



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

# THE Incident REPORT

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Collaborators in Risk Management

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## The DEC Page

*Steven Stoeger-Moore, President*

My sincere thanks to all of the colleges for your efforts in completing the underwriting forms and applications for the 07/01/2023 DMI insurance renewal. For the second consecutive year, Moraine Park Technical College was the first to provide a completed submittal. Our compliments to Michele Adams and the Moraine Park Technical College Team for this effort. Specific information regarding the terms and conditions for the renewal will be part of the April and July quarterly meetings.

DMI continues to plan for our April quarterly meetings. The Board of Directors are scheduled to meet on April 20. The Annual meeting, including the election for one (1) Board Director position will be held April 21st. A combined meeting of the Risk Managers, EHS, and Campus Security representatives will meet immediately following the Annual meeting. Additional meeting logistics to be announced.

It is my great pleasure to announce Lance Klukas (CVTC) has agreed to join the DMI Team. Lance will be succeeding Brooke Bahr as DMI's Security Consultant. With a start date of April 3rd, Lance and Brooke will be working collaboratively through June 30th.

Due to the departure of Joe Des Plaines, who is pursuing a "senior sabbatical" (think retirement) at the end of June, Brooke Bahr will be taking on the role and responsibilities of DMI's Business Continuity & Crisis Response Consultant. These changes mark a time of transition for the DMI team. Please join me in welcoming Lance; in wishing Joe well in his next endeavors; and supporting Brooke in her new role.

Last March, a new acronym was introduced - VUCA - volatile, uncertain, complex, and ambiguous. The VUCA acronym is an apt description for the current commercial insurance marketplace. This marketplace continues to be a significant challenge. The most recent complete quarterly report on market conditions (Q4 - 2022) describes a continued market rate upswing. While this upswing is more moderate than past reported quarterly conditions, pricing is still on the rise. A continued moderate pricing increase is projected for 2023 for most lines of coverage.

DMI is closely monitoring conditions for our July 1, 2023, renewal. Following the April Board of Directors meeting, we will have a firmer indication of the DMI renewal posture for the 2023-24 policy year.

Please be in touch with this office if you have any questions.

Thank you for your continued support.



*"Don't sit down  
and wait for the  
opportunities to come.  
Get up and  
make them."*

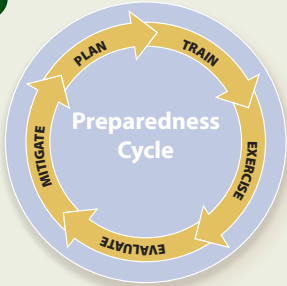
- Madam CJ Walker



### COLLEGE FRAUD ALERT

Several Colleges in the Midwest have reported incidents of Federal Student Financial Aid Fraud to the Department of Education.

**Click here and stay informed...**



Joe has two brief articles presented in this issue of DMI's newsletter, and they go together. The first article, "Rehearsing the Crisis Response" focuses on the latest "hot topics" for tabletop exercises. The second article, "Making the Case for a Campus Crisis Response Checklist Or Do things right the first time because it's costly to respond correctly the second or third time", discusses the importance of having a plan for the first hours of a crisis response. You should find these useful.

Joe DesPlaines – DMI Business Continuity/Crisis Response Consultant

## Rehearsing the Crisis Response

I am frequently asked about effective themes for tabletop exercises. I usually explain that the answer is contained in the first 15 minutes of the evening national news. My feeling is that the lead stories provide areas of attention for crisis management planning and rehearsal, and based on that thinking, the following are the "Hot Topics" for tabletop exercises:

1. **Hazmat** – A train derailment occurred on February 3, 2023, at 8:55 p.m. EST, when 38 cars of a Norfolk Southern freight train carrying hazardous materials derailed in East Palestine, Ohio. This incident has been the lead story on the news continuously since then. All the colleges have some exposure to this type of disaster, from a rail car or tanker truck accident, raising questions about the effectiveness of the college response to a large-scale Hazmat event.
2. **Protest** – Following the train stories, the news usually turns to our current political divide, usually reporting examples of the increasingly extreme liberal and conservative positions on

[Click to read entire article...](#)



### REMINDER Email your RSVP's

Quarterly Joint Meeting of Risk, EHS, and Campus Security representatives - hosted on April 21, 2023, at the Osthoff Resort, Elkhart Lake, WI. Breakfast and Lunch will be provided by DMI. Email your intentions to [suzette@districtsmutualinsuance.com](mailto:suzette@districtsmutualinsuance.com) by April 7th. Your assistance is much appreciated for meal and meeting room planning purposes. **The cut-off date for booking a room at a reduced rate at the Osthoff is by the end of the day, March 22, 2023. Rooms are Limited!** So don't delay. **Call 1-800-876-3399.** Select prompt #1 and tell the reservationist you are with Districts Mutual, to receive the group rate and be placed in the DMI block of rooms

## Making the Case for a Campus Crisis Response Checklist Or...Do Things Right the First Time Because it's Costly to Respond Correctly the Second or Third Time

Recently I have become a vocal cheerleader for the creation of a "Crisis Response Checklist," a list of all the tasks that should be performed in the first 2 – 4 hours immediately following a critical event.

I define "Crisis Response Checklist," or *CRC* (who doesn't love another acronym?) as a listing of the important tasks that need to be completed in the immediate aftermath of a crisis. Some of these tasks are simple and direct, like "call 911," while other tasks may be a little more complex, such as "make the decision to evacuate or shelter." However, these steps are critically important to successfully beginning the crisis management and crisis recovery process.

While we would all like to think that we will remain calm and in control following a crisis, the reality is that this is a very stressful time, when participants report shallow respiration, racing heart rates and an inability to

[Click to read entire article...](#)

## DMI Presents... Topical Snapshots

**"Not getting a second chance - Get it right the first time"**

*A brief discussion on the importance of crisis messaging with Stephanie Craig, President of Kith, and Joe DesPlaines, DMI BCCR Consultant.*

Just a reminder, if you have a "hot topic" or maybe a not-so-"hot topic" that should be covered in a Topical Snapshot presentation, please contact this office or the appropriate topic-specific DMI Consultant to let us know. We strive to provide information that is relevant, current, and valuable to you. Let us know how we may be of



To view the video click here.