0.6 million other

2021 original budget built for \$0.1 million loss

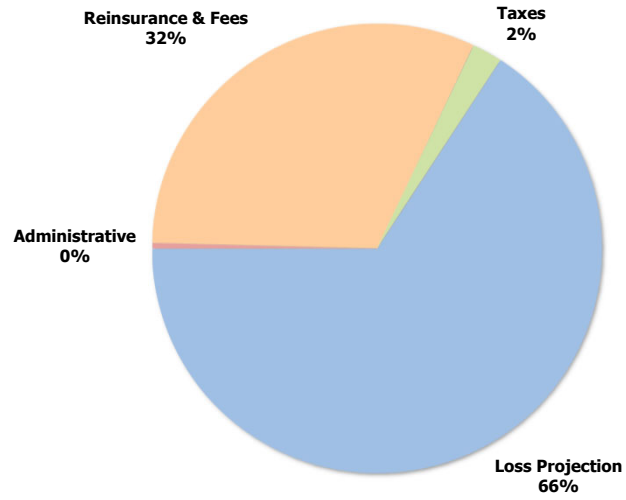
- Member exposure increases – + \$3.3 million
- Reinsurance expense up – - \$4.4 million
- Loss funding up – - \$9.9 million

10



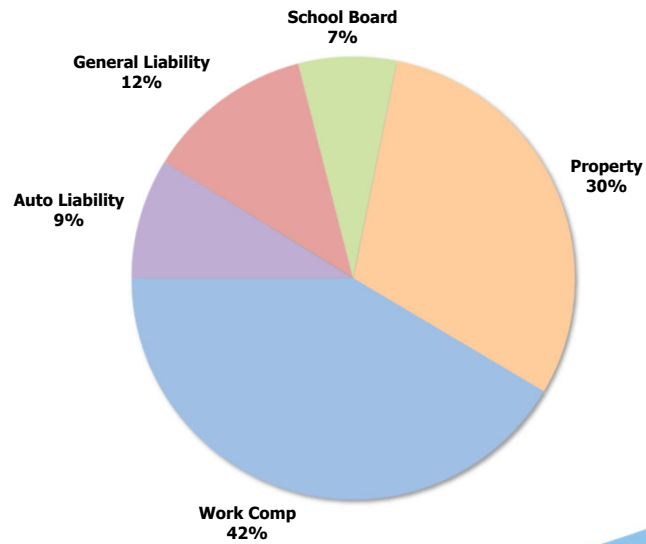


## MUSIC Expenses (2021 Budget)



13

## Loss Projections (2021 Budget)



14

## Membership



Added in 2020:

- Belton
- Jefferson City
- Morgan Co. R-II
- Harrisonville
- Lafayette Co. R-I
- Boonville



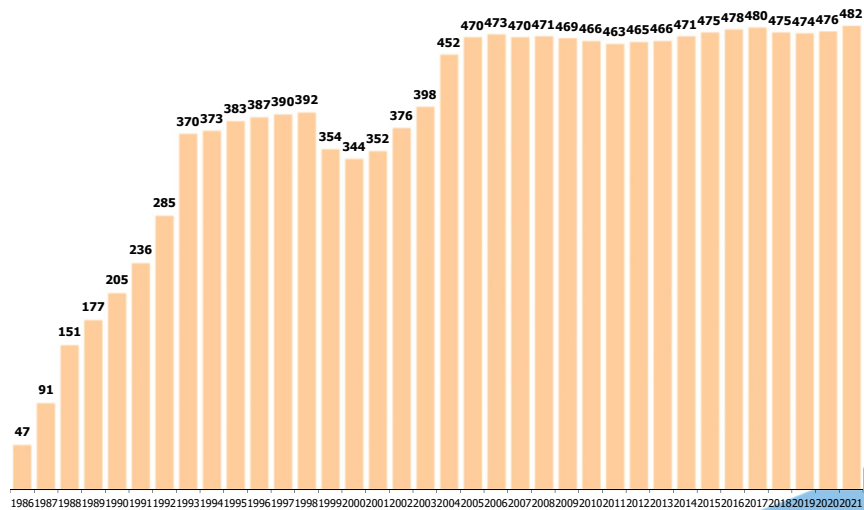
No members lost!

90% of Missouri School Districts

2/3 of Community Colleges

15

## Membership (beginning of year)



16

# Financial Benefits of Pooling



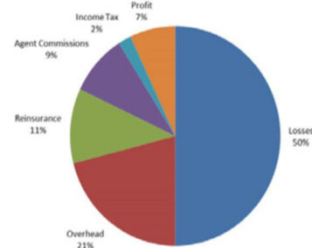
## The Value of the Non-Profit, Member-Owned Model

Long-term savings comes from the elimination of:

Profit – 7%  
 Income Tax – 2%  
 Agent Commissions – 9%  
 Reduction of overhead by 13%  
 TOTAL – 31%

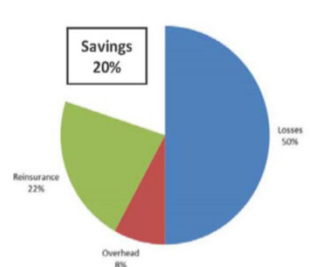
Offset only by an increase  
 in reinsurance premiums of  
 11% due to a lessened risk  
 tolerance.

