



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

VOLUME 18 • ISSUE 8 • FEBRUARY 2023

# THE Incident REPORT

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

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## The DEC Page 2022 Q4 Commercial Insurance Marketplace

Steven Stoeger-Moore, President

The fourth quarter (Q4) of 2022 reflects an ongoing trend of moderate rate increases across most lines of commercial coverage.

According to MarketScout, Q4 increases of 5.1% is the composite rate for US commercial insurance. 2022 marks the 6th straight year of commercial rate increases. According to MarketScout data, the Q4 rate increase for Property is 9.3%; General liability rose 6.7%; Professional Liability increased by 5.3%; Directors and Officers coverage is up 6%; and Cyber insurance rates rose by 20%.

While there is recognition of rate moderation, the continuing upward trend is expected to be impactful through 2023. Workers' Comp projects favorable ratings with decreases for Wisconsin. Based upon the WCRB rate structure, it is expected the colleges will enjoy a 6% decrease in rates for the 07/01/2023 renewal.

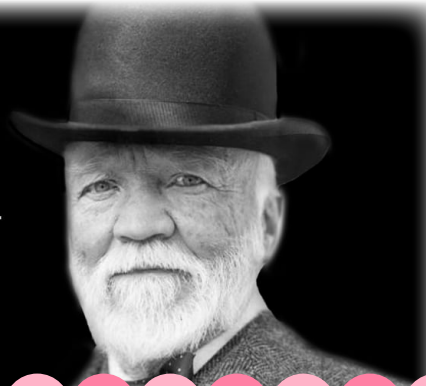
Be assured DMI is working diligently behind the scenes to achieve the most favorable rates possible. During the April Board meeting, the Directors will formally adopt rates for the 07/01/2023 renewal. Stay tuned after the April 20th Board meeting.

Thanks to everyone for your cooperation with the underwriting renewal submittal activities. The information collected 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.

Teamwork is the ability to work **together** toward a common vision. The ability to direct **individual** accomplishments toward organizational objectives. It is the **fuel** that allows common people to attain uncommon results.

-Andrew Carnegie



## Upcoming Events:

### DMI's Quarterly Board of Directors Meeting

April 20, 2023

Osthoff Resort - Elkhart Lake, WI

### DMI's Quarterly Joint Meeting of Risk, EHS, and Campus Security Managers

April 21, 2023

Osthoff Resort - Elkhart Lake, WI

More information to follow.

### DMI Annual Meeting

April 21, 2023

Osthoff Resort - Elkhart Lake, WI

For members planning to stay overnight, DMI has reserved a block of discounted rooms at the Osthoff Resort. To take advantage of the special 1-bedroom or 2-bedroom rates, you **MUST** book a room **no later than March 22, 2023**. If using the College's tax-exempt status, you need to bring a Tax Exempt Certificate with you to present during check-in. College ID will be requested as well.

To reserve a room:

1. Call 1-800-876-3399. Select prompt #1 and tell the reservationist you are with **Districts Mutual**, to receive the group rate and be placed in the DMI block of rooms.

or  
2. Go to [www.osthoff.com](http://www.osthoff.com). Once there, select "Check Availability" upper right-hand corner. Select the "season" of your stay. Select arrival & departure dates and click "Next" at the bottom of the page. Enter your name and email address. An info page will populate. Below the "dates/accommodation/adults/children section" type in DMI's group code in the Group ID box, (**Code #2085**) and your reservation will be linked to "**Districts Mutual '23**" - our assigned block of rooms. **Special advisory note:** The Osthoff Resort website is very particular if the info doesn't 100% match what their Property Management System shows internally.

# 10-43

(for your information)

## Swatting the Most Annoying Trend

Brooke Bahr, DMI Campus Security Consultant

This past summer we saw many incidents of swatting happening at institutions of higher education in Wisconsin and across the country. Swatting is defined by the FBI as placing a 9-1-1 call to report a fake emergency to get emergency response.<sup>1</sup> Some of the Wisconsin technical colleges were impacted by hoax bomb threats and this type of swatting can cause serious disruption to the campus environment. Some of these hoax calls resulted in building closures, evacuations, and cancellation of classes. Twenty eight (28) states reported swatting calls during the two months of September and October 2022 alone.<sup>2</sup>

There is a lot of debate about why Swatting numbers are increasing. Many of the hoax bomb threat calls this past summer and fall ended up originating from Ethiopia. Swatting calls happen for varied reasons. Some calls are placed with the intention to disrupt testing, and some are intended to test police response when planning for a more serious criminal or terrorist incident. Most of the time, the reason isn't obvious, and the intent isn't discovered until after the situation is over.

So what do we do about this trend? The top action item for the Colleges is to ensure employees know what to do if they receive a call reporting a situation such as a bomb threat. Plans should define what employees, who receive a call, should listen for, what they should ask, and who they should report the call to? Many of the colleges have information on a bomb threat response in their Emergency Procedure Guides and it is timely to review what is already in place.

A question I would pose to decision makers is, do you know the levels of threat and what type of response is necessary for each level of threat? If decision makers don't have a solid answer, there are great resources available through the Office of Bomb Prevention (OBP). OBP is currently offering

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



## Grants Finder Tool

Brooke Bahr, DMI Campus Security Consultant



By this time, you have had over a month to get into the swing of 2023. Many of the same concerns from last year have continued forward with fewer funding opportunities. Gary Sigrist, the CEO and President of Safeguard Risk Solutions commented on this topic in Campus Safety

Magazine, and was willing to share his thoughts with us as well:

“Legislation and funding for school safety will continue to make a difference, but schools will need help in finding the right solutions for their school community.

We are starting to see states providing legislation and funding that can make a real difference in school safety (and security). The Ohio Attorney General's Office provided funding for Law Enforcement Officers to receive training in conducting Security and Vulnerability Assessments for their local schools. Ohio's 133rd General Assembly enacted House Bill 123, the 'Safety and Violence Education Students (SAVE Students) Act,' regarding school security and youth suicide awareness education and training...”

Gary speaks from his knowledge of Ohio and his region. But his message really points to the fact that schools need to keep their eyes open for grant opportunities to enhance safety and security. States are focusing on how to reduce violence, so we can expect to see some available funding in this new year. Also discussed in a number of publications this month was the [school safety.gov grant finder](#). This grant finder helps find funding opportunities that apply to your institutions simply by taking a quick quiz.

In 2023, let's become funding finders to maximize the Wisconsin Technical College Security postures and not break the bank!

## DMI Presents... Topical Snapshots

### “Automated External Defibrillator (AED)”

presented by  
Willie Henning, DMI  
Environmental Health & Safety  
Consultant



To view the video click here.

Just a reminder, if you have a “hot topic” or maybe a not-so-“hot topic” that should be covered in a Topical Snapshot presentation, please contact this office or the appropriate topic-specific DMI Consultant. We strive to provide information that is relevant, current, and valuable to you. Let us know how we may be of service.