



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

VOLUME 21 • ISSUE 10 • APRIL 2026

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 7/1/26 renewal, the greater commercial insurance marketplace shows signs of a changing environment. Trends that may be impactful for college coverage rates could include:

- Increased Claim Frequency
- Escalating Jury Awards
- Litigation Funding
- Sexual Abuse and Molestation
- Auto Exposures

The marketplace is trending as follows:

- Property – Flat rate
- General Liability – Increasing up to 20%
- Auto Liability – increasing up to 20%
- ELL – Increasing as much as 22%
- Cyber – Flat to 5% increase

The DMI Board is scheduled to meet in person on April 22. The action-packed agenda includes the setting of rates for all DMI-issued renewal policies, except Workers' Comp. The WCRB sets the rates by class code for Workers' Comp. It is important to note that for the 07/01/2026 renewal, class code 8868 will increase by 7.9% and class code 9101 will increase by 6.3%. The combined impact of these increases in rate is approximately a 7.2% increase in expected premium. Please keep in mind that the premium increase is impacted by the college's payroll by class code and the MOD Factor. The other DMI policy rates will be announced following the Board's April 22nd action.

If you have questions, reach out to this office.

All the best



APRIL IS
DISTRACTED DRIVING
AWARENESS MONTH

DMI Presents... Topical Snapshots

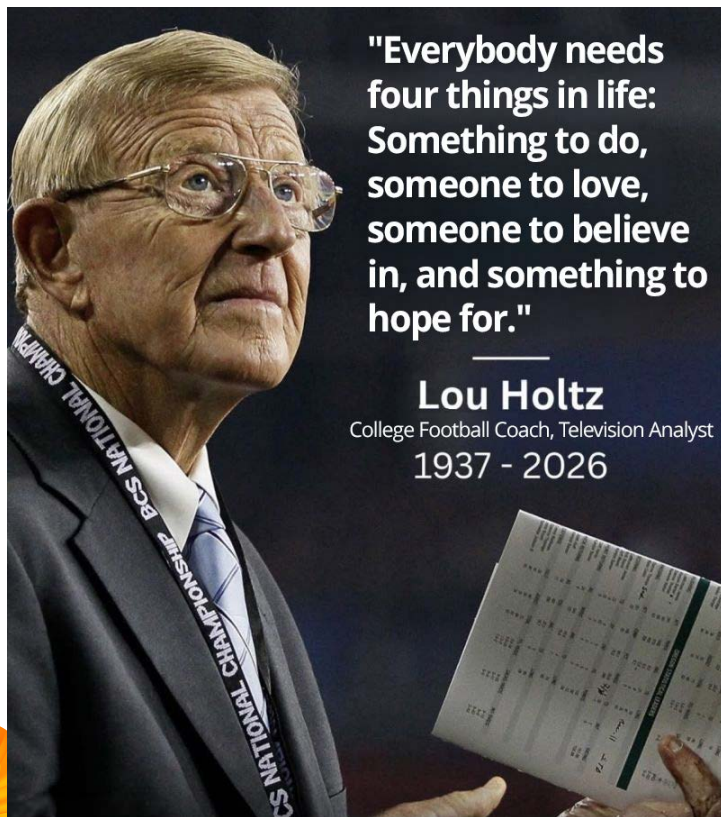
"Cameras, Access Controls and a Open Campus"

*By Lance Klukas,
DMI Security Consultant*



To view the video click here.

Is your campus environment as protected as you try to make it? Do you have control in areas that are not "public"? Is access being managed, or is it just happening? Are cameras capturing footage that is viewed well after the fact? This video examines common issues with a camera/access-control security model on an open campus and poses thoughtful questions for the college's consideration. Check out the video for this insightful commentary.