Standard Insurance Company Revenue Breakdown



Source: Insurance Services Office (ISO)

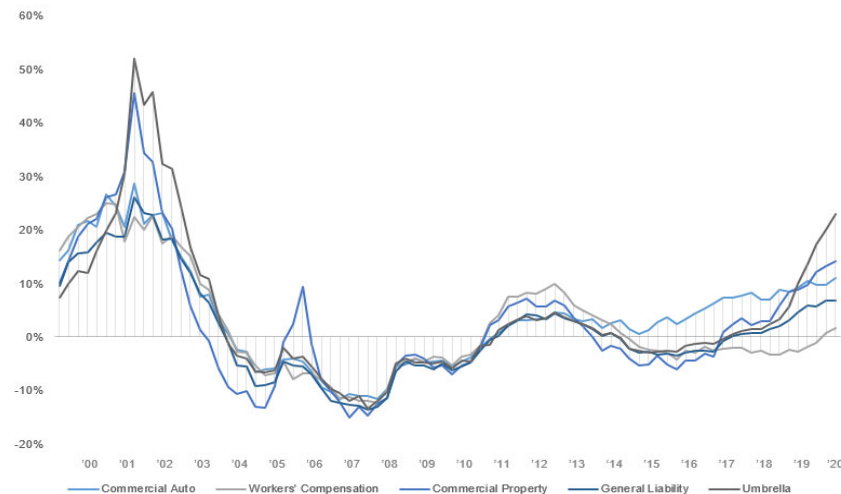
Group All-Lines Self-Insurance Revenue Breakdown



Source: Missouri United School Insurance Council

17

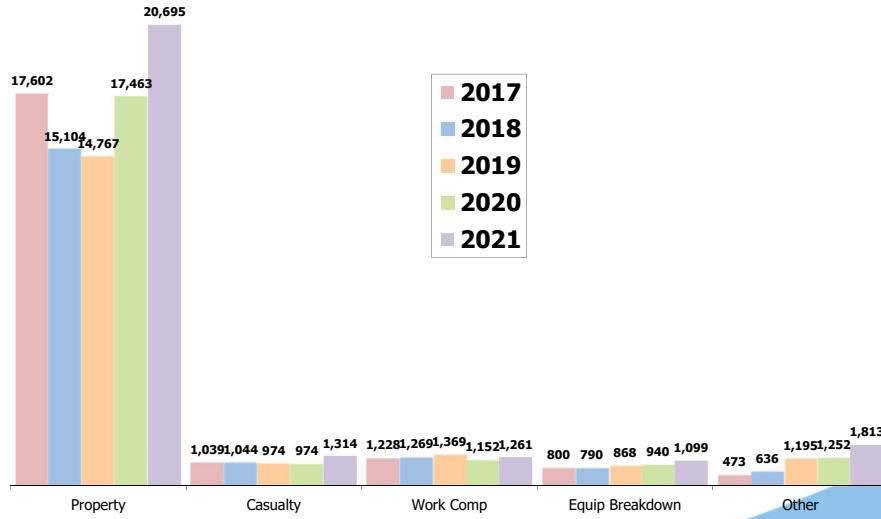
# State of Insurance Markets



Source: The Council of Insurance Agents and Brokers

18

# MUSIC's Reinsurance Renewal

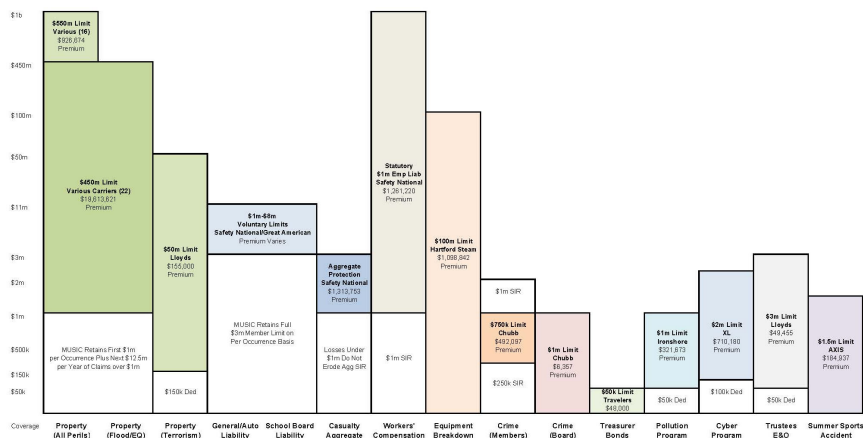


19

# MUSIC's Reinsurance Renewal



Missouri United School Insurance Council - 2021 Excess Insurance Program

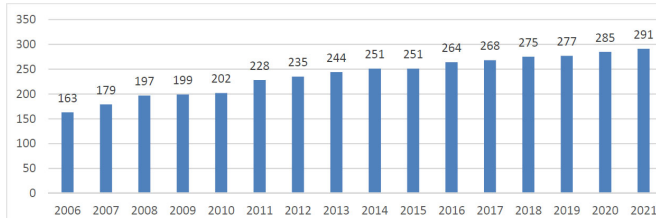


20

# Umbrella Program

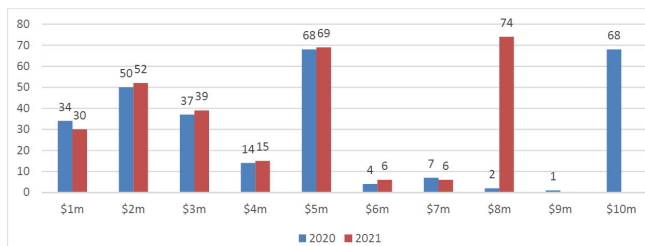


## Members Purchasing Umbrellas



60%

## Umbrella Limits Purchased



21

# Appraisals



Values updated every year based on inflation by construction type and geographic location

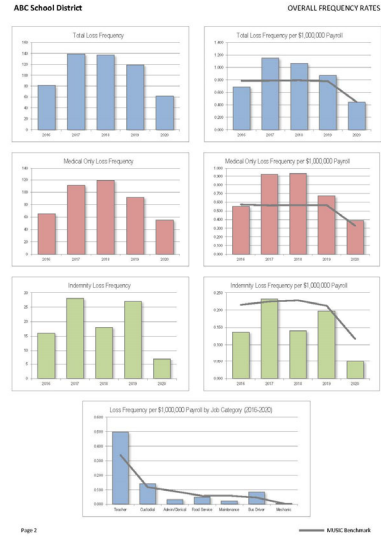
Annual appraisal update for 2020 increased overall values roughly 4%

