

THE INCIDENT REPORT

...a monthly newsletter from Districts Mutual Insurance

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THE DEC PAGE

Local Efforts Reduce Statistics - STEVEN STOEGER-MOORE, EXECUTIVE VP - DMI

According to the Bureau of Labor Statistics (BLS) both the rate and number of occupational injuries and illnesses requiring days away from work decreased during from 2005 to 2006. The 2006 rate was 6% less than 2005.

The BLS states that four out of ten days away from work cases were sprains and strains. Sprains and strains was the leading cause of work absence in every major industry sector. The body part most affected by work incidents was the trunk, (including the shoulder and back) accounting for 34% of all cases. Injuries to the back made up 62% of days away from work involving the trunk.

Floors, walkways and ground surfaces were the source of injury for 18% of all days away from work cases.

The most recent DMI worker comp loss data for the period 7/1/07 - 10/31/07 mirrors the BLS data. The number one cause of loss is manual/material handling including soft tissue injury to the back and shoulder (33% of claims). The number two cause of loss is slips, trips and falls (22% of claims).

Local efforts in risk control are essential for the mitigation of loss expense. Please contact the DMI office for assistance.

A handwritten signature in black ink, appearing to read "Steve".



BRIGHT IDEAS - 10 Secrets of Success (for the Risk Manager)

By: Allen Bova (Director of Risk Management of Cornell University [past President of URMIA])

1. Always be positive – have enthusiasm.
2. Be a person of action.
3. Never stop learning.
4. Be persistent – success is a marathon not a sprint.
5. Analyze details – information is the key to success.
6. Focus – see the big picture.
7. Set your goals for the program.
8. Innovate – don't be afraid to be different.
9. Deal with and communicate with people effectively.
10. Be honest, dependable, take responsibility for the things you do.

Insuring Risk - Sharing Rewards

News, Announcements, etc...

DMI Upcoming Events - DMI Quarterly Meetings are scheduled at the Wisconsin Technical College Foundation, Waunakee at the following dates and times:

DMI Board of Directors: January 24th, 2 p.m.

DMI Risk Managers: January 25th, 10 a.m.

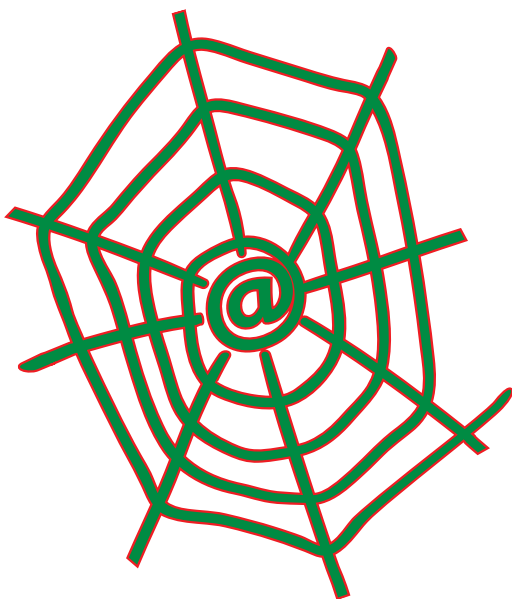
Hope to see you all there!

DMI Presents...Topics??? - The next DMI Presents...is scheduled for February 8th. Any suggestions for topics are welcome. Use this as an opportunity to suggest additional learning that is needed for your District. Suggestions can be sent to steve@districtsmutualinsurance.com or geri@districtsmutualinsurance.com.

Just When You Thought You Had Heard It ALL! [Post Magazine – 11/22/07] - A lawyer in the US purchased a box of very expensive cigars, taking out insurance to cover them for theft, damage and fire. The lawyer then smoked the cigars and put in a claim with his insurance company claiming that they had been lost in a series of small fires. The insurance company refused to pay out on the claim, but AFTER being taken to court paid out \$15,000. However, the claimant (lawyer) was then arrested on 24 counts of arson – one for each of the cigars he had smoked. He received a 24-month jail sentence and \$24,000 fine.

DMI Office Holiday Hours - The DMI office will be closed December 24th through January 1st. Regular office hours will resume on January 2nd, 2008.

Holiday Wishes - We at DMI would like extend our very best wishes to you and yours for a safe, healthy and happy holiday season and wonderful New Year!



Crawlin' the Web

If you have any suggestions for information you would like to see posted on the DMI Website - or - if you have problems accessing information please contact your DMI Representative or geri@districtsmutualinsurance.com for assistance. The following updates have been posted on the DMI website:

The History and Awards pages in the About DMI section.

GO TO...About DMI Section

A link to FERPA information from Arthur Gallagher.

GO TO...DMI Members Only Section

Insuring Risk - Sharing Rewards