



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

VOLUME 22 • ISSUE 2 • AUGUST 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

Article IV, Section 4.1 of the DMI By-Laws stipulates that the Board of Directors shall elect a Chair, Secretary, and Treasurer. On July 22nd, the DMI Board of Directors conducted its regular quarterly meeting. Per our past practice, the Directors used the July format for the election of officers. This year's elected Board Officers are Chair – **Wade Hackbarth (Western)**; Treasurer – **Brenda Riesterer (Lakeshore)**; and Secretary – **Magan Perez (Gateway)**. Thank you for your willingness to serve in these leadership roles.

We are pleased and proud to recognize that all of the sixteen Colleges renewed their portfolio of coverage with DMI. The scope of coverage, along with the menu of risk mitigation services provided at no cost to the member Colleges, is market-leading.

The 2026-27 policy year marks the 22nd year of DMI operations. Twenty years plus of working on behalf of the Wisconsin Technical Colleges is a milestone we take pride in. Our collaborative approach and supported posture are focused on meeting the Colleges' local risk management efforts.

Before the launch of DMI on 07/01/2004, the Colleges procured insurance, but little was done to manage the risks that were inherent in the operation of the Colleges. Purchasing insurance is only one aspect of a broader risk management program. Insurance pays when you have a covered loss, but it does not assist in the prevention of a loss.

DMI introduced risk management/risk mitigation as part of a purposefully organized approach to the numerous risks associated with technical education. DMI recognized the need for resources to assist the Colleges. For example, templates have been developed to assist in addressing common risks. A "best practices" approach supports the colleges in their initiatives. Subject matter expert consultants serve as "go-to" resources to the colleges. A comprehensive and growing website provides numerous resources for the Colleges to access. Routine, informational meetings are hosted to provide networking and information sharing.

DMI supports the Colleges with donations to their local Foundations. The Risk Management Project Award (RMPA) program, managed by Brooke, provides funding for a College's local risk management initiative. Attendance at topical conferences is supported to permit additional learning opportunities.

For the July 1 coverage renewal, the following data points were used for underwriting purposes.

- Payroll increased by 2.2%. Total estimated pay is \$806,478,829.
- Total insured value (TIV) for College property increased 2.12%. Total TIV for Colleges is \$5,220,232,279.
- Auto / Power Units – 5.13% increase. Total 1,579 units
- Student FTE – 3.19% increase. Total 56,094.
- WCRB Class Code Rates
 - 8868 up 7.9% \$0.41/\$100 payroll
 - 9101 up 6.3% \$3.88/\$100 payroll
 - 7610 down 3% \$0.32/\$100 payroll

Projected Total Impact: up 7.3%

For the 7/1/26 renewal, our rates were held for all lines of coverage, except WC. The WCRB sets the rate by class code, and DMI must adopt these published rates. While DMI held the rate, the greater commercial marketplace saw rates increasing by single digits. For DMI, adopting a 0% rate increase resulted in a cost savings for the colleges.

Thanks to all the Colleges for the continued synergy and collaboration. From all of us at DMI, we look forward to another year of working as your partner.

DMI Presents... Topical Snapshots

IoT-ta know better: Cybersecurity is Everyone's Job

By Brooke Bahr,

DMI Emergency Management Consultant



To view the video click here.

Presented by Brooke Bahr, this video looks into renewed concerns regarding increases in "new" types of threats and attacks. Ransomware has evolved from a direct smash-and-grab to a high-tech supply chain threat. Instead of attacking College campuses directly, hackers are using AI to find weaknesses (backdoor access) to your network through third-party vendor services and equipment (like HVAC systems or payment providers). Cyber threat conversations must extend beyond the IT Department. Are you asking the right questions and working with other college colleagues? Check out the video.



Campus Crises Don't Need More Heroes. They need NIMS.

Brooke Bahr,
DMI Emergency Management Consultant

NIMS does not stand for "No Idea, Make Something...up." I'm sure some college leaders have privately assumed it stood for "Now It's My Situation" or "Nobody Is Making Sense." NIMS stands for the National Incident Management System. It was created because emergency response in the U.S. had some pretty spectacular crisis management failures.

After 9/11, the federal government saw gaping holes in our collective response and sanctioned the creation of NIMS in 2003. But it wasn't actually "new!" It was a rebranding of a concept developed in the 70s called FIREScope. Originally, FIREScope helped responders from different jurisdictions coordinate efficiently during massive wildfires. Outside of fire response, it was rarely used, though urgently needed.

Fast forward 30 years: the poorly coordinated response during 9/11 finally forced the realization that a unified standard for all types of disaster coordination was needed. Sadly, other tragedies like Hurricane Katrina played a large role in sculpting NIMS into the system it is today. We learn from our mistakes, right? The system continued to evolve from its original form, consistently proving its effectiveness. By 2006, the nation saw hospitals, healthcare providers, utility companies, retailers, and even Disney adopt the NIMS model despite the fact NIMS was originally built for the government. It worked better than existing emergency structures, and it spread like wildfire. 😊

[Click here to read the article](#)

UPCOMING EVENTS

- September 30** Cut-off date for booking a room(s) at Hampton Inn, Downtown La Crosse for October meetings.
- October 9** Advise DMI of intention to attend the October quarterly meetings.
- October 28** DMI Board of Directors In-Person Meeting (10:00 am start) - Coleman Center Rm C125
- October 28** Combined EH&S, Campus Security & Emergency Mgmt. In-Person Meeting (1:00 pm start) - Coleman Center Rm C123
- October 28** Informal DMI Consultant Gathering/Social Networking (5:00 pm start) - Location to meet will be advised
- October 29** DMI Risk Managers Meeting (9:00 am Start) - Coleman Center Rm C123



"THE MOST IMPORTANT THING WE CAN DO IS INSPIRE YOUNG MINDS."

— John Glenn



Deepfakes And AI Impersonation Creating A New Challenge For Campus Security

Lance Klukas, DMI Security Consultant



Artificial intelligence is rapidly changing higher education, but it is also creating new opportunities for fraud, deception, and social engineering. Free AI tools can now generate convincing voices,

images, videos, and emails that make it increasingly difficult to distinguish legitimate communications from fraudulent ones. As these technologies become more accessible, colleges should begin considering how they may affect both cybersecurity and physical security operations.

Deepfake technology has the potential to target campus security in several ways. An attacker could use AI-generated voice cloning to impersonate a college executive requesting after-hours building access, manipulate employees into bypassing security procedures, or create convincing emails that appear to come from leadership. Institutions are also seeing AI used to create fake student identities, phishing campaigns, and misinformation designed to exploit trust and create confusion.

Fortunately, technology alone is not the answer. Security experts emphasize creating a culture of verification. Employees should feel comfortable slowing down and independently verifying unusual or urgent requests, particularly those involving

[Click here to read the article](#)

Announcing! Hotel Accommodations for the October DMI Quarterly Meetings Have Been Arranged



The October DMI Quarterly Meetings will be held at Western Technical College. DMI secured a block of double queen/single king rooms at a discounted rate of \$101/night for October 27th and 28th at the Hampton Inn & Suites by Hilton - Downtown La Crosse | 511 3rd St. North | La Crosse, WI 54601. To make a reservation, call the hotel front desk at **608-791-4004** or use this [online booking link](#) to access the exclusive rates available to the DMI meeting attendees. Show your tax-exempt form at the time of check-in.

The cutoff date for booking a room at the discounted rate is September 30th.

For planning purposes, please email your intention to attend the October quarterly meetings to suzette@districtsmutualinsurance.com by October 9th.