All structures over 3,000 square feet receive onsite appraisal once every four years

877 buildings at 102 members received an onsite appraisal in 2020

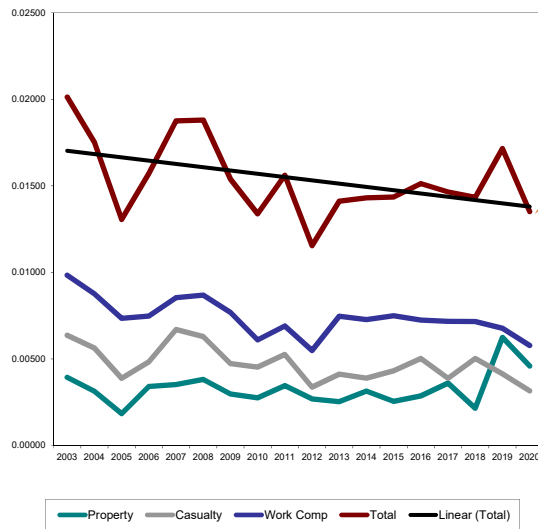
22

# Benchmark Reports



23

# MUSIC Loss Rates



Overall Loss Rates are Down 23.6% from 2003, saving members \$19.9 million per year (17.9% assessment savings)

24

## Large Claims



2020 Claims over \$1,000,000:

- March Storm - \$3,600,000
- May Storm - \$6,300,000
- August Storm - \$1,100,000
- October Work Comp - \$1,100,000

25

## Coverage Update



### Property

- Cosmetic Damage Provision
- COVID-19 Exclusion in Environmental Policy

### Crime

- Increased several sublimits to \$1,000,000
- Social Engineering sublimit of \$350,000
- \$500,000 sublimit for Employee Theft where the member cannot document segregation of duties

### Cyber

- Member deductible from \$5,000 to \$10,000

26

## 2020 Activities



### Continuation of Cost Driver Reduction Program

Top Five Cost Drivers – 39.8% of total costs

- Property Reinsurance – \$17.5 million
- Work Comp Indemnity Losses – \$7.9 million
- Work Comp Physicians – \$6.9 million
- Work Comp Managed Care – \$2.8 million
- Attorneys – \$4.7 million

10% reduction in top five drivers = 4.2% drop in member costs

### Development of Work Comp Incident Tracker System

Designed to help member work comp coordinators manage employee return to work

27

## 2021 Projects



Update of Work Comp Incident Tracker to Include Document Uploads

Developing Additional Work Comp and Cyber Loss Prevention Training

MUSIC Program Performance Metrics

Development of MUSIC-Owned Information System

28



## Learning Management System



LMS through partnership with SafeSchools/SafeColleges, beginning fifth year

- Providing 12 courses to members
  - To date, 3.2 million course completions
  - Over 105,000 users with completions
  - 462 members with users active in the system

2020 Successes

- 20% increase in course completions over 2019

29

## 1:1 Loss & Damage Platform



One2One  
Risk Solutions



Winner of the  
BUSINESS INSURANCE  
**Innovation**  
2015 **Award**

Not part of MUSIC, but available to all Members

- A Gallagher program

Web platform to help schools manage a self-insurance program for their school-issued electronic devices

- Parents purchase damage waiver online
- Program sends collected funds back to the school to fund losses, minus a fee per enrolled device
- Claims management module
- Comprehensive administrative tools and reporting

30

M.U.S.I.C.  
Annual Membership Meeting  
Lodge of Four Seasons-Lake Ozark, MO  
January 28, 2021- 10:00 a.m.  
General Meeting #36

- I. Call to Order
- II. Approval of Minutes if the 2020 General Membership Meeting #35
- III. Concerns and Suggestions from Membership
- IV. Annual Election of Directors
- V. Adjournment

**Missouri United School Insurance Council  
Minutes of the  
Board of Directors Meeting at the  
Lodge of Four Seasons – Lake Ozark, MO  
January 31, 2020 - 9:48 a.m.  
General Meeting #35**

## **THOSE IN ATTENDANCE**

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Chairman Dr. Bernard DuBray called the general membership meeting to order at 9:48 a.m. and declared a quorum present. Those in attendance included:

### **Board of Directors**

---

Bernie DuBray, Chairman	Fort Zumwalt R-II School District
Phil Cook, Vice-Chairman	Carl Junction R-I School District
Ron Orr, Treasurer	Pattonville R-III School District
Todd Galbierz	St. Charles Community College
Chris Wilson	Kennett #39 School District
Tracy Bottoms	Monroe City R-I School District
Jeanette Cowherd	Park Hill School District (by phone)
Jenny Ulrich	Lonedell R-XIV School District
Jeff Blackford	Nodaway-Holt R-VII School District
Mark Stockwell	M.U.S.I.C. Executive Director

