



**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 1 • JULY 2022

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## The Dec Page

Steven Stoeger-Moore, President

The July 1, 2022 renewal begins our 19th year of collaborating with the sixteen (16) WI Technical Colleges.

The DMI model continues to be a thought leader in the higher education sector. To date, DMI has saved the WI Technical Colleges \$21 M in premiums when compared to the greater commercial marketplace. Our focus on supporting the Colleges' local risk mitigation efforts has resulted in over \$8 M in Value-Added Services. The DMI consultant team continues to excel at providing targeted subject matter expertise to the Colleges.

The 07/01/22-23 renewal continues to reflect the challenging commercial marketplace. The market update data shown below compares the 2022 General Marketplace; the 2022 Higher Education sector; and the 2022 DMI Renewal results. As the data reflects, DMI renewal rate results for our issued coverage is highly competitive.

The DMI renewal rate for cyber liability is worthy of note. While our renewal rate rose 20%, the greater marketplace and higher education data reflects significantly higher renewal premiums. *The DMI renewal rate for the cyber coverage is the lowest rate of increase seen in any published data.*

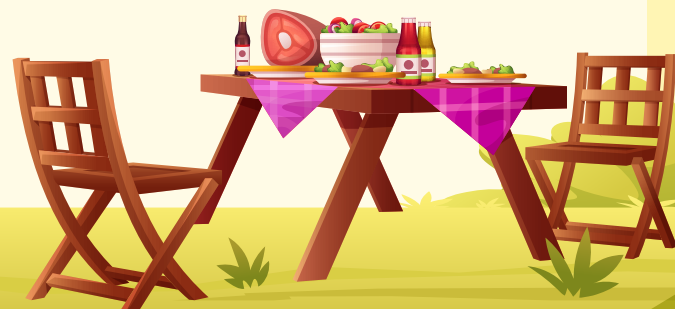
There is more good news to share regarding the coverage terms and conditions at renewal. Deductibles, by lines of coverage, remain unchanged. Available coverage limits remain as expiring. There was no loss of various sub-limits included in the policies. Given the restrictive and selective underwriting that earmarked this renewal, achieving status quo is a significant accomplishment.

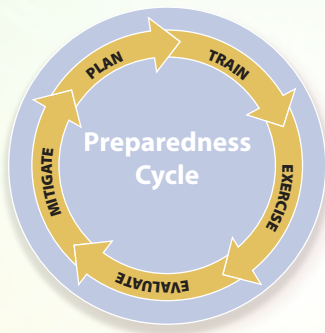
MarketScout (a reputable industry data analysis) just released the Q2 property/casualty industry results (Q2 includes the months of April, May, and June). Overall the industry rates increased by 5.9%. This marks the 19th consecutive quarter of rate increases. Rate increases are expected to continue moderately for the remainder of 2022. This likely means the rate challenge for the 07/01/23 renewal will still be part of the conversation. DMI will keep you in the know regarding conditions of the greater insurance marketplace.

Rest assured, our focus remains to serve as a risk resource and a collaborator with the Colleges. My best to you.

*Steven*

	2022 General Marketplace	2022 Higher Education	07/01/22 DMI Renewal Results
<b>PROPERTY</b>			
Non cat-exposed Risks	+10% to 22%	+Flat to 8%	4.8% - Property 15.4% Equip. Breakdown
<b>CASUALTY</b>			
General Liability	+2% to 12%	+5% to 12%	9.1%
Auto	+5% to 19%	+Flat to 5%	0%
<b>EXECUTIVE RISKS</b>			
Educators Legal Liability	N/A	+10% to 20%	9.5%
Cyber	+50% to 100%	+40% to 90%	20%





# How to Make Decisions in a Crisis

Joe DesPlaines – DMI Business Continuity/Crisis Response Consultant

Reproduced with Permission Of The Author, By Bill Coletti, Founder and CEO, KITH

Over the past three years, I have gotten to know Bill Coletti, the Founder, and CEO of KITH, and have been consistently impressed with his knowledge and skill. Attached is an example of his ability to craft his guidance in basic terms. This article is “How to Make Decisions In A Crisis” and as Bill explains:

“Speed is at a premium at the outset of a crisis, and I’m a firm believer that being able to trust your gut and having good pattern recognition helps you build that speed.

But I also know that once you get deeper into the response, the challenges are more complex, and patterns become less clear, so you need a better way to make decisions.

Avoid getting bogged down or distracted and put a decision-making process in place instead.”

Click here to read entire article...



# DMI Presents... Topical Snapshots

## “R - is for Retirement”

presented by Joe DesPlaines – DMI Business Continuity/Crisis Response Consultant

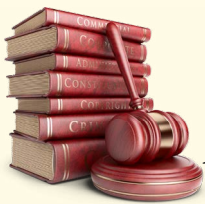


To view the video click here.

Snapshot(s) are viewable anytime through the DMI website, password access required. Contact this office if access help is required.

“Freedom consists not in doing what we like, but in having the right to do what we ought.”

~Pope John Paul II ~



# Best Legal Report

presented by



Michael Best

JUNE 1, 2022 | PRESS RELEASE

# Wisconsin Supreme Court Denies Coverage for COVID-19 Losses

On Wednesday, June 1, 2022, Wisconsin joined a majority of jurisdictions in denying insurance coverage for COVID-19 losses under standard property insurance policies. See *Colectivo Coffee Roasters, Inc. v. Society Insurance*, 22 WI 36, §1. *Colectivo* was a class action case brought by bar and restaurant owners with property coverage through Society Insurance (“Society”), whose businesses were shut down as a result of public health orders related to the COVID-19 pandemic. The Plaintiffs sought coverage under property policies issued by Society, claiming that they suffered a “loss of” their property by the presence of Covid-19, and when government orders forced them to stop dine-in service.

The case was originally filed in Milwaukee County Circuit Court, where Judge Laura Gramling Perez denied a motion to dismiss filed by Society, holding that the presence of Covid 19 at the businesses, and the government orders prohibiting dine-in

service, caused a “loss of” property under the policies. Society filed an appeal of that non-final order, which the Court of Appeals accepted. The Wisconsin Supreme Court then granted a petition to bypass the Court of Appeals. The Wisconsin Supreme Court ultimately reversed the lower court, holding that the presence of Covid-19 at the businesses and the government closure orders did not qualify as a “loss of” covered property under the Society policies. The Court concluded, “as the overwhelming majority of other courts that have addressed the same issue have concluded, the presence of COVID-19 does not constitute a physical loss of or damage to property because it does not ‘alter the appearance, shape, color, structure, or other material dimension of the property.’” *Id.* at ¶ 13, quoting *Sandy Point Dental P.C. v. Cincinnati Insurance Company*, 488 F. Supp. 3rd 690, 693-94 (N.D. Ill. 2020).

