



**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

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The DEC Page

Steven Stoeger-Moore, President

The process to renew DMI coverage is drawing to a close. The 2023/24 renewal policies are being assembled and reviewed for appropriate limits, endorsements, and deductibles. Your renewal policies are planned to be posted on your My College Page of the DMI website for access on Friday, June 30, 2023.

Auto ID cards for the 07/01/2023-24 renewal will be available on the My College Page by June 26th. Please plan to remove the “old” ID cards and replace them with a new Auto ID Card in all college owned vehicles. You can print your college’s renewal Auto ID Card from the My College Page on the DMI website.

The insurance marketplace remains challenging and evolving. The cyber liability line of coverage for now is stabilized. Underwriting requirements remain selective. The colleges experienced firsthand the need for additional underwriting information through their submittal of supplemental applications. The colleges were thorough and timely with their responses to the several requests for follow-up information. Thank you for your responsiveness.

In the general commercial insurance market, cyber liability premium quotes for renewal have ranged from +25% to over 40%. The DMI issued Network Security Policy (cyber liability) is being issued with a 0% increase in premium at renewal. This 0% increase in premium is unprecedented in today’s marketplace. The DMI issued Network Security Policy includes **no change** in the College’s current limit or deductible. Sub limits **have not** been impacted.

The 07/01/2023 property coverage renewal was a significant challenge. The property market has faced several large loss events (Hurricane Ian, for example). The property market challenges include frequency and severity of loss; inflation; labor shortages, along with higher wages and supply chain disruptions. These conditions have led to a dramatic increase in building construction or replacement costs. Due to the above criteria. Property rates are trending up. The 07/01/2023 property rate increased by 12.5%.

Since our 2004 startup, DMI has saved the colleges an estimated \$21M in premiums when compared with the greater insurance marketplace. In addition, DMI has provided over \$8M in Value-Added-Services. The technical college’s local foundations have received \$738,000 in unrestricted donations. Over \$4M has been distributed to the colleges through the Risk Management Project Award process. At the height of the COVID 19 pandemic, DMI provided \$50,000 to each college in a response and recovery initiative. For the past two years, DMI has provided premium relief in the amount of \$560,000.

As DMI begins our 20th year of partnership with the Wisconsin Technical Colleges, thank you for your continued collaboration, cooperation, and support.

All the best

DMI Presents... Topical Snapshots

“Distracted Driving”

presented by
Willie Henning, DMI
Environmental Health
& Safety Consultant

This month’s topic, “Distracted Driving”, is a good awareness reminder of safe driving practices for all of us, especially during the summer months. Check it out.



To view the video click here.

Upcoming DMI Quarterly Virtual Meetings

Due to the Colleges’ summer month on-campus work schedules, DMI has changed the planned date for its July quarterly meeting of Risk Managers, Campus Security Managers, and EH&S Managers. Please update your schedules accordingly.

Wednesday, July 19, 2023

Start time 9:00 am
Joint Meeting of Risk/Campus
Security/EH&S Managers

Thursday, July 20, 2023

Start time 9:00 am
DMI Board of Directors Meeting

Instructions for joining both virtual meetings will be sent separately via email and calendar event invitations.

***Special Note: College IT Managers** are requested to attend the July 19th Joint Meeting of Risk/Campus Security/EH&S Managers to provide a brief, verbal, completion report on their 2022/23 RMPA project. RMPA project contacts, if you are unable to join the meeting virtually, please plan on sending Suzette Harrell a video recording (mp4) of the project completion report by July 10th and she will play it on your behalf during the meeting. Reach out to Suzette if you have questions.



Thank you...

I can't believe this is my last TIR article! I've given this some thought and rather than write a final article about some aspect of Business Continuity or Emergency Response, I thought I would write a thank you for all you have done for me.

When I came to DMI, I was relatively new to higher education and even less knowledgeable about technical education. Yet, technical college folks welcomed me and helped with the transition. So, thanks for reaching out and being supportive to someone who looked and acted befuddled for the first 6 months on the job!