### **Staff**

---

Eddie Flodberg	Arthur J. Gallagher Risk Management Services, Inc.
Scott Wightman	Arthur J. Gallagher Risk Management Services, Inc.
Anita Kiehne	Arthur J. Gallagher Risk Management Services, Inc.
Alan Schmitt	Arthur J. Gallagher Risk Management Services, Inc.
Peggy Wilson	Arthur J. Gallagher Risk Management Services, Inc.
Amy Mehrmann-Dale	Arthur J. Gallagher Risk Management Services, Inc.
Deanna Sharley	Arthur J. Gallagher Risk Management Services, Inc.
Jackie Turnage-Ferber	Arthur J. Gallagher Risk Management Services, Inc.
Tom Shults	Arthur J. Gallagher Risk Management Services, Inc.
Chase Chavers	Arthur J. Gallagher Risk Management Services, Inc.
Jim Akers	Arthur J. Gallagher Risk Management Services, Inc.
Michelle Clark	Gallagher Bassett Services, Inc.
Robert Granquist	Gallagher Bassett Services, Inc.
Lisa Jackson	Gallagher Bassett Services, Inc.
Marie Bax	Gallagher Bassett Services, Inc.
Phillip Spallo	Gallagher Bassett Services, Inc.
Debra Walker	Gallagher Bassett Services, Inc.
David Anderson	Gallagher Bassett Services, Inc.
Sarah Virtue	Gallagher Bassett Services, Inc.
Amy Craig	Gallagher Bassett Services, Inc.

Lindi Shae	Gallagher Bassett Services, Inc.
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### Staff (continued)

Linda Hunze	Gallagher Bassett Services, Inc.
Julie Urani	Gallagher Bassett Services, Inc.
Beverly Tucker	Gallagher Bassett Services, Inc.
Julie Gregory	Gallagher Bassett Services, Inc.
Tara Belsher	Gallagher Bassett Services, Inc.
Marilyn Nilson	Gallagher Bassett Services, Inc.
Patrick Holmes	Gallagher Bassett Services, Inc.
Bruce Neidert	Gallagher Bassett Services, Inc.
William C. Ray	MUSIC Lobbyist

### Presenters

Melanie Keeney	Tueth Keeney Cooper Mohan & Jackstadt PC
Michelle Basi	Tueth Keeney Cooper Mohan & Jackstadt PC
Celynda Brasher	Tueth Keeney Cooper Mohan & Jackstadt PC
Duane Martin	Missouri EdCounsel, LLC
Drew Mariott	Missouri EdCounsel, LLC
Jerry Noce	Hepler Broom
Shellie Guin	Guin, Mundorf, LLC
Jessica Bernard	Guin, Mundorf, LLC
Jim Childress	Childress Alheim Cary, LLC
Mike Banahan	Evans & Dixon
Pat Patterson	Evans & Dixon
Natalie Hoernschemeyer	Mickes O'Toole
Grant Wiens	Mickes O'Toole
Tom Mickes	Mickes O'Toole

### Guests

Allie Biggs	SafeSchools
Dianna Zellerman	Genex
Sherri Troshynski	Genex
Ann Marie Klotz	Genex
Joell Webb	Genex
Jo Ann Waller	Genex
Carrie Pitts	Genex
Tom Quinn	Missouri Educators Unified Health Plan –MEUHP
Patti Fires	Dr. Krause's Office
Rick Hemphill	Hemphill Financial

## Members

---

Adair Co. R-II School District	Shelly	Shipman
Adair Co. R-I School District	Rick	Roberts
Advance R-IV School District	Shannon	Garner
Alton R-IV School District	Eric	Allen
Arcadia Valley R-II School District	Brian	Beard
Aurora R-VIII School District	Billy	Redus
Ballard R-II School District	John	Siebeneck
Bellevue R-III School District	Judd	Marquis
Bernie R-XIII School District	Dustin	Hicks
Bloomfield R-XIV School District	Toni	Hill
Bowling Green R-I School District	Matt	Frederickson
Braymer C-4 School District	Wade	Schroeder
Breckenridge R-I School District	Brent	Skinner
Bucklin R-II School District	Brandee	Brown
Camdenton R-III School District	Tim	Hadfield
Carl Junction R-I School District	Phil	Cook
Carl Junction R-I School District	David	Pyle
Carrollton R-VII School District	Danny	DeWitt
Caruthersville School District	Brad	Gerling
Cassville R-IV School District	Richard	Asbill
Cassville R-IV School District	Dusty	Reid
Central R-III School District	Ashley	McMillian
Chillicothe R-II School District	Dan	Weiebers
City of St. Charles School District	Charles	Brazeale
Clark County School District	Ritchie	Kracht
Cole Co. R-I School District	Perry	Gorrell
Community R-VI School District	Cheryl	Mack
Cooper Co. R-IV School District	Kathryn	Anderson
Couch R-I School District	Sherry	McMasters
Crawford Co. R-I School District	Kyle	Gibbs
Crocker R-II School District	Gary	Doerhoff

Crystal City #47 School District	Lowell S.	Barnes
DeSoto #73 School District	Kelly	Gersch
DeSoto #73 School District	Josh	Isaacson
Drexel R-IV School District	Terry	Mayfield
Dunklin R-5 School District	Stan	Stratton
East Carter Co. R-II School District	Dr. Richard	Sullivan
East Newton R-VI School District	Rusty	McDermott
East Prairie R-II School District	Lesli	Jones
Fair Grove R-X School District	Mike	Bell
Fair Play R-II School District	Renee	Sagaser
Fairview R-XI School District	Aaron	Sydow
Farmington R-VII School District	Daniel	Thompson
Fayette R-III School District	Jill	Wiseman
Ferguson-Florissant School District	Theresa	George
Festus R-VI School District	Nathan	Holder
Fort Osage R-I School District	April	Billingsley
Fort Osage R-I School District	Laura	Ford
Fort Osage R-I School District	Steve	Morgan
Fort Zumwalt R-II School District	Bernard	DuBray
Fort Zumwalt School District	Jeffrey	Orr
Francis Howell School District	Kevin	Supple
Galena R-II School District	Danny	Humble
Gasconade C-4 School District	Jared	O'Quinn
Gasconade Co. R-II School District	Chuck	Garner
Gasconade County R-I School District	Scott	Smith
Grandview R-II School District	Matt	Zoph
Green Ridge R-VIII School District	Dennis	Cooper
Green Ridge R-VIII School District	Jamie	Burkhart
Hancock Place School District	Tony	Chance
Hannibal School District #60	Rick	Stilley
Hardeman R-X School District	Paul	Vaillancourt
Harrisburg R-VIII School District	Lisa	Hardin
Hayti R-II School District	Jackie	Johnson
Henry Co. R-I School District	Shawn	Schultz
Hickory Co. R-I School District	Mark	Beem

