

Risk Management Update

March 7, 2023

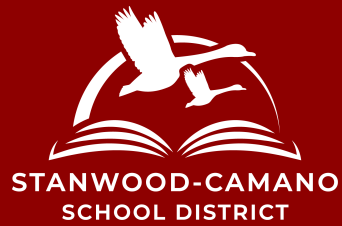


OUR PROMISE

Every student in the Stanwood-Camano School District is **empowered to learn** in an inclusive setting and is **prepared for the future of their choice.**



STANWOOD-CAMANO
SCHOOL DISTRICT



Educational Equity

We as a district will place equity at the center of all decision making and planning, ensuring that all students and staff have a voice and the resources they need to thrive academically, socially and emotionally in our schools.

Washington School Risk Management Program

Presented by:

Wendy Stevens, Sr. Risk Services Consultant

Holly Morgenthaler, Claims Consultant

Empowered to Learn!



WSRMP Contribution

Contribution to the pool (premium) is affected by the following:

- Exposure (for example, number of vehicles/buildings and student FTE count)
- Historical losses, both number and dollar amount of claims
- Losses are compared to others in the pool using an “experience modification” or “mod” factor
 - Frequency and costs below other districts have an ex-mod factor of less than 1.0
 - Frequency and costs above others have an ex-mod factor of more than 1.0
- Average ex-mod factor is below 1.0 and has decreased in the most recent report (spring 2022)

Empowered to Learn!

Recent Claim Information

2021-22 loss claims (12)

- Auto issues accounted for 50% of losses and 44% of costs
- Errors and Omissions was 8% of losses and 33% of costs
- Property/other physical damage was 25% of losses and 13% of costs
- General liability was 17% of losses and 10% of costs

2022-23 loss claims to date (9)

- Two property claims account for highest cost
- Other claims include auto collisions and vandalism

Empowered to Learn!

Safety and Security

- Ladder Safety and Fall protection - Custodial / Maintenance
- Safety Committee - Monitor and review safety concerns in the district
- Driver Safety - Transportation

Empowered to Learn!

Workers Compensation Pool

Training

- Job Specific (e.g. custodians, laboratory science) through Vector Solutions
- General Training (e.g. Bloodborne pathogens)
- CPR/First Aid (combination of online and in person)

Concentra Screening

- Pre-placement physicals for some para positions and all custodial positions
- Will add pre-placement physicals for Food Service spring 2023

Safety Committee

- Review incident forms in the district
- Facilitate safety information from district to buildings/departments

Empowered to Learn!

Questions?

Empowered to Learn!

