



**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

The Fall term has begun. With students being back on campus, the colleges can provide the training and instruction that represent the core business of the college. So far there have been only a few reports of incidents to address. All of the planning for the start of classes seems to be serving the colleges very well. As your local needs dictate, please reach out for assistance from DMI.

The DMI culture has always included quarterly meetings. The next planned quarterly meetings are scheduled for October 17 and October 18. We will be in session at the Mid-State Technical College Stevens Point campus. A slightly different format, that focuses on providing more specific information for our several interest groups, is planned. On Thursday the 17th, the Environmental Health & Safety, Campus Security, and Emergency Management college representatives will be meeting from 1pm – 4 pm. On Friday the 18th, Risk Managers are face to face from 9:00 am to noon. Topical information will be shared with each of our interest groups.

With many “new faces” from the colleges joining us, a networking social hour is planned for Thursday after the meetings to meet with colleagues and the DMI consultants in a relaxed atmosphere. We want to get to know you better. The location will be provided at the end of the meetings. All attendees, please plan to join us!

DMI is “rolling out” a new service focusing on information technology support. The DMI Topical Snapshot podcast released for viewing on September 10th introduced this new service. A more in-depth webinar was emailed to College IT contacts on September 18th. It provided additional information on the two components of this new service.

The Cyber Defence Centre is an online resource available 24/7. The Centre provides training, webinars and scanning. In addition, the college will have a virtual Chief Information Officer (vCISO) to contact to enhance the cyber security position of the college. It is worth noting DMI will be providing this service at **no cost** to the colleges holding the DMI Cyber Liability Policy.

We are planning for an October 1 availability date of these new services.

Steven



- **Plan to join us at the end of the Thursday, October 17 meetings for networking and socializing.**
- If you are planning on reserving a room at the Country Inn & Suites, book your room in the DMI Block of secured rooms before the **September 23rd cut-off date.**
- Help us plan meeting room accommodations by confirming/RSVP your attendance by calling or sending an email to Suzette Harrell (suzette@districtsmutualinsurance.com) **no later than October 3, 2024.**

Upcoming Events

DMI Quarterly In Person Meetings -

Hosted at Mid-State Technical College, Steven’s Point Campus

October 17, 2024

10:00 am, Room 217

DMI Board of Directors

October 17, 2024

1:00 pm - 4:00 pm, Room CER 634

Joint Meeting of EH&S/Campus Security/Emergency Management Managers

October 18, 2024

9:00 am - 12:00 pm, Room LEAD Center/519

Risk Managers

*“The truth is rarely pure
and never simple”.*

*Oscar Wilde,
writer, playwright*





“Why Your Organization Needs a Near Miss”

Willie Henning, DMI Environmental Health & Safety Consultant

Near-miss reporting in risk management can act as a valuable solution to prevent future accidents, but a few critical processes should be included for any benefits to be realized.

What is a Near Miss?

Whether you call it a close call, narrow escape, near collision, or a near hit, they are all near misses or unplanned events that did not result in injury, illness, or damage, but had the potential to do so. A simple change of events or break in the chain prevented either an injury, fatality, or property damage. Most safety programs put an emphasis on reporting injuries and property damage, these are incidents that have already happened. Near miss reporting can often be a glimpse into the future and provide an opportunity to implement a solution to prevent an injury from occurring.

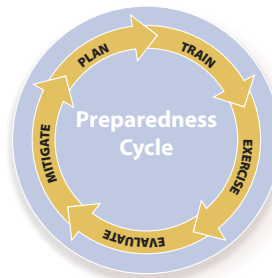
“Near miss reporting is important as these are great learning opportunities to fix a hazard in the workplace before something occurs,” says Sara Gibson, Senior Risk Manager at Safety National. “However, the systems used for investigating and reporting these incidents need to be actively used, and many organizations are running into obstacles that prevent them from prioritizing these near-miss management systems (NMMS).”

A recent study found that a lack of near miss engagement is linked to employees not understanding what events should be reported and low awareness of near miss reporting due to lack of training. Near miss incidents should be assessed to determine causes, potential for harm, and future prevention. Both unsafe conditions and unsafe behaviors can increase the possibility of an incident. The primary difference is how close the events are to becoming an incident.

What the process should include:

- **Reporting and Collecting** – This critical first step is often missed due to poor safety culture, a fear of reporting, and a lack of employee engagement. This process can be simplified with electronic reporting.
- **Cause Assessment** – This is often not prioritized because an injury has not occurred. Implementing standard root cause analysis or other incident identification processes can help engage stakeholders.

[Click here to read more](#)



“Critical Emergency Management Failures in Schools: Lessons from Recent Tragedies”

Brooke Bahr, DMI Emergency Management Consultant

All communities experience natural disasters and even crises created by malicious actors. To effectively safeguard students and staff, schools must address common mistakes in emergency preparedness. Here are the top 3 mistakes with examples of what can go wrong if we don't consider the importance of preparedness.

Inadequate Communications Plan: In 2019, the University of North Carolina in Charlotte faced a harrowing situation when an active shooter opened fire on campus. The initial alert, “Run, Hide, Fight,” was issued promptly, but subsequent communications were lacking. Students and staff sheltered in place for over two hours without clear updates. This led to confusion and misinformation spreading via social media, primarily on Twitter. Community members were angry and students were left wondering what was happening. An effective Communications Plan should include clear initial instructions, timely updates, and post-event information to ensure everyone knows how to respond and where to turn for help.

[Click here to read more](#)

“Here’s what I’ve learned about disasters: Your neighbor is your savior”

Brooke Bahr, DMI Emergency Management Consultant

Over the last few weeks, there has been a lot of discussion about chaos during an emergency. How do we best prepare for what people do during emergencies?

Disasters are inevitable, but how we respond to them is within our power. I wanted to share Amanda Ripley’s recent piece in the Washington Post that brings a powerful truth to light: when crises strike, it’s not just the trained professionals who save the day—it’s everyday people, the unsung heroes who step up in extraordinary ways.

Think about it. During the chaos of 9/11, Flight 93 was brought down by passengers who, despite their fear and uncertainty, took decisive action. These were ordinary individuals who, in the face of terror, demonstrated remarkable courage and clarity. And it wasn’t an isolated case. From the tragic events in Maui to heroic acts across countless disasters, it’s clear that the average person often plays a pivotal role in the unfolding drama of emergency response.

As we work on our preparedness strategies, there is room for conceptualizing how it applies beyond just staff, but to students, service providers, and public bystanders. Amanda talks about the need to build trust. An emphasis on building trust and expeditiously providing information should be front and center in our plans. By doing this, we improve our strategy and build the confidence of our community in our ability to do the right thing.

[Click here to read more](#)

DMI Presents... Topical Snapshots

“New Cyber Service”

In this day and age, it is important to get cyber security right and to mitigate the numerous threats and threat actors who are looking for opportunities to strike. This month’s DMI Presents...Topical Snapshot, presented by Steven Stoeger-Moore, contained a special announcement regarding a “New” DMI initiative being offered at no cost to the Wisconsin Technical Colleges holding the DMI Cyber Liability Policy. This new initiative has numerous expanded capabilities for assessing and fixing current and future vulnerabilities. If you didn’t get a chance to check out the video on September 10th when it was emailed, check it out now!



To view the video click here.