General Meeting Minutes - January 31, 2020

Higbee R-VIII School District	Danielle	Tuepker
Hillsboro R-III School District	Kelly	Genge
Holcomb R-III School District	Dustin	Ferguson
Houston R-I School District	Allen	Moss
Humansville R-IV School District	Tammy	Erwin
Iberia R-V School District	Lyndel	Whittle
Iron County C-4 School District	Kent	Sherrow
Jackson R-II School District	John	Link
Jackson R-II School District	Keenan	Kinder
Jackson R-II School District	Terry	Gibson
Jamestown School District	Gretchen	Guitard
Jefferson Co. R-VII School District	Clint	Johnston
Johnson Co. R-VII School District	Brett	Gray
Junction Hill C-12 School District	John	Dern
Kearney School District	Jeff	Morrison
Kennett #39 School District	Chris	Wilson
Kennett #39 School District	Chris	Wilson
King City R-I School District	Danny	Johnson
Knox County R-I School District	Andy	Turgeon
Laclede Co. C-5 School District	Rachelle	Jennings
Laquey R-V School District	Randy	Caffey
Lawson R-XIV School District	Roger	Schmitz
Lebanon R-3 School District	Adam	Dameron
Lebanon R-3 School District	Brad	Armstrong
Lee's Summit R-VII School District	Ryan	Hall
Lee's Summit R-VII School District	Becca	Russ
Lesterville R-IV School District	James	Watts
Lesterville R-IV School District	Jeremy	Myers
Lewis Co. C-1 School District	John	French
Lincoln Co. R-III School District	Mark	Penny
Lincoln Co. R-III School District	Todd	Culbertson
Lindbergh School District	Brian	McKenney
Lindbergh School District	Tara	Sparks
Lonedell R-XIV School District	Jenny	Ulrich
M.A.R.E.	Kevin	Sandlin

General Meeting Minutes - January 31, 2020

M.A.R.E.	Dr. Jerry	Cochran
Macks Creek R-V School District	Joshua	Phillips
Macon Co. R-IV School District	John	Dunham
Madison C-3 School District	Zach	Bruner
Maries Co. R-II School District	Lenice	Basham
Marion Co. R-II School District	Deacon	Windsor
Marion Co. R-II School District	Mary	Windsor
Meramec Valley R-III School District	Dr. Jeff	Haug
Metropolitan Community College	Crystal	Walsh
Miller R-II School District	Dustin	Storm
MOASBO	Kim	Cranston
Moberly Area Community College	Susan	Spencer
Moniteau Co. R-I School District	Susie	Gorrell
Moniteau Co. R-I School District	Dwight	Sanders
Monroe City R-I School District	Tracy	Bottoms
Morgan Co. R-I School District	Matt	Unger
Montrose R-XIV School District	Denise	Fast
Mountain View-Birch Tree School District	Don	Christensen
Nell Holcomb R-IV School District	Bleau	Deckerd
Neosho School District	Richie	Fretwell
Neosho School District	Tara	Twitchell
New Bloomfield School District	Sarah	Wisdom
New Haven School District	Josh	Hoener
Newtown-Harris R-III School District	Lucas	McKinnis
Nodaway-Holt R-VII School District	Jeff	Blackford
Normandy Schools Collaborative	Phil	Pusateri
North Shelby School District	Kim	Gaines
Northeast Vernon Co. R-I School District	Charles	Naas
Northwest R-I School District	Geoff	Macy
Northwest R-I School District	Jessica	DiPaolo
Oak Grove R-VI School District	Kristy	Findley
Oak Grove R-VI School District	Kerri	Reinbold
Oak Grove R-VI School District	Dr. Bryan	Thomsen
Oak Grove R-VI School District	Tom	Huffington
Oak Grove R-VI School District	Selinda	Pavlica

General Meeting Minutes - January 31, 2020



Odessa R-VII School District	Dr. Jon	Oettinger
Odessa R-VII School District	Roger	Feagan
Oran R-III School District	Adam	Friga
Orchard Farm R-V School District	Tom	Muzzey
Oregon-Howell R-III School District	Seth	Bryant
Orrick R-XI School District	Scott	Archibald
Osage Co. R-I School District	Lyle	Best
Osage Co. R-III School District	Chuck	Woody
Osceola School District	Michael	Fransen
Otterville School District	Cindy	Beltz
Palmyra R-I School District	Kirt	Malone
Park Hill School District	Jeanette	Cowherd
Parkway School District	Patty	Bedborough
Parkway School District	Joyce	Pezold
Parkway School District	Stephanie	Kline-Tissi
Pattonsburg R-II School District	Scott	Ireland
Pattonville R-III School District	Ron	Orr
Pemiscot County R-III School District	Joey	Watkins
Pemiscot County Special School District	Doug	White
Pike Co. R-III School District	Mark	Harvey
Pilot Grove C-4 School District	Ashley	Groepper
Prairie Home R-V School District	Michele	Rex
Purdy R-II School District	Mindi	Gates
Purdy R-II School District	Noelle	Harmon
Raymore-Peculiar School District	Rachelle	Surls
Raymore-Peculiar School District	Lisa	Hatfield
Raytown C-2 School District	Steve	Shelton
Richards R-V School District	Melonie	Bunn
Richards R-V School District	Jerry	Premier
Richmond R-XVI School District	Brock	Dover
Richwoods R-VII School District	Bethany	Deal
Ridgeway R-V School District	Dustin	Freeman
Ripley Co. R-III School District	Cody	Young
Ripley Co. R-IV School District	Carley	Carter
Risco R-II School District	Amy	Baker

