



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

VOLUME 22 • ISSUE 1 • JULY 2026

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

"Business Insurance" recently released the coverage rates for commercial insurance for May.

- Commercial auto rates are up 4.96%.
- General liability rates are up 5.28%.
- Commercial Property is up 6.71%.
- Workers' Comp. was noted as trending up by 1.3%.

I anticipate these rate increases, noted as "moderate," will continue to rise for July. DMI has announced our 07/01/2026 renewal rates. The rates for all lines of coverage except for Workers' Comp. are flat. Any premium increases are due to changes in exposure, not rate increases. The Workers' Comp. rates are set by the Wisconsin Compensation Rating Bureau (WCRB). DMI is obliged to use its rates for the Workers' Comp. coverage. The changes in the WCRB rates result in a 7.2% increase in Workers' Comp. premiums (assuming there is no change in the college's MOD Factor or Payroll). For the 07/01 renewal, DMI is holding rates for all lines of coverage except for Workers' Comp. The rate structure adopted by DMI for the July 1 renewal takes into account the budget challenges the technical colleges are facing. *This rating structure is unmatched in the greater commercial marketplace.* The financial strength of DMI creates the opportunity to hold the renewal rates at 0%. By most calculations, DMI has saved the colleges an estimated \$22M in premiums. As DMI enters our 23rd year of operation, *thank you for your ongoing collaboration.*

DMI Presents... Topical Snapshots

DMI Consultancy Services"

*By Steven Stoeger-Moore,
Risk Management Consultant*

This month's Topical Snapshot video by Steven Stoeger-Moore talks about the DMI Consultancy services.



To view the video click here.

eRiskHub®

**Access New Cyber Tips, AI Resources, and the
new eRiskHub® User Growth Kit!**

eRiskHub® has added to its platform updated training opportunities, continuing education offers, and additional tools and reports designed to support your underwriting, claims, and incident response needs.

Check out these new cyber resources

- Q1-Q2 Recaps & Recommendations from the Ransomware Advisory Board
- Actionable next steps for insurers AND cyber policyholders
- Located in the "Insurance Insiders" section
- AI Cyber Risk Playbook & Policy Template
- Practical guidance for ongoing education and risk management
- Located in the "Cyber Tools" section
- Essential Cybersecurity Controls Video Series
- Easy-to-follow recommendations for must-have cybersecurity controls
- Located in the "Essential Safeguards" section
- eRiskHub® User Growth Kit
- Access helpful resources to increase your eRiskHub® user adoption
- Located in the "Insurance Insiders" section

If you or a colleague don't have access to the eRiskHub, please reach out to Suzette at suzette@districtsmutualinsurance.com for instructions on obtaining login credentials for the DMI website and your "no password needed" access to eRiskHub.





Failure in Communication? Not today's Cyber Chaos!

Brooke Bahr,
DMI Emergency Management Consultant

Cyber attacks have a way of freezing people in place. To non-technical leaders in higher education, those responsible for safety, security, and risk, the threat often feels like an impenetrable black box. When notifications start pouring in, EOC teams instinctively hand the reins to IT, stepping back as if the crisis belongs to someone else. But here's the uncomfortable truth: this separation doesn't just slow response, it fractures it. Without shared understanding, coordinated messaging collapses, leaving campuses vulnerable precisely when clarity matters most.

That's why a recent tabletop at Northwood Technical College stood out. Facing a simulated cyber incident layered with a messy secondary crisis, the team didn't unravel. They thrived! The IT and Cyber experts didn't bury participants in jargon; they translated threats into plain, actionable language, outlining real options and limitations with calm precision. Meanwhile, EOC members knew their roles to a tee. They moved fast, made tough calls, and worked in genuine partnership with the technical team. The result? A response that felt decisive rather than reactive, even under compounded stress. Not to mention their new communications plan was top-notch!

Building on this success, DMI will be hosting Gallagher and Beazley to continue walking cyber and IT teams through the step-by-step process of what happens during a cyber crisis. Strengthening these partnerships and collaborating will continue to grow a powerful preparedness and response plan!

In high-stakes moments, the best teams are the ones who communicate clearly, trust each other's expertise, and decide boldly together. Preparation isn't about predicting every attack. It's about building the human muscle memory that turns potential panic into coordinated strength. The colleges that invest time and practice into this integrated approach won't just survive the next cyber storm. They'll thrive!



"The work of today is the history of tomorrow, and we are its makers."

—Juliette Gordon Low
founder of Girl Scouts of the USA



Managing Lithium-Ion Battery Risks

Willie Henning,
DMI Environmental Health & Safety Consultant

Managing Lithium-Ion Battery Risks

Lithium-ion batteries offer several operational benefits. However, these benefits come with possible severe risk exposures. There are likely several examples of Lithium-Ion Batteries on every college campus; let's look at how lithium-ion battery failure can be prevented through awareness, training, and storage practices.

Lithium-ion batteries provide rechargeable energy sources that are becoming the industry standard due to portability, lightweight designs, fast charging, and high-density energy capacities. As their use has expanded, so has a largely hidden exposure that many colleges may not fully appreciate or recognize. Lithium-ion batteries used in items like electric vehicles, power tools, lawncare equipment, and even laptops can become overheated when the battery experiences conditions like extreme heat, overcharging, a puncture, or a defect. While the likelihood of a battery-related incident may seem uncommon, the severity of failure can be significant.

Recognizing Lithium-Ion Battery Hazards

While there are benefits for the use of these batteries in several industries, there are also a handful of risks associated with these devices, including:

- High energy density in a small package.
- Rapid heat generation.
- Thermal runaways that can escalate fast, sometimes resulting in explosions.
- Fire that can spread from cell to cell.
- Reignition that can happen hours or days later.
- Toxic/flammable gas release.

Early warning signs of battery failure can include excessive heat, swelling, hissing sounds, smoke or vapor, and a strong chemical odor. If any of these signs are present, stop using the equipment, isolate it if safe to do so, and follow emergency procedures.

Safe Charging Practices

Lithium-ion batteries are embedded across countless industries, powering a multitude of devices such as bikes, phones, vehicles, medical equipment, power tools, and more. With a wide range of battery-powered devices, it is important to emphasize safe charging practices to reduce the risk of thermal runaway and equipment failure, which include:

1. Using manufacturer-approved chargers and charging stations only.
2. Enforcing prohibited practices (use of extension cords, damaged cables).
3. Monitoring during charging.
4. Training on how to respond if a charger faults or overheats.
5. Keeping charge stations clear of

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