



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

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THE Incident REPORT

a publication of Districts Mutual Insurance and Risk Management Services
Collaborators in Risk Management

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The DEC Page

Steven Stoeger-Moore, President

For the 3rd consecutive April edition of *The Incident Report* newsletter, the “hard” market conditions continue. The commercial insurance environment remains a challenge, especially for property and cyber coverages. The previous market conditions reflect an

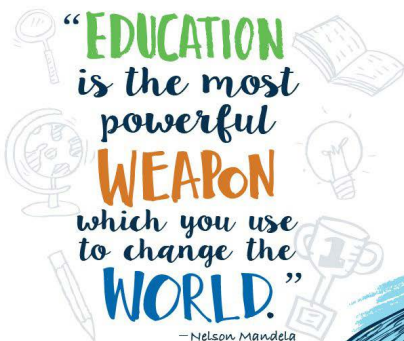
- Increase in Frequency of Claims
- Increase in Severity (cost) of Loss
- Cyber Frequency and Severity
- Increase in the Average Cost of Claims
- Social Inflation
- Title IX, SAM, TBI, CTE
- Low Investment Returns
- Selective Underwriting
- Large Property Losses (wildfire, flood, hurricane, wind)

The DMI Board is scheduled to meet in person on April 20th. 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 07/01/2023 renewal rates are expected to decrease by 6% for Workers’ Comp. The other DMI rates will be announced following the Boards’ April 20th action.

DMI’s 19th Annual Meeting will be hosted in person on April 21st. There is one board vacancy for the college president representative. Voting will take place during the Annual Meeting. For any college without a College representative attending the meeting, proxy ballots have been sent to each of the College’s Risk Manager representatives for their vote. Completed proxy ballots were due April 18th.

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

All the best,



Introducing...

It is our great pleasure to announce Lance Kluk (Chippewa Valley Technical College) has joined the DMI Team as the Campus Security Consultant. Lance will succeed Brooke Bahr, who is transitioning to the position of DMI’s Business Continuity and Crisis Response Consultant upon the retirement of Joe DesPlaines. Lance started with DMI on April 3rd and will be working collaboratively with Brooke in the coming months to take on the full role and responsibilities of the position. Please join us in welcoming Lance to DMI’s Consulting Team!

A few words from Lance...

It is a great honor for me to become the latest addition to the DMI team in the capacity of Campus Security Consultant. With my extensive background in security technology, threat and risk mitigation, and policing, I am confident that I will contribute positively to the team’s efforts to reduce risk and make our campuses safer. During my time at CVTC, I had the privilege of working closely with all members of the DMI team, whose knowledge and support helped me to improve and innovate safety measures on campus.

As I assume this new role, I am mindful of the constantly evolving threat landscape faced by colleges locally and nationwide. I plan to collaborate with your public safety and security teams to promote technology innovation, complete security assessments, and help colleges implement best practices. I am thrilled at the prospect of continuing to work alongside you to build a stronger partnership.



Just Drive

Written by Willie Henning, DMI Environmental Health & Safety Consultant

April is Distracted Driving Awareness Month

As the days, weeks, and months continue to tick by, we find ourselves in the month of April. April is known for rain and melting snow as well as signs of flowers, grass, and shrubbery coming to life. April is also known as Distracted Driving Awareness Month as designated by the National Safety Council (NSC).

Did you know that car crashes are a leading cause of death at work and distracted driving is an all too common risk, particularly for pedestrians, road workers, and first responders? Distractions can come from many sources both inside and outside of the vehicle. However, one common distraction often noted is the use of technology while driving. It is **strongly** recommended each college maintain written guidance in regard to cell phone use while driving, including prohibition of the following:

- Cell Phone Use
 - Texting (even if using voice commands)
 - Taking or making phone calls (even hands-free)
 - Recording videos



- Using social media
- Checking or sending emails

The National Safety Council's month-long campaign addresses distracted driving and focuses on three specific categories.

LEARN how to eliminate distractions with free NSC resources.

SHARE the message that distracted driving impacts everyone on and around the road.

PLEDGE to do your part to help everyone get home safely.

Each of these topics is supported with resources including posters and videos that are free for members to use and share.

Remember, when you are behind the wheel, your only job is to drive.

State of the Property Market

Warning – Severe Market Conditions Ahead

Unfortunately, we anticipate 2023 to be one of, if not the, most challenging years in property insurance history. Property insurance costs will likely increase for all insureds regardless of industry or geography.

We can expect the following;

- Catastrophe (CAT) exposed properties, dependent on losses, program structure, and location = **+15% to +100%**
- Non-CAT exposed, relatively clean loss experience = **+10% to +20%**

As of March 2023, the estimated total global insured loss from natural hazards is \$140 billion. 2022 marks the fifth year since 2017 to top \$100 billion in losses. Hurricane Ian in September 2022 was the costliest weather event to ever hit Florida, with estimated losses of \$55 billion – \$75 billion. The commercial marketplace realized significant losses from Ian and are seeing up to 100% rate increases in commercial renewals. The rise in rates demanded by the marketplace is ultimately passed on by insurers to their clients.

What can our clients do to help the outcome of their property insurance renewals?

- **Adequate Property Valuation** – High

Click to read entire article...

DMI Presents... Topical Snapshots

“Summer Training”

presented by Brooke Bahr, DMI Campus Security Consultant

The February edition of DMI Presents... Topical Snapshot video series

has been published. “Summer Training”, presented by Brooke Bahr, DMI Campus Security Consultant is viewable by clicking the link.

Topical snapshots are a DMI initiative to provide a snapshot or a brief presentation on timely risk mitigation issues. As your partners in risk management, we are also working to be your partners in risk mitigation. Past Topical Snapshot videos may be found either in the “Video Links” / DMI Presents... Topical Snapshots tab or on the My College Page in the About DMI / DMI Presents... / Topical Snapshots directory on the DMI website. If you are looking for a specific video, please reach out to Suzette Harrell for assistance.



To view the video click here.