

# THE Incident REPORT

DISTRICTS MUTUAL INSURANCE  
& RISK MANAGEMENT SERVICES  
*Collaborators in Risk Management*

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*Collaborators in Risk Management*

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## The Dec Page

*Steven Stoeger-Moore, President*

In DMI's April 2021, The Incident Report newsletter, in "The Dec Page" section, the "hard" market conditions that existed for the commercial insurance environment were outlined. A year later now, in April 2022, we find the previous descriptions, unfortunately, just as accurate.

- Increase and Frequency of Claims
- Increase in Severity (cost) of Loss
- Cyber Frequency and Severity
- Increase in the Average Cost of Claims
- Social Inflation
- Title IX, SAM, TBI, CTE
- Low Investment Returns
- Selective Underwriting
- CAT Losses (wildfire, flood, hurricane, wind)

The DMI Board is scheduled to meet virtually on April 28th. The action packed agenda includes the setting of rates for all DMI issued policies, except Workers' Comp. The WCRB sets the rates by class code for Workers' Comp. It is important to note the 07/01/2022 renewal rates are expected to decrease by 5% for Workers' Comp. The other DMI rates will be announced following the Boards' April 28th action.

DMI's 18th Annual meeting will be hosted in a virtual format on April 29. With the departure of David Brown, there is one board member vacancy. There are two candidates seeking election to DMI's Board of Directors. They are Joshua Cotillier (Madison Technical College) and Kristen DeCato (Milwaukee Area Technical College). The official ballots have been sent to the College's Risk Manager representatives. The College's completed ballot is due by 3:00 pm Friday, April 22nd. Please cast your ballot and return it to Suzette Harrell at [suzette@districtsmutualinsurance.com](mailto:suzette@districtsmutualinsurance.com) by the above due date.

If you have any questions regarding the upcoming renewal, please reach out to this office.

All the best



## DMI Presents... Topical Snapshots

### "The Return of DMI's Risk Mitigation Forum"

presented by  
*Tim McNulty, DMI Campus Security  
Consultant*

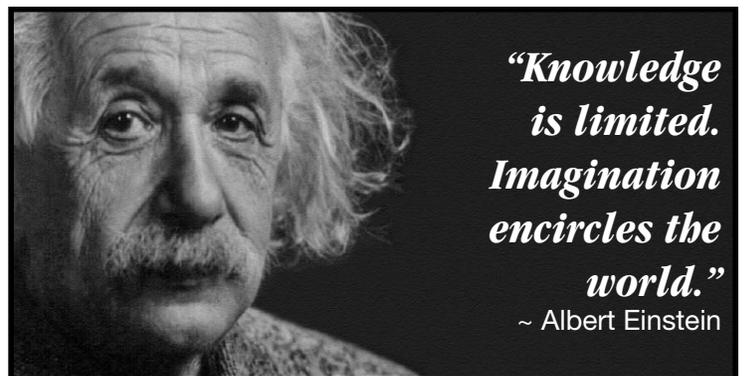
Snapshot(s) are viewable anytime through the DMI website, password access required. Contact this office if access help is required.



To view the video click here.

SAVE THE DATE:  
DMI Risk  
Mitigation Forum  
July 19, 20, 21, 2022  
Exclusively for  
Wisconsin Technical  
College Members

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*"Knowledge  
is limited.  
Imagination  
encircles the  
world."*

~ Albert Einstein

## Self Care: 14 Ways to Love Yourself

Written by Tim McNulty, DMI Campus Security Consultant

Like many of our campus security colleagues, I am a member of the Fraternal Order of Police (FOP). This professional group is comprised of active and retired law enforcement officers. The national and local FOP Lodges are always investigating and implementing training resources, best practices, labor/legal updates, and government and media affairs.

