



**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*

Where did the time go? Here we are in mid-November! The leaves have fallen; we have set our clocks back one hour, and the Thanksgiving weekend will be here quickly. A *Special Thanks* to family, friends, and colleagues. Thanks to our sixteen (16) member Colleges for your commitment to collaboration. As the theme for our recent "Innovation in Progress Report" states, "we are better together".

We are close to the midyear for the seven (7) insurance policies DMI issues to the Colleges. So, what is DMI up to during this "tweener" time? Well... a recruitment plan is in place to provide a continuity of services as we contemplate the departure of Joe Des Plaines (Joe will be with us through June of 2023). The DMI recruitment process will be announced after the first of the new year.

Recent completion of an extensive building appraisal project will provide up-to-date property valuation for the 07/01/2023 coverage renewal. In today's commercial property market accurate building valuation is essential for competitive underwriting.

The cyber liability market remains a huge challenge. Recently, two forms were provided to the Colleges' Risk Manager and Information Technology contacts. The early receipt of the forms allows the Colleges to get a head start on the completion of the requested data. There will be more to share regarding the cyber and other policy renewals during the (January 13, 2023) virtual quarterly Risk Managers meeting.

Behind the scenes, DMI is engaging in conversations relevant to the July 1 renewal. There will be more to share regarding our July renewal in the coming months.

On behalf of the DMI team...

*Have a Happy Thanksgiving*

"Science is organized knowledge.  
Wisdom is organized life."

~ Will Durant  
Historian, and philosopher

## DMI Presents...

*presented by Brooke Bahr, DMI  
Campus Security Consultant*



with BROOKE BAHR

To listen click here

This month's podcast is a conversation with Brad Smith (Blackhawk Technical College) on the physical security vulnerabilities exposed at Uvalde. To listen to Episode 2 - *Lessons Learned from the Rob Elementary School Shooting*, click on the podcast icon and have your audio ready. Please note, this is an MP3 file for audio-only listening.

If you miss an episode, you will have the opportunity to listen to the Podcast(s) anytime at your leisure from the DMI website. Password access is required to log into the website to listen to the Podcasts. If you have questions regarding access to DMI's website, please contact [suzette@districtsmutualinsurance.com](mailto:suzette@districtsmutualinsurance.com). Check it out!



In observance of the Thanksgiving Holiday, the DMI Offices will be closed on November 24th and 25th.

From all of us at  
District Mutual Insurance and Risk  
Management Services:  
Wishing you abundance, hope, peace,  
and a festive holiday season.  
Happy Thanksgiving greetings to all!

# 10-43

(for your information)

## Guide to Implementing the use of NARCAN<sup>®</sup> on Campus

Brooke Bahr, DMI Campus Security Consultant

The State of Wisconsin has experienced a 46.2% death rate increase due to opioid overdoses during the last 3 year (2018 – 2020) period; with even higher numbers reported so far for 2022 ([WI DHS](#)). The range of people experiencing overdose is not limited to one group, age, or population in Wisconsin. Campus students, staff, and guests reside in and are part of these wider communities. They also struggle with the same concerns seen with overdose across the state. A large concern for overdose has led many of the Colleges to adopt Naloxone programs and policies for their campuses. These programs and policies mirror AED, first aid, and other life-saving programs already in place.

One such Wisconsin College put their Security staff through Naloxone training. The following day the newly trained staff had to administer the life-saving measure to a student. Talk about timely!

A need to adapt and begin identifying and implementing a new Naloxone program has brought forth many questions from the Colleges. The great news is that there are many resources available for Naloxone and Naloxone training throughout our communities, County Health Departments, non-profit organizations, and other institutions of higher education. Some of the Colleges have a policy in place already and have shared their information with DMI. This information can be found on the DMI website under “Campus Security Resources \ Narcan/Naloxone Guidelines and Policies” (password required). In addition to the College-provided policies, the website includes a Narcan Policy Guideline to answer many of the questions recently discussed for creating a Naloxone policy on campus. This guideline addresses the basics needed for a policy, laws for consideration, and commentary about distribution.

On the positive side, there are many credible resources available for your consideration and use in creating an effective policy or program. People in our communities are impacted and care about supporting those experiencing addiction. As more is learned, we all can respond better.

## Who’s listening?

Brooke Bahr, DMI Campus Security Consultant

It is no shocker that 89% of young adults are using social media as a means to connect ([PewResearchPole](#)). With growing violence across the nation and threats to institutions of higher education via social media, the question begs to be answered: “Who at your College is listening to the social media conversations happening that impact the school?”

The **University Risk Management & Insurance Association (URMIA)** is dynamic in helping institutions of higher education identify common concerns for all educational environments and provides expert advice on the best ways to mitigate risk. **Did you know your Risk Manager is a member of URMIA and has access to their content?**

While perusing the many useful resources and articles in URMIA’s “Insights eNews” (accessible when logged in through URMIA), I found a notable article discussing considerations and preventative measures to mitigate the risks of social media impacts in higher education. I reached out to the author of the article and was given the opportunity to share it so you may get an idea of what URMIA offers.

## REVERSE OPIOID OVERDOSE WITH NALOXONE

When nasal Naloxone (NARCAN<sup>®</sup>) is used on a college campus, it is best to have a written policy and procedure in place guiding Naloxone use, storage, and documentation. Here is a guide for a “best practice” written policy.

Nearly 50,000 people died from an opioid-involved overdose in 2019. One study found that bystanders were present in more than one in three overdoses involving opioids. With the right tools, bystanders can act to prevent overdose deaths. Anyone can carry naloxone, give it to someone experiencing an overdose, and potentially save a life ([CDC](#)).

### Purpose:

The purpose of this policy is to establish guidelines governing the use, storage, and documentation of nasal Naloxone (NARCAN<sup>®</sup>) administered by (designated employees) at (name) Technical College.

Note: if you place Naloxone in areas where non-employees can access and may administer, please note within the policy document what non-employees should do if they administer NARCAN<sup>®</sup>, such as report it to Campus Safety and Security authorities.

### Definition:

It is recommended to define Naloxone in the policy and cite

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

## #Influenced: How Educators Should Address Security Risks Driven by Social Media

June 26th, 2022

By [Lucy C. Straker](#), Political Violence, Terrorism and Deadly Weapons Protection Underwriter, Beazley Group

### What Role Is Social Media Playing in Security Risks?

Just nine days after the November 2021 Oxford, Michigan school shooting, an egregious “National School Shooting Day” post went viral on TikTok1, resulting in a number of school closures and time-consuming investigations. It was just the latest in a series of social media-driven security risks that educators find themselves grappling with in today’s environment.

Gun violence is a growing threat in the US, and social media has played a key role, influencing an increase in incidents across the country. While there are undoubtedly other factors also at play, including the stressors of the pandemic, political divide, and civil unrest impacting the population’s mental health, media has increasingly played the protagonist

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