**"Everybody needs
four things in life:
Something to do,
someone to love,
someone to believe
in, and something to
hope for."**

Lou Holtz

College Football Coach, Television Analyst

1937 - 2026



"April is Driver Safety Awareness Month"

Willie Henning,
DMI Environmental Health & Safety
Consultant

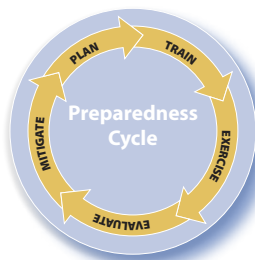
As many of you are aware, I possess a strong opinion on distracted driving, especially around the use of cell phones while driving. As April is Distracted Driving Awareness Month, I challenge all of you to spread the word about driver safety and responsibility. We all face risk in our daily lives; however, driving on public roadways is one of the riskiest tasks we undertake on a regular basis.

This is a great opportunity to review any policies around college vehicle operation. It is recommended that policies include the prohibition of any cell phone use while operating college vehicles as a means of reducing distracted driving and protecting all occupants in college-owned vehicles. Another important aspect is to educate supervisors, managers, and senior leaders about the danger of calling employees when they know the employee is driving. Please keep in mind that we are heading into road work season in Wisconsin, and work zone crashes and injuries continue to increase across the state. I have included some information from the National Safety Council on distracted driving. Help spread the word, Just Drive!

Vehicle crashes are the number one cause of workplace death, and distracted driving has become a persistent danger on our roads. In fact, half of drivers feel pressure from employers to drive distracted, according to an NSC survey. While staying productive is important, distracted driving should never be considered a business necessity. Distracted driving isn't just a danger to you; it puts everyone around you at risk, including other drivers, pedestrians, road workers, and first responders. Follow these steps to avoid distractions and help keep you, your co-workers, and everyone else near our roads safe.

- Set your phone to Do Not Disturb or silence your notifications and store it in the glove box to avoid distractions.
- Schedule calls for times when you will not be driving.
- Avoid calling or texting your co-workers or clients when you know they are driving.

[Click here to read the article](#)



Why Pausing the Pizza Post Might Be the Most Important Decision in a Lockdown

Brooke Bahr,
DMI Emergency Management Consultant

In a crisis, the difference between order and chaos often comes down to a single, unglamorous truth: people crave reliable information more than they realize. College crisis communications plans aren't about the glossy, proactive storytelling that fills campus brochures and social feeds. They're raw, reactive, and built for speed, yet they must feel thoughtful and deeply compassionate, because fear has a way of turning facts into fuel for panic. The public information officer is the person who will be the voice of the college during a crisis. They craft timely warnings, pre-written templates for the most probable threats, such as severe weather, data breaches, and active shooter situations, with their stark "run, hide, fight" guidance. Without a plan, those first chaotic minutes become a vacuum that fills itself with rumor and misinformation.

The best practice is brutally simple: **become the primary source of truth before anyone else can spin a narrative.** When wildfires raged near Pepperdine University, repetitive updates with little information left room for social media to invent its own version of events. Contrast that with Carleton College during flooding, where administrators shared live photos, drone footage, and sandbagging efforts that framed the ordeal as a shared community effort; news outlets simply amplified the college's own clear, human messages. Some institutions, like Blackhawk College, build in rhythmic emergency alerts followed by structured updates at 15 and 30 minutes to stay relevant and calm the information hunger. Collaboration helps too: aligning language with law enforcement so their posts can be echoed or amplified without contradiction.

Common missteps compound the damage. Marketing schedules don't pause themselves; an ill-timed post about pizza or alumni events landing amid a lockdown can feel tone-deaf or worse. Monitoring social channels becomes essential, as does resisting the urge to flood every platform with unvetted details. Instead, thoughtful plans funnel information through controlled channels.

One powerful tool is a "sleeper site," a dedicated emergency webpage that activates during incidents, taking over the homepage and directing worried families and community members to accurate, centralized updates. It prevents the frantic digging for random phone numbers, instructor contacts, or dean offices that inevitably follows when information feels scarce. In larger events, partnering with services like Empathia

[Click here to read the article](#)