



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

2025 Q4 Commercial Insurance Marketplace

The fourth quarter (Q4) of 2025 reflects a softening of rate increases across most lines of commercial coverage.

The 2025 Q4 (October, November, December) commercial market is described as relatively flat. Rate increases are described as “moderate”, with single-digit increases noted. The moderate rate increases are due in part to inflation and the relative severity of claim losses.

The biggest market challenges continue to be property and cyber risks. These two risk exposures pose similar concerns focusing on severity and frequency of loss. In the property market, claims are driven by natural catastrophes including floods, wildfires, and convective storms. It is worthy to note the lack of 2025 hurricane related damage has a positive impact on the property market. In the cyber market, the ongoing sophistication of the “bad actors” continues to create severity in exposure.

While there is recognition of rate moderation, this trend is expected to be impactful through 2026. Wisconsin Workers’ Comp. projects increased ratings. Based on the WCRB rate structure, it is expected the colleges will see a 7.2% increase in rates for the 07/01/2026 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 07/01/2026 renewal. Stay tuned after the April 22nd Board meeting for rating related information.

Thanks to everyone for your cooperation with the underwriting renewal submittal activities. Special recognition goes to Fox Valley Technical College for being the first college to submit their completed underwriting forms. The information collected is vital and essential for DMI to properly rate the seven insurance policies we issue. Compliments to Kay Hannah and Suzette Harrell for coordinating the renewal process.

Looking forward to seeing everyone at the Risk Mitigation Forum!

“
How Wonderful
It Is That Nobody
Need Wait a Single
Moment Before
Starting to Improve
the World.
”



- Anne Frank

DMI Presents... Topical Snapshots

“A Special Announcement”

By Brooke Bahr,
DMI Emergency Management
Consultant



To view the video click here.

Want to know more? Check out the video.

SAVE THE DATES

APRIL 22 - 24, 2026

DMI Risk Mitigation Forum and Annual Meeting

Held at St. Norbert College
FK Bemis International Conference Center
100 Grant Street, De Pere, WI

Click for more detailed information

April 22 - Board of Directors Meeting

April 22 - (1 pm - 4:45 pm) Combined EH&S, Campus Security & Emergency Mgmt. Meeting

April 23 - Risk Mitigation Forum Sessions, Annual Meeting, Social Networking, all meals (Breakfast, Lunch, Dinner), and Dinner Awards Program.

April 24 - Breakfast, Risk Mitigation Forum Sessions run until noon

ACCOMMODATION: Kress Inn, 300 Grant Street, De Pere, WI

Discounted room rate cut-off date: March 24, 2026

Click for Online Reservation Link



Breaking the Bystander Curse

Brooke Bahr, DMI Emergency Management Consultant

On New Year's morning at a Swiss ski resort, sparklers ignited a fire inside a bar. Videos of the incident circulated widely last month and prompted an

unsettling question: with 156 young people in the bar, why did only one person attempt to extinguish the fire while so many others recorded it on their phones?

Three factors commonly contribute to situations like this. First, people often assume someone else will intervene—a phenomenon known as the *bystander effect*—which reduces their sense of personal responsibility. Second, in frightening situations, the brain may create a psychological buffer to manage fear. Viewing events through a phone screen can distance individuals from reality, making the experience feel more like observation than participation. Third, people are constantly exposed to dramatic content through social media, streaming platforms, and news outlets. As a result, even serious events such as fires may feel normalized or less urgent than they truly are.

With this in mind, how can we shift mindsets so individuals take these situations seriously? Most people learn best through practice, which is why colleges regularly conduct emergency drills—and these efforts are effective.

Equally important is social learning theory. Young adults often model their behavior after their peers, which helps explain why FEMA has emphasized youth involvement in emergency response through the National Youth Preparedness campaign launched in 2015.

Colleges have a significant opportunity to embrace and empower young leaders to play a more active role. Emergency management programs should involve students in drills, training, and peer-to-peer messaging around emergency preparedness. Framing emergency response as a collective movement rather than a lecture is essential.

When young leaders take ownership of the message, it cuts through the bystander effect, replaces dissociation with agency, and transforms “someone else will handle it” into “we’ve got this.” The disaster in Switzerland should serve as a wake-up call, reminding us that students are not the problem—they are the solution to the emergency management challenge.



Overlooked Construction Details that Can Undermine Campus Security at Technical Colleges

Lance Klukas, DMI Security Consultant

Campus construction is usually seen as progress. New buildings and renovations are meant to improve learning spaces, accessibility, and campus life. But when security is not intentionally addressed during planning and construction, these projects can introduce risks that last long after the work is complete. Many campus security vulnerabilities are not the result of complex threats. They stem from routine design decisions where safety, emergency response, and risk management were not part of the conversation early enough. This is especially true for open-access and commuter campuses, where buildings are designed to be welcoming and accessible for extended hours.

Below are several construction-related details that are often overlooked by designers and architects but can negatively affect campus security:

Sightline and Visibility

Recessed entrances, decorative walls, heavy landscaping and angular design elements of buildings all create blind spots. Blind spots reduce the potential effectiveness of security cameras, hinder the ability of staff or police to visually survey an area, and can make it easier for unauthorized individuals to enter a

[Click here to read the article](#)

eRiskHub[®]

Announcement

Deploying AI Tools in Your Organization?

Get practical guidance with your new AI playbook

AI is transforming how organizations work—but it's also introducing new cyber risks many teams aren't prepared for.

To help you stay prepared, your DMI eRiskHub[®] now includes a new **AI Risk Playbook**, containing practical, step-by-step guides to understanding and managing the six core areas of AI risk.

Each section offers short, actionable recommendations you can use right away—**no technical background required**.

Log in to your eRiskHub[®] today through the link on the DMI website under the My College landing page. Explore the new AI Risk Playbook under “Cyber Tools” in your main menu.

Inside the Hub, you'll find clear guidance on:

- Policy & governance recommendations
- Data security and protection considerations
- Deploying AI with ethical & responsible best practices
- How to assess and monitor AI cyber risk for your organization
- Understanding third-party AI applications & vendor oversight
- Tracking legal, regulatory, and reputational considerations

Learn More in eRiskHub[®]