



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

THE Incident REPORT

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

VOLUME 18 • ISSUE 7 • JANUARY 2023

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The DEC Page Underwriting Insurance Renewal Data for 2023

Steven Stoeger-Moore, President

The past practice of DMI has been to utilize the January quarterly meeting of the Risk Manager representatives as a “kick off” to gather the college’s underwriting information for the July 1 renewal. During the January 13th Risk Manager meeting, the colleges received numerous documents to carefully review. These documents provide vital information used by DMI to accurately rate the exposures associated with Liability, Worker’s Compensation, Auto, Cyber, and Property. This data will provide the information foundation for DMI to draw upon to assess the exposures and respond with appropriate risk transfer options.

For the second year in a row, the Submit platform will be utilized by the colleges to report various exposure data. Continued modifications were made to the Submit platform since last year, thus allowing the Colleges to complete all but one worksheet, along with the RiskPartner Questionnaire in the Submit platform. If you have questions regarding the use of the Submit software platform, kindly contact Kay Hannah at (262) 792-2217 or kay_hannah@ajg.com. For support of the RightSignature platform used to sign and submit the Business Income Worksheet, kindly contact Suzette Harrell at (712) 253-8333 or suzette@districtsmutualinsurance.com.

As of this writing, the greater commercial marketplace remains challenging. The WI Workers’ Compensation rates have changed as follows: Class code 8868 is decreasing by 6%. Class code 9101 is decreasing by 7%.

The cumulative impact of the above class code decreases resulting in an overall rate decrease of 6%. The cyber liability marketplace continues to be in flux.

Higher premiums are expected due to the increase in the frequency and severity of losses, specifically associated with ransomware. Given the projections of

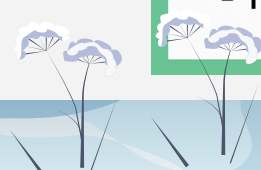
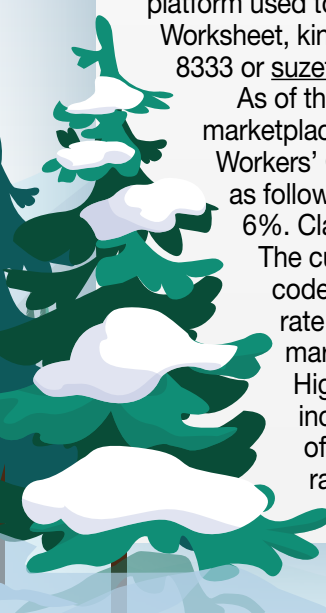
this market, a 20% increase in premium is estimated. The commercial liability market is stabilizing, and the rate increase for the casualty market is estimated at 10%. The commercial property market may become the most challenging due to the frequency and severity of loss. At this time, premium increases of up to 10% (or greater) may be the result of market changes.

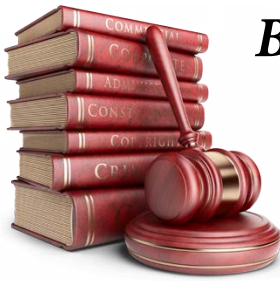
DMI will be thoroughly reviewing all the underwriting data submitted through the Submit platform. DMI will be closely monitoring market conditions as well. During the April 20th-21st quarterly meetings, the July 1, 2023 renewal terms and conditions will be reviewed and presented to our college members.

Your assistance is essential for timely completions and return of all the underwriting forms. Kindly note the date of return for underwriting information is **Friday, February 3, 2023.**

If you have questions, please be in touch as we work collaboratively towards the July 1, 2023 renewal.

" ONLY THOSE
WHO WILL
RISK GOING
TOO FAR
CAN POSSIBLY
FIND OUT
HOW FAR ONE
CAN GO."
- T. S. ELIOT





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DMI Presents... Topical Snapshots

“Who Me?”

presented by
Joe DesPlaines, DMI Business Continuity and Crisis Response Consultant



[To view the video click here.](#)

This month’s DMI Presents... Topical Snapshots is from DMI Business Continuity and Crisis Response Consultant, Joe DesPlaines, titled “Who Me?” Joe sits down with Gary Langsdale, Education Manager, URMIA, to find out his best lessons learned from a 45-year career in Risk Management. The wisdom Gary imparts are lessons we can all live by. In fact, you will find that he still practices what he advises ~ particularly with his 4th lesson learned!

The DMI Presents... Topical Snapshots are brief (5 - 10 minute) videos recorded by the DMI Consultants advising on topical risk mitigation. If you miss an episode, you will have the opportunity to review the Snapshot(s) anytime at your leisure from the DMI website. Password access is required to log into the website to view the videos. If you have questions regarding access to DMI’s website, please contact suzette@districtsmutualinsurance.com.



Shovel Snow Safely

Written by Willie Henning, DMI EHS Consultant

Welcome to winter in Wisconsin, in the last few days we have had it all, rain, sleet, snow, melting and freezing. This is a nasty recipe full of hazards related to slip, trip, fall, and injuries related to the removal of wet, heavy snow. Today, let’s focus on how to shovel snow safely, these tips should be considered for the safety of buildings and ground crews, maintenance employees, custodial groups and your personal safety at home as well.

While snow shoveling may seem like a simple task, it’s important to take it seriously and to consider snow shoveling safety as you prepare. You may not have considered taking precautions against cold stress, soft tissue injuries and cardiac stress, and these can lead to hypothermia, lower back pain after shoveling and even heart attacks.

In preparation for snow shoveling activities, dress in layers and in proper cold-weather gear such as insulated boots and wool socks to stay warm. This can help prevent injuries that can come from cold stress. Also, take precautions to protect your heart when choosing the best time to shovel:



- Avoid shoveling immediately after waking up, because blood is more prone to clotting earlier in the morning, wait at least 30 minutes and warm up first.
- Avoid shoveling after eating a big meal, because blood goes to your stomach and away from your heart.
- Avoid shoveling for 60 minutes after drinking coffee or smoking and

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