General Meeting Minutes - January 31, 2020

Rockwood School District	Paul	Northington
Rolla School District #31	Kyle	Dare
Sarcoxie R-II School District	Kevin	Goddard
School District of Clayton	Mary Jo	Gruber
School of the Osage R-II School District	Lana	McPheeters
School of the Osage R-II School District	Casey	Neuman
School of the Osage R-II School District	Dr. Laura	Nelson
School of the Osage R-II School District	Dr. Brad	Yoder
Scotland County R-I School District	Ryan	Bergeson
Scott Co. Central Schools	Brian	Hukel
Scott Co. R-IV School District	Kevin	Cogdill
Senath-Hornersville School District	Chad	Morgan
Seneca R-VII School District	Brandon	Eggleston
Shelby Co. R-IV School District	Timothy	Maddex
Sheldon R-VIII School District	Jason	Irwin
Southern Boone Co. R-I School District	Chris	Felmlee
Southern Boone Co. R-I School District	Karen	Pfingsten
Southern Boone Co. R-I School District	Tim	Roth
Southland C-9 School District	Thomas	Gotsch
Southwest R-V School District	Tosha	Tilford
St. Charles Community College	Todd	Galbierz
St. Elizabeth R-IV School District	Doug	Kempker
St. James R-I School District	Merlyn	Johnson
St. Joseph School District	Michele	Norman
St. Joseph School District	Gabe	Edgar
St. Joseph School District	Chris	Hubbuck
St. Joseph School District	Shelley	Kinder
St. Joseph School District	Michele	Thomason
Steelville School District	Mike	Whittaker
Stockton R-I School District	Shannon	Snow
Stoutland R-II School District	Cuck	Stockton
Sturgeon R-V School District	Geoff	Neill
Sunrise R-IX School District	Armand	Spurgin
Tarkio R-I School District	Karma	Coleman
Trenton R-IX School District	Michael	Stegman

General Meeting Minutes - January 31, 2020

Union R-XI School District	Mike	Mabe
Union R-XI School District	Steve	Weinhold
Valley R-VI School District	Michael	Silvy
Van Far R-I School District	Tony	DeGrave
Verona R-VII School District	Tony	Simmons
Warrensburg R-VI School District	Andy	Kohl
Warsaw School District	Shawn	Poyser
Waynesville R-VI School District	Chris	Berger
Weaubleau R-III School District	Eric	Wilken
Webster Groves School District	LaNita	Harrison
Webster Groves School District	Shantay	Bastain-Savage
Wellington-Napoleon R-IX School District	Mindy	Hampton
Wellington-Napoleon R-IX School District	Elaine	Burnett
Wellsville-Middletown R-I School District	Pete	Nasir
Western R-I School District	Mike	Nagel
Wheatland R-II School District	Tim	Judd
Wheaton R-III School District	Lance	Massey
Willard R-II School District	Derrick	Hutsell
Willow Springs R-IV School District	Williams	Hall
Windsor C-1 School District	Brad	Hunter
Winfield R-IV School District	Daniel	Williams
Winfield R-IV School District	Anne	Moe
Woodland R-IV School District	Michael	Kiehne

## **APPROVAL OF MINUTES**

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Mark Penny moved, seconded by Cheryl Mack, the minutes of the 2019 General Membership Meeting #35 be approved as presented. The motion was approved by the membership.

## **CONCERNS AND SUGGESTIONS**

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Chairman Dr. Bernard DuBray asked for input from the membership. No one offered concerns or suggestions.

General Meeting Minutes - January 31, 2020

## ANNUAL ELECTION OF DIRECTORS

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Chairman Dr. Bernard DuBray noted the report submitted by the nominating committee, (Dr. Tracy Bottoms and Mr. Todd Galbierz), presenting the following slate of directors for election through 2022: Jeff Blackford (Nodaway-Holt R-VII), Phil Cook (Carl Junction R-I) and, Chris Wilson (Kennett #39).

Jeff Orr moved, seconded by Paul Northington, to elect the slate as presented. The motion was approved by the membership.

## ADJOURNMENT

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At 9:55 a.m. Pete Nasir moved, seconded by Tracy Bottoms, that the meeting be adjourned. The motion was approved by the membership.

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Dr. Bernard DuBray  
Chairman, Board of Directors

---

Dr. Chris Wilson  
Secretary, Board of Directors

**DIRECTORS**

DATE: January 27, 2021

**Chairman**

Dr. Bernard DuBray  
Fort Zumwalt R-II School District  
110 Virgil St.  
O'Fallon, MO 63366  
(636) 240-2072

TO: Dr. Bernard DuBray, Chairman

**Vice-Chairman**

Dr. Phil Cook  
Carl Junction R-I School District  
206 S. Roney  
Carl Junction, MO 64834  
(417) 649-7026

FROM: Jeff Blackford and Phil Cook, Nominating Committee

**Secretary**

Mr. Chris Wilson  
Kennett #39 School District  
1400 West Washington  
Kennett, MO 63857  
(573) 717-1100 ext. 103

RE: Nominating Committee Report

The nominating committee recommends the following individuals to serve on the MUSIC Board of Directors for the period 2021-2023.

