



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

VOLUME 20 • ISSUE 4 • NOVEMBER 2024

THE Incident REPORT

a publication of Districts Mutual Insurance and Risk Management Services
Collaborators in Risk Management

212 West Pinehurst Trail | Dakota Dunes, SD 57049 | DistrictsMutualInsurance.com | 605.422.2655

The DEC Page

Steven Stoeger-Moore, President

Q3 Market Conditions Update

The Q3 (July, August, September) commercial insurance marketplace conditions have been announced. A composite marketplace increase of 3.8% is noted. A by line of coverage summary is as follows:

Property	Increase 5.7% (Outcomes resulting from hurricane Helene and Milton are likely to appear in Q4 and thereafter)
Commercial Auto	Increase 7.3%
General Liability	Increase 4.3%
Professional Liability	Increase 3.3%
Workers' Comp.	Flat
Cyber	Flat to Increase to single digits

The #1 cause of loss for DMI includes slips, trips, and falls. The loss could be a Worker Comp. claim or a liability related matter. I recently experienced a home based trip and fall that resulted in fractured ribs. While this mishap was not a DMI claim, it was ironic to have personally experienced an injury that is DMI's #1 cause of loss. The purpose in sharing this personal injury is to express my sincere thanks to all who reached out with a message for a speedy recovery.

During this painful experience it became obvious how much we take the "little things" for granted. For example, putting on my shoes or getting in/out of the car were difficult tasks. My lesson learned is how vital it is to appreciate good health along with being able to not take things for granted. So thanks again for your well wishes.

Steven



“ Success isn’t about the end result—
**it’s about what you learn
along the way.** ”

— Vera Wang, American fashion designer

DMI Presents... Topical Snapshots



To view the video click here.

“November 2024 “Safety Net” How Drills and Exercises Catch Us Before We Fall”

This month’s topical snapshot is a brief look at emergency situations where drills and exercises made a difference for the betterment of the institution and how preparedness planning made some schools rethink their approach to emergency response. Brooke Bahr, DMI Emergency Management Consultant discusses material related to actual disasters and looks at the question of “How effective is it really?”



**DMI HOLIDAY
OFFICES CLOSED**
November 28, 2024
November 29, 2024
December 24, 2024
December 25, 2024
December 31, 2024
January 1, 2025



Colleges See Alarming Rates of Fake Applications. So They're Turning to AI.

Lance Klukas, DMI Security Consultant

The Chronicle of Higher Education

By Taylor Swaak
October 1, 2024

Fraudulent admissions applications are routine for Ron Weist.

On a particularly busy day recently, Weist said, fraudsters sent 80 fake applications to Prince George's Community College, in Maryland — one every seven minutes for a couple of hours. But that number seems less daunting than it might have just a few years ago. That's because Weist, the college's customer-relationship management (CRM) administrator, is now catching most of those bad actors on the front end, screening them out with technology supported by artificial intelligence.

So are a few hundred other U.S. colleges.



[Click here to read more](#)

NOVEMBER IS National Gratitude Month

While you may be thinking about Thanksgiving, there is another equally important holiday — [National Gratitude Month](#)! For many of us, it's an opportunity to reflect on what we're thankful for in our professional and personal lives. Gratitude is the simplest way to change one's perspective of the world. A workplace that focuses on gratitude is more appreciative, positive, and transparent. It is a work environment where people can thrive. While the power of gratitude has long been categorized as a virtue, there are several practical ways you can make gratitude a college-wide practice. Here are a few ways you can create an environment of gratitude in your workplace. Check out the full article in the links above and below. Select one way to show gratitude and make a difference!

1. Start by Giving Thanks
2. Peer Recognition
3. Offer A Helping Hand
4. Get Them A Surprise gift
5. Create A Gratitude Wall
6. Review Compensation
7. Go For A Treat
8. Have A Snack Counter
9. Team Building Activities
10. Upgrade The Office

Ways to Show Gratitude Article from [Vantage Circle](#)

Why are Organizations Going Back to On-site Recorders for Surveillance Systems?

Lance Klukas, DMI Security Consultant

In recent years, many organizations (including colleges) that initially embraced cloud-based video surveillance are now returning to on-site network video recorders (NVRs) due to concerns over data security, privacy, and reliability. Here's what I found and why this shift is happening. Will your college be next?

Privacy, Control and Cost

Cloud-based surveillance stores data on external servers, which can raise concerns about privacy and data security. Organizations with strict privacy regulations, like healthcare, finance and education, often find it challenging to comply with data protection laws while using cloud services. By using on-site NVRs, organizations regain control over their data, reducing the risk of unauthorized access and easing compliance.

While cloud storage offers scalability, it can become expensive as video footage accumulates and newer cameras are higher quality. Monthly cloud storage fees can be significant, especially when high-definition footage is recorded 24/7. On-site NVRs, despite their upfront costs, offer long-term savings by eliminating recurring cloud storage fees which always seem to be increasing. Additionally, organizations often find that the ability to scale their storage on-site is more predictable and manageable over time.

Reliability and Performance

Cloud-based systems depend heavily on reliable internet connections. A network outage or slow internet speed can disrupt the ability to store or access video footage. In contrast, on-site NVRs are typically more reliable because they don't rely on external internet access to function. Organizations that need constant, uninterrupted access to footage — such as those

[Click here to read more](#)

NABITA Post Election Message

Lance Klukas, DMI Security Consultant



Dear NABITA Community,
We are writing to you to address a number of topics that may be impacted by the outcome of the election, because we know that your schools, colleges, and organizations are clamoring for information that will inform your future decisions, strategies, and choices.

[Click here to read more](#)

