



Incident Reporting*

*Prepared by Gänder Consulting Group, LLC for
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There are no black and white rules or guidelines describing when an “*incident*,” defined here as a situation that might result in a claim covered by insurance, should be reported to an insurance company.

Conversely, claims should always be reported as soon as possible to DMI. For the purposes of this document and discussion, a “*claim*” is defined as:

A situation in which you, the college, have affirmatively been made aware via a phone call, letter or other communication, from the claimant or the claimant’s representative, that he/she or it has suffered a loss (i.e., bodily injury, property damage, been libeled or slandered, discriminated against, etc.) and intends to hold the college responsible for the loss by seeking payment or other remedies from the college for the damages sustained.

In essence, a claim involves a person or party communicating to the college that some sort of action, legal or otherwise, seeking payment for damages is imminent.

Incidents are all other situations which you believe, based on your observations, experience, and other information you have gathered or been provided, will **likely** culminate in the college being notified that a person or party intends to hold it responsible for a loss and damages.

So, what situations should be reported as incidents? Because identifying an incident (or not) is an art rather than a science, consider these questions when determining whether to file an incident report with DMI. Presume the activity leading to the situation in some way (however remote) is tied, or could be tied, to the college:

- Was someone injured? Is the injured person a child or senior citizen? Was it a head injury?
- Was a third party’s property damaged?
- Was an adverse employment taken?
- To what extent can you identify the person or property that was allegedly injured or damaged?
- How did you become aware of the situation?
- Who reported the situation to you? Are they a reliable source of information?
- What factual details about the situation do you have?
- Did anyone witness the situation?
- Has the press called you about the situation? If so, did it seem to know more about the situation than you? To what extent can you confirm the details provided by the press?

If details about the situation are vague, you may want to do some additional checking to ascertain the degree of validity. The more details you obtain suggesting a claim may arise from a situation, the more likely you should report it as an incident to DMI.

If concerns exist about whether **not** reporting an incident might jeopardize the college’s coverage with DMI, consider this; in Wisconsin, insurance companies cannot deny coverage based on receiving a late notice *unless* the carrier can prove that its position has been prejudiced by the late notice.

**This document is intended only for use by Wisconsin technical colleges insured by Districts Mutual Insurance.*

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