**Treasurer**

Mr. Ron Orr  
Pattonville R-III School District  
11097 St. Charles Rock Rd.  
St. Ann, MO 63074  
(314) 213-8005

Jenny Ulrich, Lonedell R-XIV

Jeanette Cowherd, Park Hill School District

Tracy Bottoms, Montgomery County R-II

**Director**

Mr. Todd Galbierz  
St. Charles Community College  
4601 Mid Rivers Mall Dr.  
Cottleville, MO 63375  
(636) 922-8359

**Director**

Dr. Jeanette Cowherd  
Park Hill School District  
7703 NW Barry Road  
Kansas City, MO 64153  
(816) 359-5904

**Director**


Dr. Tracy Bottoms  
Montgomery Co. R-II School District  
418 N. Hwy 19  
Montgomery City, MO 63361(573)  
564-2278

**Director**

Mrs. Jenny Ulrich  
Lonedell R-XIV School District  
7466 Hwy FF  
Lonedell, MO 63060  
(636) 629-0401


**Director**

Mr. Jeff Blackford  
Nodaway-Holt R-VII School District  
318 South Taylor St.  
Graham, MO 64455  
(660) 939-2137



A teacher in a plaid shirt is standing and assisting students at a computer workstation in a library. The students are seated at a long table, and the background is filled with bookshelves. The computer screens display educational content, including a diagram of a plant life cycle and a world map.

**MUSIC Cyber Insurance**  
Avoiding Phishing, Ransomware & Social Engineering  
Steve Robinson | January 28, 2021

  
**Gallagher**  
Insurance | Risk Management | Consulting

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A group of students are shown in profile, listening attentively to a presentation. The image is a circular inset on the left side of the slide.

 **Gallagher**

**Agenda**

- Key Threats for Schools: Social Engineering & Ransomware
- Recognizing & Avoiding Social Engineering Scams
- Preventing & Mitigating Ransomware Damage
- Brief State of the Cyber Insurance Market

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## Social Engineering

- A tactic, not just a coverage
- Utilizes human interaction
- Illegally obtain information about an organization or its digital assets
- Most often re-directing funds to the bank account of a fraudster
- Can also be a tactic used to secure network credentials via phishing
- Increased occurrences in COVID-19 remote teaching environment



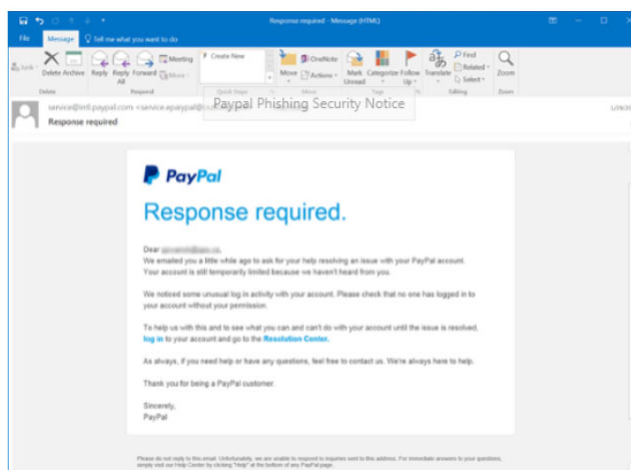
3

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## Social Engineering & Phishing

### Tactics Employed



4

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## Risk Management

### How to Spot Social Engineering Scams

- Suspicious email addresses
- Generic greetings and signatures
- Spoofed hyperlinks and websites
- A sense of urgency when unwarranted
- Requests to:
  - Click on a link
  - Visit a website
  - Provide login credentials
  - Process an invoice
  - Change banking or payroll information
  - Buy gift cards

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## Risk Management

### Social Engineering Prevention Tips

- Verify the request – call the known number on file
- If sender is requesting money or login credentials – don't respond – alert IT
- Do not open attachments, click on links or respond to emails that look suspicious or have any characteristics on the previous slide
- There are many software solutions designed to scan inbound email for red flags of social engineering
- Administer employee training to help employees recognize the signs and significantly lower your chances of becoming a victim.

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## Social Engineering Red Flags

### FROM

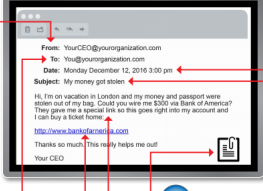
- I don't recognize the sender's email address as someone I **ordinarily communicate with**.
- This email is from **someone outside my organization** and it's **not related to my job responsibilities**.
- This email was sent from **someone inside the organization** or from a customer, vendor, or partner and is **very unusual or out of character**.
- Is the sender's email address from a **suspicious domain** (like microsoft-support.com)?
- I **don't know the sender personally** and they were **not vouched for** by someone I trust.
- I **don't have a business relationship** nor any past communications with the sender.
- This is an **unexpected or unusual email** with an **embedded hyperlink or an attachment** from someone I haven't communicated with recently.

### TO

- I was CC'd on an email sent to one or more people, but I **don't personally know** the other people it was sent to.
- I received an email that was also sent to an **unusual mix of people**. For instance, it might be sent to a random group of people at my organization whose last names start with the same letter, or a whole list of unrelated addresses.

### HYPERLINKS

- I hover my mouse over a hyperlink that's displayed in the email message, but the **link-to address is for a different website**. (This is a **big red flag**.)
- I received an email that only has **long hyperlinks with no further information**, and the rest of the email is completely blank.
- I received an email with a **hyperlink that is a misspelling** of a known web site. For instance, [www.bankofamerica.com](http://www.bankofamerica.com) — the "m" is really two characters — "i" and "n".



### DATE

- Did I receive an email that I normally would get during regular business hours, but it was **sent at an unusual time** like 3 a.m.?

### SUBJECT

- Did I get an email with a subject line that is **irrelevant or does not match** the message content?
- Is the email message a reply to something I **never sent or requested**?


### ATTACHMENTS

- The sender included an email attachment that I **was not expecting** or that **makes no sense** in relation to the email message. (This sender doesn't ordinarily send me this type of attachment.)
- I see an attachment with a possibly **dangerous file type**. The only file type that is **always safe to click on is a .txt file**.

