



**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

On April 29th, DMI held our 18th Annual Meeting. The colleges elected Joshua Cotillier, (Madison Area Technical College) to serve on the DMI Board of Directors. Joshua was elected to serve a 3-year term. *Congratulations* Joshua, and *Welcome* to the DMI Board of Directors. Joshua's tenure with the Board will begin on July 1.

The vacancy that Joshua was elected to fill is the result of the retirement of David Brown (Waukesha County Technical College). *Dave, thank you for your six (6) years of service as a Director. Your numerous contributions and unique perspective are most appreciated. All the best in your future endeavors!*

As we all experience the evolving status of the Covid pandemic, it is our sincere hope and desire to move forward to the "next normal". The DMI team is planning to resume scheduled campus visits. All of our expertise will again focus on supporting your local risk management initiatives. The DMI subject matter thought leadership will be on campus to work with you.

A marquee DMI event, the "Risk Mitigation Forum 2022" is scheduled to return to an in-person program on July 19, 20, and 21. We are looking forward to hosting the Risk Mitigation Forum at St. Norbert College in De Pere WI. Conference information will be emailed, and posted on the DMI website by June 3rd under the "Meetings" and "Risk Mitigation Forum" tabs. Please plan on joining us for DMI's Risk Mitigation Forum 2022.

The commercial insurance marketplace remains a challenge with moderate price increases (single digits) expected throughout 2022. The cyber liability marketplace remains "hard" with underwriting selectivity and significant rate increases.

At the April 28th Board of Directors meeting, the Directors had lengthy deliberations on coverage renewal rates (except cyber liability). The Workers' Comp rates are going down 5%. For the first time since the Policy Year 2017/18 all of the Colleges have a Mod Factor below 1. This condition serves the Colleges well, reflecting favorably since the current Workers' Comp premium comprises 45% of the total premiums collected. The Board's discussions concluded with the goal of presenting a flat renewal for all other lines of coverage, except cyber. All of the Colleges should have received a premium quotation for the 07/01/22 renewal. The quote did not include network security (cyber liability).

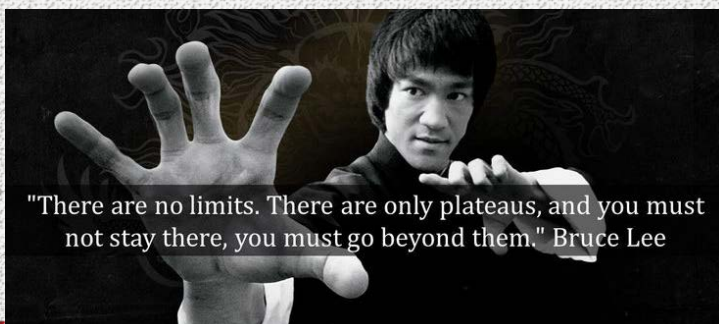
At a special Board of Directors meeting held May 20th, the premium established for network security (cyber liability) coverage is being held to a 20% increase for each college.

For the 2022 /23 Policy Year, the Board approved \$500,000 in funding for the Risk Management Project Award program. Once again the focus for college projects will be on data protection and cyber hygiene. Additional information to follow.

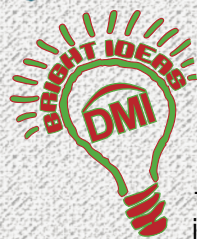
The DMI Board approved a stipend for attendance at the URMIA Annual conference. Three (3) stipends are available and include either in-person attendance or virtual attendance. Link to [DMI - URMIA Stipend Application](#) Please use this link to access the stipend application form. More details on the 53rd URMIA Annual Conference can be found here. [URMIA 53rd Annual Conference](#)

As DMI begins to move forward to the "next normal", I am truly looking forward to resuming college visits. See you soon!

*Steven*







## Fixed Ladders

Written by Willie Henning, DMI EHS Consultant

Fixed ladders can be found all around technical college campuses, generally inside and outside. They are used for access to roofs, mezzanines, or any other elevated surface. OSHA says a ladder is a device with rungs, steps, or cleats used to gain access to a different elevation. Additionally, OSHA says a fixed ladder is a ladder with rails or individual rungs that is permanently attached to a structure, building, or equipment. Fixed ladders include individual-rung ladders but not ship stairs, step bolts, or manhole steps.

