



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

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

## The DEC Page Underwriting Insurance Renewal Data for 2024

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 12th 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 third 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 is in transition. The Wisconsin Workers’ Compensation rates have changed as follows: Class code 8868 is decreasing by 13%. Class code 9101 is decreasing by 7%. The cumulative impact of the above class code decreases result in an overall rate decrease of 11%. The cyber liability marketplace is stable at present. However premiums are expected to rise due to the frequency and severity of losses, specifically associated with ransomware. Given the projections of this market, a flat to 10% increase in premium is estimated. The commercial liability market is stable with the rate increase for the casualty market estimated at 10%- 15%.

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 15% 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 Risk Mitigation Forum meetings, the July 1, 2024 renewal terms and conditions will be reviewed and presented to our college members.

Your assistance is essential for timely completion and return of all the underwriting forms. Kindly note the date of return for underwriting information is **Friday, February 2, 2024.**

If you have questions, please be in touch as we work collaboratively towards the July 1, 2024 renewal.

### DMI Presents... Topical Snapshots

Topical Snapshots are a brief presentation on College “risk mitigating” subjects to assist in daily College activities. The DMI Consultants keep abreast of current college-related risks and report on best practices and recommendations to manage risks.



To view the video click here.

#### “Disclosure Requirements for Sex Offenders on Campus”

This month’s DMI Presents...Topical Snapshots is provided by Campus Security Consultant, Lance Klukas. His “Disclosure Requirements for Sex Offenders on Campus” is a brief guide from a legal perspective that examines questions regarding regulatory, posting, and open records request requirements.

**“The pessimist sees difficulty in every opportunity. The optimist sees opportunity in every difficulty.”**

~ Winston Churchill





# The Next Big Risks

Brooke Bahr, DMI Emergency Management Consultant

Looking ahead to the new year, educators and administrators often find themselves wondering about what is ahead in the year to come. Many of the risks are similar to the past year, but with a bit of a different flavor. As plans

for the best use of mitigation resources and focus on how to best serve your communities are evaluated, a few topics stand out for consideration.

- 1) **Cyber Attacks** are still one of the most concerning risks for 2024 because the state of cyber continues to evolve. Threat actors are becoming more sophisticated and better at doing what they do. A large percentage of threat actors are using Artificial Intelligence (AI) and machine learning (ML) to find targets quicker and to locate vulnerabilities. Although we may have seen a slight decrease in cyber concerns during the last few months, it is likely temporary and directly related to unrest in the middle east. We should continue to expect threat actors will target higher education throughout 2024.
- 2) **Violence on campus** continues to be a valid concern. Political unrest and differing ideological views are likely to continue promoting difficulties for higher education. Events of civil unrest have led to violence in communities and is a serious consideration when discussing violence on campus. Active threats are also risks needing college attention and continued planning. Incidents in 2023, have manifested new trends and require a need for Behavior Intervention to continue and in some cases expanded.
- 3) **Public Health** concerns are not going away. Long term impacts of the pandemic as well as future public health emergencies continue to be spotlighted. Mental Health concerns also continue to be a hot topic for the upcoming year.

- 4) What I call, **"Keeping up with the Joneses"**, refers to rapidly advancing technology. This technology causes challenges for colleges and requires adaptation to be competitive and to keep up with industry standards to maintain relevancy. Some technologies may disrupt traditional models that educators have followed for instruction. Artificial Intelligence (AI) and automation are likely to cause changes in the types of programs most relevant on campuses.
- 5) The **Changing dynamic of work** and how we define work roles is going to impact higher education. Higher education will need to consider new ideas in recruiting, hiring, retaining, and planning for turnover in staff. As high rates of employee turnovers continue, how is the culture of the college changing and is there a way to prevent disruption to student learning? Additional thought should be given to whether college policies and rules adequately encompass continuing hybrid work/ educational environment in the example areas of Title IX, regulatory requirements, providing response in emergency situations, employee/student conduct concerns, etc. In addition, hybrid work discussions should include the student environment in the areas of code of conduct, classroom management, and expectations.
- 6) **Code of Conduct** will be a hot topic in 2024. Not only have concerns been expressed on how the code of conduct is being applied to hybrid and virtual environments; national discussions on how the code of conduct applies to incidents of harassment have taken place. While promises of changes to Title IX and the Clery Act continue to be deliberated, questions about response to incidents, investigation, and adjudication are ongoing. These top 6 risks for 2024 are meant to help focus efforts and conversations throughout higher education communities during the year.



# Why Provide Good Housekeeping Training

Willie Henning, DMI Environmental Health & Safety Consultant

January signals a fresh start, a time of new goals, resolutions or maybe a "cut the clutter" initiative. As we move into 2024, maintaining a clean and organized workspace should be a priority. Consider providing some Good Housekeeping Training. Too often, good housekeeping isn't addressed during on boarding or even in refresher trainings. It's also commonly overlooked or gets pushed aside in favor of other trainings that are required or take a higher priority within the organization.

Let's face it: for most people, cleaning up has been a dreaded chore since childhood, regardless of the attempts by many children's television shows to serenade viewers with clever songs to make clean up just as much fun as playtime. In the workplace, there usually aren't cleanup songs,

and it can be very easy to let a mess accumulate when deadlines need to be met.

Introducing good housekeeping as an independent program and conducting a separate training for it adds one more thing to schedules and can sometimes be viewed by employees as a punishment. However, incorporating it into other trainings makes it a component of those already existing programs.

*Good housekeeping training plays a critical role in minimizing material handling incidents, boosting morale, and cultivating a healthier environment for all.*

Keeping workplaces tidy does more than provide a morale boost. It also helps to reduce risk by eliminating hazards that are caused by clutter and unorganized spaces.

## Slips, Trips and Falls

Slips, Trips, and Falls has been the leading work comp claim for the Wisconsin Technical Colleges for the last 20 years. While many people anticipate icy patches on sidewalks during winter months or water on the floor in a wet area, most storage areas are generally thought of as dry places.

This can cause employees to let their guard down. However, wet weather seeps in at entry doors, dock doors, and sometimes containers leak, creating spills in and around aisles. When water accumulates on a walking working surface and spills are left to spread, the risk of injuries increases.

These risks can be anticipated in most areas of a facility. However, because they don't happen every day, even when plans and procedures are in place, and even if employees have been trained to clean them up promptly, cleanup may not be a common part of the daily routine.

Same-level fall awareness can be included with fall-from-height training. Incidental spill cleanup is a good fit for inclusion with

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