### CONTENT

- Is the sender asking me to click on a link or open an attachment to **avoid a negative consequence** or to **gain something of value**?
- Is the email **out of the ordinary**, or does it have **bad grammar or spelling errors**?
- Is the sender asking me to click a link or open up an attachment that **seems odd or illogical**?
- Do I have an **uncomfortable gut feeling** about the sender's request to open an attachment or click a link?
- Is the email asking me to look at a **compromising or embarrassing picture** of myself or someone I know?

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Human error. Conquered.

<https://www.knowbe4.com/hubfs/Social-Engineering-Red-Flags.pdf>

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## Ransomware

- Malware - leading cause of cyber claims – primary driver of rate increases
- Perpetrator gains access to network
  - Email
  - Compromised websites
- Restricts access to network through encryption
- Demands payment in exchange for decryption key (typically in cryptocurrency)
- Increasingly accompanied by databreach and extortion for threat of release
- Leads to significant extra expense



## Ransomware

### Tactics Employed

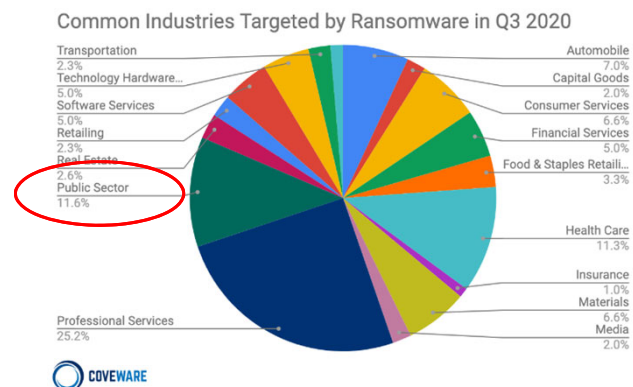


9

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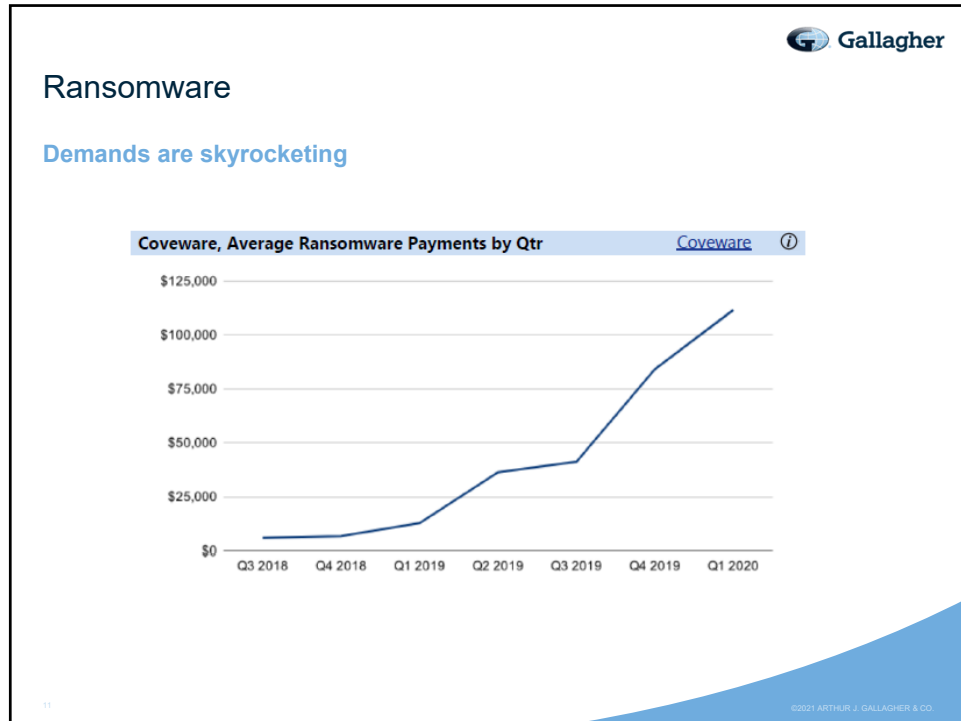
## Ransomware


### Schools, Colleges & Public Sector in the Crosshairs



10

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## Ransomware

Schools, Colleges & Public Sector in the Crosshairs


**Baltimore County Public Schools Closed Due To 'Ransomware Cyber Attack'**

By Amy Joyce Burnett | November 25, 2020 at 11:00 pm | Filed Under: Baltimore County, Education, Local TV, Maryland, Maryland News, ransomware attack, Schools, Teachers



12

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## Risk Management

### Preventing & Mitigating Ransomware Damage

- Incident response plan in place – tested
- Employee training
- Patch management protocols
- Endpoint protection
- Multifactor Authentication (MFA) - for all remote locations
- Web traffic filtering
- Email filtering/sandboxing
- Phishing simulations
- Account configuration assessment – least privilege
- Penetration testing
- Internal & external vulnerability scanning
- Recovery Assessment
  - Backups – cadence, segregation, testing, redundancy

This is what insurers will require – also the building blocks to resiliency

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## State of the Cyber Insurance Market



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## State of the Cyber Insurance Market

### What we're seeing

- Significant premium increases, 30% - 100% or higher
- Education among the most affected sectors
- Deductible/retention increases
- Coverage restrictions without proper controls in place
- Limit reduction
- Fewer options – many insurance companies getting out

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## What's Ahead

### Getting cyber insurance coverage in the future

- Start early, be patient
- Longer applications
- Use of network scanning tools by underwriters
- Strict requirements for MFA, RDP, endpoint protection
- Underwriting calls

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Steven\_Robinson@rpsins.com



 **Gallagher**  
Insurance | Risk Management | Consulting

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## Thank you!

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