



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

# THE Incident REPORT

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## The Dec Page Q4 Commercial Insurance Marketplace

*Steven Stoeger-Moore, President*

The fourth quarter (Q4) of 2021 reflects a continuing trend of moderate rate increases across most lines of commercial coverage.

According to Marsh, the Q4 increases represent the 17th quarter of rate increase for the industry. Per the Marsh data, the property market rose by 8% (down from 9% in Q3). Professional lines were down 1% when compared to Q3 (31% compared to 32%). The cyber insurance marketplace continues to be a very difficult market. Cyber insurance rates rose by 130% (up from 96% for Q3).

While there is recognition of rate moderation, the continuing upward trend is expected to be impactful through 2022. Workers' Comp projects favorable ratings with decreases for Wisconsin. Based upon the WCRB rate structure, it is expected the colleges will enjoy a 5% decrease in rates for the 07/01/2022 renewal.

Be assured DMI is working diligently behind the scenes to achieve the most favorable rates possible. During the April Board meeting, the Directors will formally adopt rates for the 07/01/2022 renewal. Stay tuned for specific details after the April 21st Board meeting.

Thank you to everyone for your cooperation with the underwriting renewal submittal. This information is vital and essential for DMI to properly rate the seven insurance policies we issue. Compliments to Suzette Harrell and Kay Hannah for coordinating the renewal process.

Hope to see you very soon.



**When you succeed, don't forget the responsibility of making someone else succeed with you.**



*~ Antonia Novello, physician, 4th surgeon general of the US*

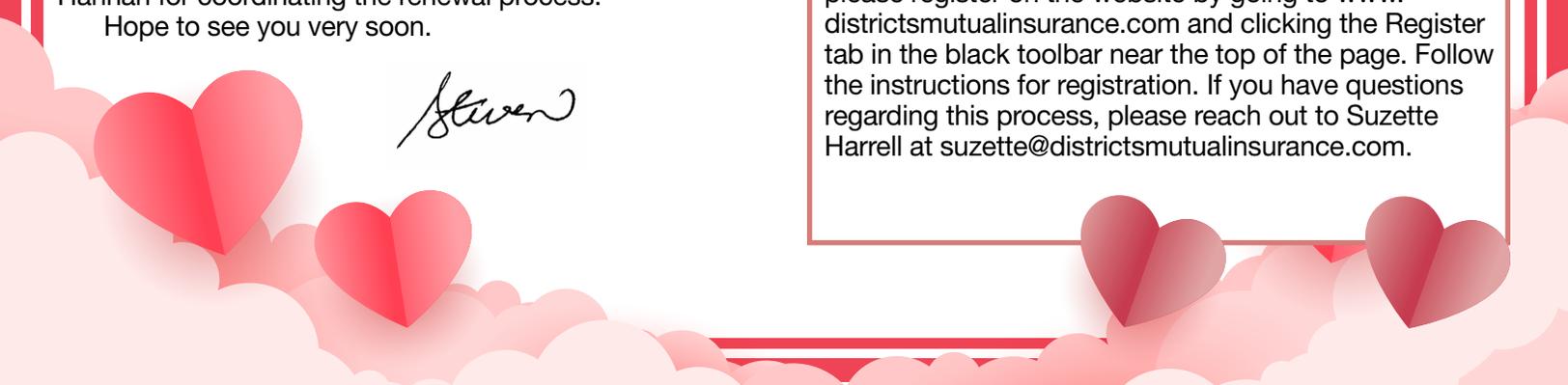
## DMI Presents... Topical Snapshots

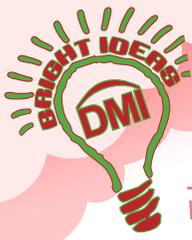
With the help of Susan Debe, Gateway Technical College, this month's Topical Snapshot video is a review of "Basic Risk Management Practices" by Joe Des Plaines and Steven Stoeger-Moore. We are trying something a little different and look forward to your letting us know what you think!



To view the video click here.