They also address officer wellness and how officers can stay healthy both physically and mentally. As I have said many times over the last two years, we as campus security professionals need to be cognizant of our well-being like our brothers and sisters in law enforcement. With all of the political and Covid disruptions and conflicts, it is very difficult to stay focused on what really matters... your mental and physical health!

I have been given permission to reprint a very topical article regarding wellbeing published in the February 2022 issue of the FOP Journal. The article is titled **"Self Care: 14 Ways to Love Yourself"**, by author Sherri Martin, Director of Wellness for the FOP. This article is not only pertinent to our security folks, its advice is useful for ANYONE reading it. During these difficult times, this article will help you stay on track for a healthier and better YOU!

As first responders, we are trained to provide care to others. In this month of Valentine's Day, in the spirit of love, while caring for those you love, why not make a plan to give extra love to yourself as well?

It's a given that law enforcement is often a demanding job that can place extra stress not only on officers, but on their families as well. When schedules are busy, days are shorter, and weather outside is frightful, it can be easy to get in a rhythm of working, plopping at home on the couch, going to bed and doing it all over again. Doing something new or different can end up taking a backseat. Self-care might take a bit of intentional planning to start. But beginning a new habit is always possible, and when it comes to taking care of and loving yourself, consider it as necessary as taking care of others.

Get started today with one of these ideas. Tomorrow try another. Then make it a weekly plan!

1. **Enjoy a great meal.** Think about taking in a delicious but nutritious choice. Or have a special meal to indulge in that one sinful dish you love to eat. If you enjoy cooking, prepare a special meal for someone you love!
2. **Get a good night's (or day's) sleep.** With hectic schedules and overtime, it can be hard to get adequate rest. However, even one solid 8-hour session of uninterrupted sleep in a week can help your body regenerate and can provide you with a clearer head. Set yourself up for good rest by ensuring it is quiet (use earplugs if you need!) a comfortable temperature, and dark (sleep masks are golden!) in the room where you slumber.
3. **Go for a walk.** Wintry weather outside? If you aren't a fan of the gym or the treadmill, think of a place indoors that has room for you to walk and things for you to see or do. Indoor shopping malls are a popular place for walks when the weather is bad. Physical movement of any kind gets the blood pumping, makes the heart stronger, and has been proven to improve mood.
4. **Phone a friend.** With non-traditional work schedules and rotating shifts, it is often difficult to keep in touch with friends. Make a plan to call

a friend you haven't talked to as much as you would like. Write it down to help you remember or set a reminder in your watch or phone.

5. **Take a deep breath.** Fill your lungs and hold it for a count of three, and then completely exhale all of your breath out. Then do it again. When we are stressed or anxious, taking a few deep breaths can have a tremendous impact on our state of mind and sense of calm.
6. **Plan a "me" day.** Ever feel like you spend all your time working and doing for others and that you never get a chance to just do what you want? Sometimes it's difficult to get things done without a plan. So first, plan

[Click here to read entire article...](#)

## eRiskHub®

Have you logged into the eRiskHub® portal through the DMI website lately? If not, now may be a good time to do so. Cyber continues to be a **hot topic** and the creators of the eRiskHub® platform have continued to update cyber resources, tools, and the platform itself. In their newly-redesigned Learning Center, graphical "Featured Content" is displayed, making it easier than ever for you to find information by topic. On the Ransomware Resources page, the "Best Practices" video series is more prominently displayed, again to allow you quick access to the information you are looking for. Right now they are showcasing their Ransomware Impact tool at the top of the page. This tool is very popular and useful in allowing you to look at and analyze ransomware costs for a particular malware variant. Be sure to explore this tool when you log in! eRiskHub® is available to the Wisconsin Technical Colleges at no cost through the DMI website. Password access is required for the DMI website. If you do not have password access, please reach out to Suzette Harrell at [suzette@districtsmutualinsurance.com](mailto:suzette@districtsmutualinsurance.com). Instructions will be emailed for registration and access rights assignment. Go ahead... check it out!