With the abundance of new construction and remodeling being undertaken on campus, the colleges should be aware of the change related to fall protection and fixed ladders. This change came in late 2018 and is as follows from **OSHA 1910.28(b)(9)**.

For fixed ladders that extend more than 24 feet above a lower level, the employer must ensure:

**Existing fixed ladders.** Each fixed ladder installed before November 19, 2018, is equipped with a personal fall arrest system, ladder safety system, cage or well;

**New fixed ladders.** Each fixed ladder installed on and after November 19, 2018, is equipped with a personal fall

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

## Tips for a Safer Office Setting

Written by Willie Henning, DMI EHS Consultant

As we work our way through May, we are approaching the end of another semester across the Technical Colleges. This serves as a great time to shine a light on office safety and educating employees on maintaining safety within their own office spaces. Many employees may have home office space as well as on campus office space where injuries can occur. The following tips will help in promoting a safe workspace in either setting.

### 1. Stay clutter-free

Boxes, files and various items piled in walkways can create a tripping hazard. Be certain that all materials are safely stored in their proper location to prevent buildup of clutter in walkways. Further, in addition to posing an electrical hazard, stretching cords across walkways or under rugs creates a tripping hazard, so ensure all cords are properly secured and covered.

### 2. Step on up

Standing on chairs – particularly rolling office chairs – is a significant fall hazard. Workers who need to reach something at an elevated height should use a stepladder. Stepladders must be fully opened and placed on level, firm ground. Workers should never climb higher than the step indicated as the highest safe standing level.

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



## DMI Presents... Topical Snapshots

### “Review of ServiceMaster Partnership”

presented by  
Willie Henning, DMI EHS Consultant



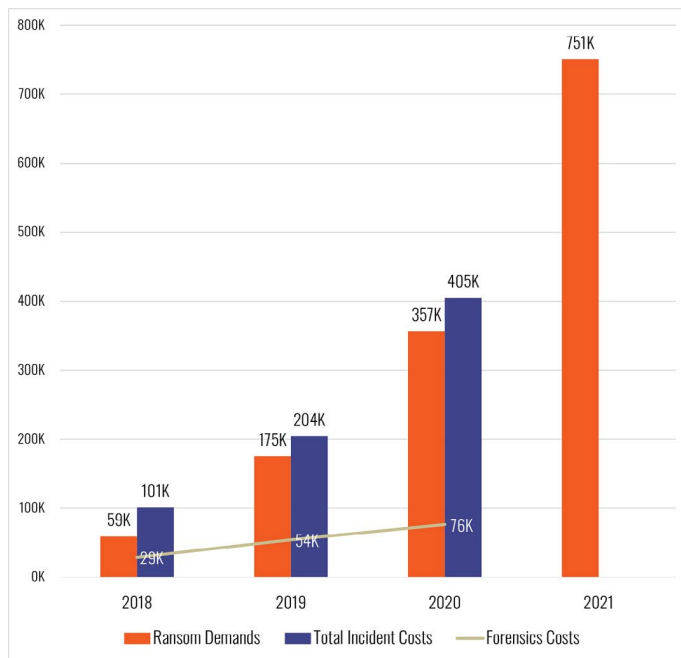
To view the video click here.

Snapshot(s) are viewable anytime through the DMI website, password access required. Contact this office if help is needed.

## eRiskHub® 2022 Ransomware Spotlight

eRiskHub® announces its publication of their fourth **Ransomware Spotlight Report!**

New this year, they analyzed 1,400 ransomware claims from the Net Diligence 2021 Cyber Claims Study and 800 ransomware incidents provided by leading incident response/forensics firms. **There are some really interesting findings, so check it out through the eRiskHub® portal on the DMI website and share it with your College colleagues and teams!**



The report complements eRiskHub®'s interactive Ransomware Impact tool (portal link found on the DMI website) in gauging loss payments and estimating the success of restoring from backups. Be sure to explore this tool when you log in!



\*\*\* REMEMBER AND HONOR \*\*\*  
**MEMORIAL DAY**