



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

VOLUME 19 • ISSUE 7 • FEBRUARY 2024

THE Incident REPORT

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

212 West Pinehurst Trail | Dakota Dunes, SD 57049 | DistrictsMutualInsurance.com | 605.422.2655

The DEC Page 2023 Q4 Commercial Insurance Marketplace

Steven Stoeger-Moore, President

The fourth quarter (Q4) of 2023 reflects an ongoing trend of moderate rate increases across most lines of commercial coverage.

The Q4 (October, November, December 2023) commercial market recorded a 3% increase marking the 25th straight quarter of rate increases. Rate increases are described as “moderate”, as single-digit increases are noted as compared to high single-digit or double-digit increases seen in past quarterly reports. The moderate rate increases are due in part to inflation and the severity of claim losses.

The biggest market challenges are focused on property and cyber risks. These two risk exposures pose similar concerns focusing on frequency and severity of loss. In the property market, claims are driven by natural catastrophes including flood, fire, and wind damage. In the cyber market, the ongoing sophistication of the “bad actors” is creating a severity in exposure.

While there is recognition of rate moderation, the continuing upward trend is expected to be impactful through 2024. WI Workers’ Comp. projects favorable ratings with decreases for Wisconsin. Based on the WCRB rate structure, it is expected the colleges will enjoy an 11% decrease in rates for the 07/01/2024 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 07/01/2024 renewal. Stay tuned after the April 26th 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.

Looking forward to seeing you soon.

Special Thanks
to all the Colleges for your assistance in providing your respective underwriting data.

Upcoming Events:

- March 27 | Cut-Off Date (discounted room rates)**
Kress Inn, Book your room now!
- April 17 - 19 | DMI Risk Mitigation Forum**
20th Anniversary Celebration
FK Bemis Conference Center, De Pere, WI
Registration Information to Follow

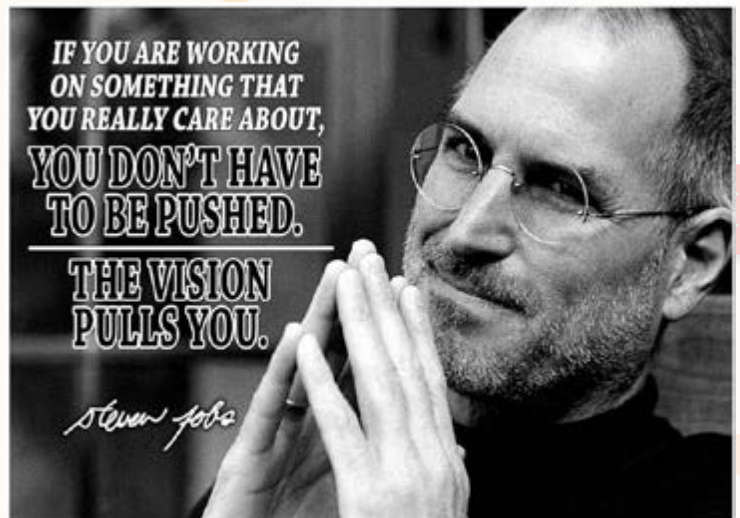
DMI Presents... Topical Snapshots

“2024 DMI Risk Mitigating Forum”

This month’s DMI Presents... Topical Snapshots is provided by EHS Consultant, Willie Henning. This month’s EHS message is a little different than normal, and is for everyone!



To view the video click here.





Streamlining Campus Parking with License Plate Recognition Technology

Lance Klukas, DMI Security Consultant

Campus security is entering a new era of efficiency and effectiveness with the advancements of License Plate Recognition (LPR) technology. This innovative system isn't new, but promises to revolutionize parking management on campus, enhancing security and providing valuable insights into parking patterns and usage. Not only can it help manage parking, but this technology can be proactive for security as it could alert staff that someone of interest, such as a banned student, is on campus.