Steve was and continues to be an outstanding leader. Steve has a vision of how an insurance company can partner with clients for the benefit of all, and for 8 years I have seen his passion and creativity "up close and personal." Steve has made DMI so much more than the insurance company – he has walked the walk of a collaborator in risk management.

Early on in my tenure Tim Greene took me under his wing and acted as my coach and tutor. His knowledge, warmth, sense of humor and friendship went a long way to helping me adjust and contribute to DMI and the colleges. So, thanks Tim. There is not a day that goes by that I don't think about you and miss you.

Tim McNulty... Every organization needs a McNulty who can help prevent us from taking ourselves too seriously and finding some humor every day, despite how bad some of those days can be. Thanks for your friendship, Tim - I love you man!

Suzette is rock solid, and always positive. I don't think I have ever seen her upset or angry. She makes the DMI staff look good (a real challenge in my case) and works quietly behind the scenes to get a ton of stuff done in less time than it would take the rest of the DMI staff together. So, thank you Suzette, mostly for your computer problem solving and your positive attitude and outlook.

Willie "wild man" Henning has been my "go to guy" when I

wanted honest and frank feedback about an idea, an article, or an opinion. I could always count on Willie to be brutally honest, which made me better. And I also found Willie's calm demeanor, even when things were tense, to be inspirational. So, thanks Willie, for always taking my calls and telling me when I had crazy ideas.

I know Brook and Lance least as they are new; but what I do know is they are the face of DMI through the 20th anniversary and going into the next decade. So, thanks to the two of you – I feel like I am leaving my stuff in great hands.

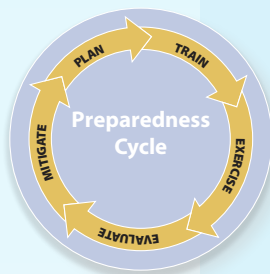
And to all the friends I have made at the colleges, thanks for your hard work and commitment and willingly working with me. Thanks for taking time to talk, problem solve, share a meal and occasionally a beverage. I have appreciated every minute – it's been a great experience and a highlight of my career.

Speaking of career, I am not retiring (I avoid the "R" word). I'm finally going to do something I've long thought about – starting a small consulting business with some clients from my private sector days. When I left the private sector, some of my professional sports clients said to reach out if I ever decided to get back in the game. I'm pleased to report that they were not just being polite, and I have the basis for forming an LLC and doing Business Continuity and Emergency Response consulting, which should keep me off the streets and not underfoot at my home office.

One final reminder – I am not going away so please feel free to reach out. I am keeping my cell number and my new email contact is easy – desplainesjoe@gmail.com

Again, a heartfelt thank you.

Stay safe.



Continued Partnership and Collaboration

Brooke Bahr, DMI Business Continuity and Crisis Response Consultant

It has been an excellent year working with many of you in the Security Consultant role at DMI. I am looking forward to shifting gears as I move into the Business Continuity and Crisis Response Consulting position. During this transition, I plan on continuing Joe's work with a focus on aiding the Colleges in being prepared for any crisis that may occur on campus. I will support the Colleges with threat assessments to determine what risks should be planned for; assist with testing the plans through tabletop exercises; and renew business continuity strategies.

In the upcoming months, additional training will be sought to support the requests I've received already from the Colleges ~ specifically around Multi-hazard Emergency Management for both emergency teams and executives.

I am excited to support the excellent work currently being done at each of the Colleges and am motivated for a year of teamwork and collaboration.

Best Legal Report

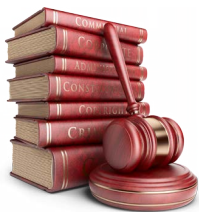
presented by



HOT TOPICS this month:

(Click on titles to read article)

- ▶ **Endowment Fund (and UPMIFA) Reminders for Colleges, Universities, and Other 501(c)(3) Organizations**



SUPPORTING

National Safety Month

an nsc initiative



"I don't really need to stand out, there's room for everyone."

~ Adele, singer, songwriter