DMI's Topical Snapshots are brief videos recorded by the DMI Consultants advising on topical risk mitigation. All videos are stored on the DMI website for continued viewing access. Passwords are required to log into DMI's website. To obtain password access, please register on the website by going to [www.districtsmutualinsurance.com](http://www.districtsmutualinsurance.com) and clicking the Register tab in the black toolbar near the top of the page. Follow the instructions for registration. If you have questions regarding this process, please reach out to Suzette Harrell at [suzette@districtsmutualinsurance.com](mailto:suzette@districtsmutualinsurance.com).





## February / Fall-bruary: Combating Winter Falls

*Written by Willie Henning, DMI EHS Consultant*

Happy February! While February is the month that starts providing longer hours of daylight, it also has proven to be the month when the colleges experience a high number of falls. What are the contributing factors to increased falls in February? Could it be:

- We have become calloused to snow covered walking surfaces and no longer see that as a risk.
- We are tired of “Walking Like a Penguin”.
- We are starting to pretend/hope that winter is over.
- Are there more walking surfaces where compressed snow has turned into ice?
- Do we assume that a “Shiny” walkway is salted when it is really glare ice?

Whatever the reason, it should be all hands-on deck when combating winter falls during Fall-bruary. Now is the time to communicate the dangers of slips, trips, and falls along with tips on how to prevent falls. Preventing falls can be a frustrating effort as there are no quick easy fixes that make the problem go away long term. Instead, it is a constant effort to keep slipping hazards, and how to avoid them, on the front of everyone’s mind.

First, a reminder of the hazard and result of a fall should be communicated frequently during the winter months. Slipping and

falling on ice or snow can result in serious injury including sprains, strains, broken bones or even severe head injuries.

Second, tips on avoiding hazards, watch where you walk, avoid snow packed and icy areas as much as possible. Choose a route that has been cleared of snow and has been salted or sanded. Also, proper footwear is vital, winter boots with good traction should be worn in snowy conditions, a shoe bag can be utilized to carry a change of shoes once reaching the work area if needed.

And third, slow down. Pay attention to walking surfaces, when outside be aware of snow and ice, when inside look for wet areas around entrances. When you see a slip, trip, fall hazard; do something about it or report it immediately to protect others.

This information should be distributed regularly during the winter months to raise the awareness around potential slips, trips, and falls. This can be done using college newsletters, internal video monitors, email, and updated signage and posters. UH Walk Safe Campaign resources are available for use in this effort.

UH Resource: <https://www.unitedheartland.com/resources/campaign-walksafe/>

Stay safe out there, watch your step, and let’s take the “Fall” out of Fall-bruary!



## Best Legal Report

*presented by*



**JANUARY 12, 2022 | CLIENT ALERT**

### Health Plans, Health Insurers Must Cover At-Home COVID-19 Test Kits

On January 10, 2022, the Departments of Labor, Health and Human Services (HHS), and the Treasury (collectively, the Departments) issued a series of FAQs alongside another set of FAQs issued by the Centers for Medicare and Medicaid Services announcing that insurance companies and group health plans will be required to cover the cost of over-the-counter (OTC), at-home COVID-19 test kits starting January 15, 2022. Prior COVID-era legislation already mandates that group health plans and health insurance issuers offering group or individual health insurance coverage, including grandfathered health plans, provide benefits for certain items and services related to testing for the detection of COVID-19 or the diagnosis of COVID-19, when those items or services are furnished during the ongoing emergency period. The latest set of sub-regulatory guidance (on

***Click here to read entire article...***

**DECEMBER 28, 2021 | CLIENT ALERT**

### EEOC Releases Guidance on When COVID-19 is a Disability under the Americans with Disabilities Act

On December 14, 2021, the Equal Employment Opportunity Commission (the “EEOC”) updated its COVID-19 Technical Assistance Guidance to confirm that COVID-19 or a post-COVID-19 condition may sometimes qualify as a disability under the Americans with Disabilities Act (the “ADA”).

The guidance explains that COVID-19 can meet any of the three definitions of “disability” under the ADA (i.e., having an “actual” disability, having a “record of” a disability, or being “regarded as” an individual with a disability), depending on the facts of each situation. However, not every applicant or employee with COVID-19 meets the definition of disability. Each situation must be looked at using the ADA’s case-by-case approach to determine if an applicant’s or employee’s condition meets one of the definitions of disability.

***Click here to read entire article...***