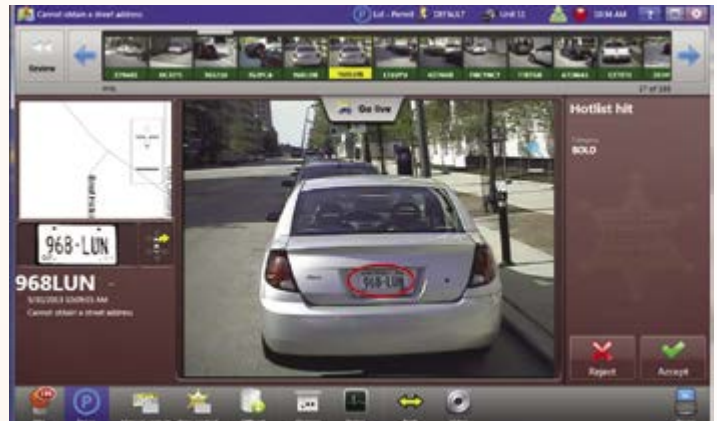


Typically, the first phase involves installing high-tech cameras at key points across the campus, including parking lot entrances and exits, alongside main roads, within parking garages, and even mounted on patrol vehicles. These cameras are linked to LPR software capable of accurately reading and interpreting license plate numbers under various conditions.

Database Management for Enhanced Security

A central database will store all license plate data, maintaining records of authorized vehicles and parking permit holders. This system plays a crucial role in security, allowing for the quick identification of unauthorized or suspicious vehicles on campus grounds. Therefore, LPR technology automates much of the parking management process. The system grants access to vehicles with valid permits while restricting unauthorized vehicles. This automation extends to monitoring time-limited parking zones, ensuring adherence to campus parking policies.

A key benefit of this system is its ability to promptly identify parking violations. Campus security can efficiently enforce



regulations, addressing issues such as illegal parking or permit violations, thereby maintaining order and ensuring fair use of parking resources. The LPR system will seamlessly integrate with existing campus systems, including security protocols and payment processing for parking fees. This integration enhances the overall efficiency of campus operations.

The data collected by the LPR system offers analysis into parking trends. This information is vital for making informed decisions about future parking infrastructure and policy changes, ensuring that campus parking resources meet the evolving needs of students, employees, and visitors.

Privacy and Legal Compliance

We are aware of privacy concerns; however, many systems are

[Click here to read more](#)



Cold Stress

Willie Henning, DMI Environmental Health & Safety Consultant

Cold Stress Can be Prevented

It is important for employers to know the wind chill temperature so that they can gauge workers' exposure risk better and plan how to safely do

the work. It is also important to monitor workers' physical condition during tasks, especially new workers who may not be used to working in the cold, or workers returning after spending some time away from work.

The National Oceanic and Atmospheric Administration (NOAA) Weather Radio is a nationwide network of radio stations broadcasting continuous weather information from the nearest NWS office. It will give information when wind chill conditions reach critical thresholds. A Wind Chill Warning is issued when wind chill temperatures are life threatening. A Wind Chill Advisory is issued when wind chill temperatures are potentially hazardous.

Who is affected by environmental cold?

Environmental cold can affect any worker exposed to cold air temperatures and puts workers at risk of cold stress. As wind speed increases, it causes the cold air temperature to feel even colder, increasing the risk of cold stress to exposed workers, especially those working outdoors, such as recreational workers, snow cleanup crews, construction workers, police officers and firefighters.



Risk factors for cold stress include:

- Wetness/dampness, dressing improperly, and exhaustion
- Predisposing health conditions such as hypertension, hypothyroidism, and diabetes
- Poor physical conditioning

What is cold stress?

What constitutes cold stress and its effects can vary across different areas of the country. Increased wind speed causes heat to leave the body more rapidly (wind chill effect). Wetness or dampness, even from body sweat, also facilitates heat loss from the body. Cold stress occurs by driving down the skin temperature, and eventually the internal body temperature. When the body is unable to warm itself, serious cold-related illnesses and injuries may occur, and permanent tissue damage and death may result. Types of cold stress include: trench foot, frostbite, and hypothermia.

How can cold stress be prevented?

Although OSHA does not have a specific standard that covers working in cold environments, under the Occupational Safety and Health Act (OSH Act) of 1970, employers have a duty to protect workers from recognized hazards, including cold stress hazards, that are causing or likely to cause death or serious physical harm in the workplace.

- Employers should train workers. Training should include:
- How to recognize the environmental and workplace

[Click here to read more](#)