



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

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THE Incident REPORT

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Collaborators in Risk Management

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The DEC Page

Steven Stoeger-Moore, President

The July 1, 2024 renewal begins our 21st year of collaborating with the sixteen (16) WI Technical Colleges.

The DMI model is a recognized thought leader in the higher education sector. To date, DMI has saved the WI Technical Colleges \$22M in premiums when compared to the greater commercial marketplace. Our focus on supporting the Colleges' local risk mitigation efforts has resulted in over \$10M in Value-Added Services.

The 07/01/24-25 renewal continues to reflect the challenging commercial marketplace. The market update data shown compares the 2024 general marketplace; the 2024 higher education sector; and the 2024 DMI renewal results. DMI out performs our peer groups as so noted.

	2024 General Marketplace	2024 Higher Education	07/01/24 DMI Renewal Results
PROPERTY			
Non cat-exposed Risks	+5% to 15%	+10% to 25%	3.5%
CASUALTY			
General Liability	+8% to 15%	+12% to 20%	7%
Auto	+10% to 15%	+10% to 15%	7%
EXECUTIVE RISKS			
Educators Legal Liability	N/A	+15% to 25%	7%
Cyber	+Flat to 10%	+5% to 15%	-1%

The DMI renewal rate for cyber liability is worthy of note. Our renewal rate rose 0%. The greater marketplace and higher education data reflect significantly higher renewal premiums as reflected in the chart. The DMI renewal rate for cyber coverage is at the lowest rate of increase seen in any published data.

Cybersecurity

Cybersecurity remains a hot topic in all of higher education. While loss frequency is down (which is a good thing), the severity of loss is on the rise.

The colleges are markedly more prepared than just a few years ago. The colleges have invested their expertise and provided funding to strengthen cyber hygiene. The DMI Risk Management Project Award program has distributed \$1.8M to the colleges to specifically address cybersecurity matters of importance.

An Inside Higher Ed survey last fall found 82% of CIOs said they were "moderately", "very", and "extremely" confident that their institution's cyber security practices could prevent ransomware attacks – up from 73% in 2022. Cyber security budgets increased more than 70% in the last five years (Moody's).

With all the efforts made and the money invested, the colleges need to continue to be vigilant. The software company Malwarebytes called 2023, "the worst ransomware year on record for education", noting a 70% increase in reported attacks.

The colleges seek to be "open" and "accessible". The open culture may expose the college to a loss of control of various data. The colleges need for access may very well create internal and external gaps. What data or access is provided for faculty or students? What access is really needed for these groups? Creating an institutional cyber infrastructure that is "state of the art" should be the overall goal. This infrastructure may include cloud-based services along with artificial intelligence and machine learning. For further conversation on the topic of cyber security, please be in touch with the DMI Consultant Team.

Thank you for your continued confidence in DMI.

Steven

DMI Presents...Topical Snapshots

"Severe Weather"

This month's DMI Presents...Topical Snapshot is provided by Brooke Bahr on Wisconsin's severe weather and the introduction of Earthvisionz. Severe weather is just a part of living in Wisconsin. Bad weather is just going to happen here. Whether it is flash flooding, blizzards, freezing rain, wildfires, or just plain old heat index... it's happening at a campus near you. We obviously can't mitigate weather, but when a weather warning is issued getting timely and accurate alerts to take action, is critical. Where are you getting the information you need?



To view the video click here.





9 Tips for Choosing the Right AI-Powered Gun Detection System for Your School

Lance Klukas, DMI Security Consultant

This article from, [CampusSafetyMagazine.com](https://www.campus-safety.com), will guide you through the gun detection solution tender process, helping you select the most effective option for your educational institution



Gun violence in educational facilities has become a critical issue in recent years, leaving lasting impacts on communities, families, and the educational environment itself. The frequency and severity of these incidents necessitate robust security measures to protect students, staff, and visitors. This has led to a burgeoning interest in AI-powered gun detection technology as a potential solution capable of enhancing safety measures in mass shootings and individual firearm incidents.

However, with the array of offerings available, it can be overwhelming to select the optimal system to suit your needs. This article is designed to guide you through the gun detection solution tender process, helping you select the most effective option for your educational institution.

[Click here to read more](#)



Reminder To Replace Your Vehicle's Auto Insurance ID Card

The DMI 2024-25 Auto Insurance ID Card for your College has been posted to the DMI website and is available for download/printing and placing in all College-owned vehicles for 7/1/2024. To Access the ID Card, please log into DMI's website and open the "My College" page

1. click on the "Policy Information" category tab (left-hand column on the page) and then the "FY 2024-25" category tab
- OR
2. click on the "College Forms" drop-down box in the **QUICK LINKS** column found in the page's right-hand column.

The document can be downloaded and printed from either location. Please pass this information on to your colleagues who need it. Password access to the DMI website is required to obtain the Auto Insurance ID Card. If you have any questions, contact Suzette (suzette@districtsmutualinsurance.com)



Seven Indicators of a Strong Safety Culture

Willie Henning, DMI Environmental Health & Safety Consultant

Making positive organizational changes to a safety culture starts at the top, but a multitude of other college goals can make it difficult for a leadership team to prioritize its performance. One of the most critical components of a safety leader's role is incorporating safety into their college's culture. However, overall safety culture can be challenging to define, creating obstacles to measuring a successful integration. These best practices may help safety and risk managers verify the strength of their college's safety culture.

1. **College meetings are held to recognize safety efforts.**
Lunches, trainings, and college meetings can be used to enforce safety measures and compliment employees for their work towards achieving them, furthering organizational safety. Every opportunity to encourage the importance of following safety protocol with employees in combined meetings can help instill and reinforce a safety mindset in and throughout the college campus.
2. **Managers and supervisors participate in safety meetings.**
Building a safety committee that includes college stakeholders from a variety of departments and job levels can offer valuable input on the college's safety program. Ideally, managers are invested in the process, but it is also important to have supervisors, deans, and informal leaders participate due to their knowledge of day-to-day job duties and close working relationships with all employees. This will help ensure that the safety committee's efforts trickle down to the right segments of the college workforce.
3. **Leadership teams discuss safety in their meetings.**
Does executive leadership discuss safety concerns, accidents, and investigations within the college? If so, the tenor of the discussions within those meetings has a better chance of disseminating to the rest of the organization. To enforce

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