



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

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THE Incident REPORT

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Collaborators in Risk Management

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The DEC Page

Steven Stoeger-Moore, President

As of October 1, DMI is offering a new, no cost risk mitigation resource to the colleges who hold a DMI network security/cyber liability policy. In partnership with Gallagher's cyber risk management team, the colleges will have access to the Cyber Defence Centre and a virtual Chief Information Security Officer (CISO). This is our latest no cost risk mitigation service that focuses on cyber risk. Each college IT representative should have received an introductory correspondence announcing this service. If your college IT representative has not been contacted, please be in touch with DMI for assistance.

URMIA just concluded their annual conference with record breaking attendance. The Wisconsin Technical Colleges were well represented by in-person attendees including: Noah Hauptmann (CVTC); Angie Lind (Madison); and Sara Nick (Northwood). Also several colleges attended the conference virtually. Thank you all for your participation at this year's URMIA Annual Conference.

It is absolutely apparent that higher education is not risk adverse. What is also apparent is the willingness of the URMIA members to share their best practices. Part of the benefit of being an active member of URMIA is the opportunity to learn from other experts in higher education risk management. Each college has an active membership paid for by DMI. Contact your College's Risk Manager representative for login information.

Wishing you all the best.



America's Cyber Defense Agency
NATIONAL COORDINATOR FOR CRITICAL INFRASTRUCTURE SECURITY AND RESILIENCE



DMI Presents... Topical Snapshots



"Slips, Trips, and Falls"

October is the *perfect* time to talk about and review procedures for the upcoming slip, trip, and fall season. Slips, trips, and falls are the number one cause of loss during this time of year. However, they can be mitigated through a number of simple strategies and tips that must be communicated to staff, students, visitors, and contractors. How are you doing with this? Check out this month's brief Topical Snapshot video with Willie Henning and Clark MacAlpine (UnitedHeartland), for a refresher on the trends and tips to make a safe workplace during this season of slips, trips, and falls.

[To view the video click here.](#)



October is ...

Domestic Violence Awareness Month



“7 Common Workplace Safety Hazards”

Willie Henning, DMI Environmental Health & Safety Consultant

The following article is from Safety & Health magazine. While reading it, I drew several similarities to our college operations. Please think of your campus while reading the article and take note if any of the hazards are present on your campus.

Eight years ago, Safety & Health asked National Safety Council workplace consultants about hazards they commonly spot during jobsite safety audits – and what safety professional and workers can do about them. The resulting article is still popular and continues to generate comments.

1. Working at Height

Hazards associated with working at height can easily stack up, the experts say. Perhaps an employer doesn't have a written fall protection plan or is unaware of OSHA's requirement to provide fall protection. Or maybe the fall protection equipment onsite is damaged, worn improperly or not attached to anything. In fiscal year 2024, OSHA's Top 10 most frequently cited standards included four related to working at height. Why do these issues persist? Fall prevention starts with proper training and auditing. Employers must know where and when fall protection is required. They should regularly provide training and refresher training to workers, and routinely evaluate the organization's fall protection program. Make sure workers have the correct-sized gear and that they know how to properly hook to an anchor point when working at height.

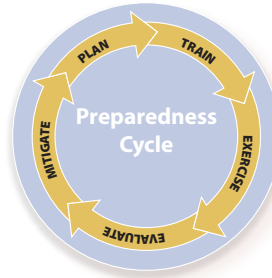
2. Poor Housekeeping

A sight seen too often, an exit route blocked by containers, machinery or garbage. If an exit sign is even properly posted and visible that is. Other examples of poor housekeeping include unclean material or chemical spills and clutter, either of which can result in slips, trips, and falls. Encouraging workers to clean as they go can help limit these issues. So can remaining attentive even when the coast is seemingly clear.

3. Forklifts

Often in the workplace, pedestrians do not respect forklifts and sometimes operators do not fully understand the power and weight of the lift.

[Click here to read more](#)



“Short Term Disaster Memory”

Brooke Bahr, DMI Emergency Management Consultant

Hurricane Helene hit our country last month with a death toll over 220, according to the Associated Press, and hundreds of people still not accounted for. Similar to what we saw during Hurricane Katrina, many people chose not to evacuate during Hurricane Helene. I watched social media the days before landfall trying to see what people were saying about why they chose not to leave. It frustrated me when I saw comments like these.

“It will slow down... like all last ones it will the news are just news.”

“Meteorologists always overshoot their predictions.”

“They all wobble I don't know why you guys always hype everything up to put people in a panic.”

“Watching the weather channel now. It is currently a cat 2 and MAY be a 3 at landfall. I don't trust anything they say.”

“It's not going to be another Katrina.”

In great contrast to Katrina and Helene, people evacuated in huge numbers before Hurricane Milton hit land. This clearly demonstrates that people act when they understand the present danger. However, their memories are short. In fact, I say people have shown this same pattern of short term disaster memory loss for as long as we can all remember. All kidding aside, memory blanks are a regular part of our brain's defense for protecting us from the continued impact of traumatic events. Over time, we may lose a large sense of what a disaster event was like.

So, as we plan for winter blizzards and severe weather in our region, short term disaster memory loss should be taken into account. Generally, we only talk about severe weather during severe weather awareness week in April. People need to be reminded of why it's important to take action when severe weather warnings are issued year round, especially in the winter.

Here are a few best practices for weather awareness and promoting good response.

[Click here to read more](#)

