



**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

My sincere thanks to all of the colleges for your efforts in completing the underwriting forms and applications for the 07/01/2026 DMI insurance renewal. Fox Valley Technical College (FVTC) was the first to provide a comprehensive submittal. Our compliments to Matthew Beno and the Fox Valley 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.

The insurance marketplace conditions can be described as *stable*. Significantly large premium increases are not anticipated for the 07/01/2026 renewal. The anticipated rate changes by line of coverage for the 07/01/2026 renewal are projected to be:

- Sabotage and Terrorism/Deadly Weapon Flat to -5%
- Industrial Aid Aircraft Flat
- Cyber Liability Flat to -5%
- Equipment Breakdown Flat
- Property +5%
- Casualty +6%
- Workers' Compensation +7.2%

The data that DMI will utilize in the renewal process reflects the following exposures.

- Payroll (Workers' Comp. Policy rating) +2.2%
- Student FTE (Casualty Policy rating) +3.19%
- Total Insured Value (Property Policy rating) +2.01%
- Vehicles (Casualty Policy rating) +5.13%

DMI is required by the WI Office of the Commissioner of Insurance (OCI) to hold an Annual Meeting of our members. Our past practice has utilized the Annual meeting format to elect Directors to serve on the DMI Board. For our 2026 Annual meeting there will be one (1) Director position available. This position is for a "Member District President", per Article III, Section 3.2 of the DMI By-Laws. The nominees must meet this qualification to be considered as a Board candidate.

DMI is closely monitoring conditions for our July 1, 2026 renewal. Following the April 22nd Board of Directors meeting, we will have a firmer indication of the DMI renewal posture for the 2026-27 policy year.

Please be in touch with this office if you have any questions and thank you for your ongoing support.

a good friend
is like a four
leaf clover,
hard to find
and lucky
to have.

-Irish
proverb



DMI Presents... Topical Snapshots

"A Special Announcement"

By Brooke Bahr,
DMI Emergency Management
Consultant



To view the video click here.

Want to know more? Check out the video.

UPCOMING EVENTS

**March 24, 2026 - DMI Block of Rooms Cut-off Date
at Kress Inn/Cobblestone Hotel**

April 2 - Risk Mitigation Forum Registrations Due
*RSVP to suzette@districtsmutualinsurance.com
if planning to attend any of the RMF sessions*

April 22 - 9:00 am to 4:00 pm
DMI Board of Directors In-Person Meeting

April 22 - 12:30 pm to 4:45 pm
Registration - Risk Mitigation Forum Sessions

April 23 - 7:30 am to 5:15 pm
Breakfast - Risk Mitigation Forum Sessions

April 23 - 12:30 pm to 12:50 pm
DMI Annual Meeting & BOD Member Election

April 23 - 5:45 pm to ?
DMI Social Networking / Dinner Program

April 24 - 8:15 am to 12:00 pm
Breakfast - Risk Mitigation Forum Sessions



Ladder Safety Month

Willie Henning,
DMI Environmental Health
& Safety Consultant



If you are looking for a monthly safety topic, March is designated as Ladder Safety Month. Ladder Safety directly supports efforts in the reduction of Slips, Trips, and Falls and should be an important program across college campuses. Below is an article from this month's "WisCon Words of Wisdom" newsletter focusing on ladder safety. I urge you to take a look at your college's ladder safety program and be sure to include portable, extension, and fixed ladders in the College's programs. Please reach out with questions related to ladder safety.

Falls from ladders remain one of the leading causes of workplace fatalities, making ladder safety a critical priority for employers and workers alike. In recognition of this risk, March is observed as National Ladder Safety Month, an initiative led by the American Ladder Institute (ALI) to promote safe ladder practices at work and at home.

Falls continue to rank among the most common causes of workplace deaths. According to the Bureau of Labor Statistics (BLS), falls, slips, and trips accounted for 885 fatal work injuries in 2023 across all industries. In construction alone, these incidents were responsible for 39.2 percent of all industry fatalities. Portable ladders and stairs were the primary source of 109 fatal work injuries in 2023, and ladder-related violations consistently rank among the top citations issued by OSHA.

Preventing ladder-related accidents starts with selecting the right ladder for the job. Workers should choose the proper type, such as a stepladder or extension ladder, based on height and task requirements. The ladder's duty rating must support the combined weight of the user, tools, and materials, and the material should match the environment, with fiberglass preferred for electrical work due to its non-conductive properties

Inspection is equally critical. OSHA standards require that ladders be inspected before each use and during each shift (General Industry) and periodically by a competent person (Construction). Workers should check for damaged or missing rungs, loose side rails, worn safety feet, cracked components, and defective

Click here to read the article



PANIC BUTTON SYSTEMS ON CAMPUS

Best Practices, Compliance Requirements & Implementation Guidance

Lance Klukas, DMI Security Consultant

EXECUTIVE SUMMARY

- Panic button systems represent one of the most direct investments a campus can make in rapid-response emergency preparedness.
- Wisconsin technical colleges operate under a unique risk profile — serving diverse adult learners, evening programs, satellite campuses, and high-traffic trade labs — making reliable, campus-wide alert systems especially critical.
- This article reviews proven deployment strategies, applicable federal and Wisconsin-specific regulations, and an honest assessment of the technology's strengths and limitations to help security and risk management professionals make informed decisions.

Panic button systems provide a mechanism for students, faculty, and staff to instantly summon emergency assistance without having to dial a phone, speaking aloud, or navigate certain systems under stress. When properly integrated with campus systems and local law enforcement, they can reduce emergency response times.

TYPES OF PANIC BUTTON SYSTEMS

- **Fixed/Hardwired Panic Buttons:** Physical buttons mounted typically on desks, welcome areas, counseling offices, financial aid/cashier, and faculty offices in high-risk programs. When activated, they transmit a silent alarm directly to campus security and/or 911. These are among the most reliable and tamper-resistant options available.
- **Wireless or Portable Panic Fobs:** Small, wearable devices worn by staff. When activated within range of a receiver, these transmit an alarm and often GPS coordinates. Ideal for counselors, financial aid staff, student services personnel, and evening staff.
- **Mobile App Panic Buttons:** Smartphone apps (e.g., LiveSafe, Rave Guardian, CampusSafe) that allow users to trigger an alert from their personal device. These apps typically share GPS location data, may open a silent audio channel, and can notify both campus security and 911 simultaneously. Especially effective for coverage across dispersed or satellite campuses.
- **Computer Software / Desktop Panic Buttons:** Software installed on campus workstations that enables a single keypress to trigger an emergency alert. This is particularly valuable for administrative staff, lab instructors, and student success center personnel who may face a potential threat while at their desk. Many solutions integrate with existing systems.

Click here to read the article