



December 2010

News and Views

Winter Warm-Up



School Site Safety

By: *Jeremy Hatch, CPSI, Loss Control Specialist*



Recently two individuals were caught on camera at a Sacramento Elementary school leaving campus after allegedly stealing wallets out of unoccupied classrooms. This happened in broad daylight with children on site. Thankfully they were only looking for credit cards and cash.

This has occurred at a few of our member sites as well, and is a good reminder to take another look at your site safety plan.

Is your site adjacent to parks or open space with accessible by the public? Are there shared properties within your site where visitors may frequent that are not District employees? Would you know by looking if a visitor were an employee or not (i.e. wearing an I.D. badge)? Do you have an adequate site safety plan and supervision for the children in these areas? If you are unsure about the answers to these questions, it is time to revisit your School Site Safety Plan.

The School Site Safety Plan is a written program which addresses any issues specific to your site is a starting point. This program must be communicated to all staff, especially new employees at the start of the school year. This program must address potential safety issues, proper supervision, visitor procedures, emergency procedures and any site/district specific plans.

Drills must be conducted for proper “lock down” of the classrooms, in the case of a threat or intruder on campus. Playground supervisors and teachers responsible for campus supervision must be properly trained on emergency procedures and aware of areas on campus that may be open to enter. All visitors should be screened by the front office staff, and provided with a visitors pass before being allowed on campus. Waiting areas during student pick up should be strictly enforced. Parents should not be allowed to enter the campus freely.

A comprehensive school site safety plan will help ensure the safety of our students and staff. **Safety is everyone’s responsibility!**

COMING SOON

VIOLENT INTRUDER RESPONSE: A.L.I.C.E TRAINING

For Site Administrators and Classified Managers

The ALICE (Alert, Lockdown, Inform, Counter, Evacuate) program is designed to enhance current “Lockdown” procedures used frequently in our educational institutions, hospitals, churches and public facilities. This is a large group training program, with opportunities for further trainings specific to individual districts. The course will run from 8:00 a.m. to noon.

Instructor: Michael Kimball
MC Kimball and Associates
Planned Date: March 2011 (specific date available soon)
Location: NBSIA office, Fairfield

FREE GIFT...with purchase of new construction

By: Jan DeGracia, CPCU, ARM, Executive Director



Did you know that as a member of NBSIA's property program you have access to the world class safety engineers of FM Global at no cost?

FM Global is one of the world's largest business property insurers, whose clients include more than one out of every three FORTUNE 1000-size companies in more than 130 countries. For nearly 175 years, clients have worked with FM Global to develop robust property insurance and engineering solutions to protect their business operations from fire, natural disasters and other types of property risk.

FM Global offers many services, but here are two of particular benefit to schools:

Project Management Services

This service helps you build your facilities to the highest standards, assisting you in addressing potential hazards through such processes as design specification meetings, site surveys, on-site visits, acceptance testing, and property loss prevention audits. The FM Global team will assist in ensuring that fire protection elements of construction are built to design specifications and provide a high level resource to your facilities team overseeing construction.

Plan Review

Plan review is an important step in the effective management of new construction or renovation projects. FM Global's team of engineers will review your plans for fire protection factors (i.e., fire rated walls, sprinkler layout and flow, boiler and pressure vessel risks, etc.) and provide you with recommendations for making the most of your construction dollars.

Schools are always in need of resources, and here's a couple that can make a big difference in ensuring the safety of your students and protection of property without adding cost or another layer of bureaucracy. Take a moment to consider involving the FM Global team in your next building or renovation project. Contact Jan DeGracia, Executive Director, for additional information.



Pre-Construction Disability Access Review

Another service strongly encouraged by NBSIA is the plan review for compliance with the American with Disabilities Act and related Access standards. Compliance with this construction standard (as well as striping, signage and other ADA elements) is extremely complicated and many schools spend thousands repairing noncompliant construction.

While there is a cost associated with this service, it more than covers itself with the identification of just a few noncompliant items, and what better time to find them than before the embarrassing incident or the claim is filed. Don't put your district in the position of having to explain why you have to spend already sparse district funds to correct items that could easily have been identified in advance.

Can't afford to invest in the plan review up front? Any cost associated with this plan review is eligible for safety credit reimbursement. Make this a standard component of your new construction/ renovation program and solve problems before you buy them.

Winter Playground Safety

By: Jeremy Hatch, CPSI, Loss Control Specialist

Playground safety during the Winter months can be a challenge. Although snow and ice may not be a concern due to our moderate climate, cold weather and wet conditions can present additional concerns that need to be addressed.

During the Winter children may wear bulky or oversized jackets, sweatshirts and scarves. If these clothing items have drawstrings or hoods there is potential for a choking hazard. All playgrounds should be routinely inspected and free of protrusions, such as bolts or broken parts, that clothing can get caught on.



Rain, fog and dew can create slippery conditions on the play structures and playground surfacing as well. Children may slip on ladder rungs of play equipment, hand holds or slip on the ground when running or playing sports. Consideration should be given to limit access to the playground when wet conditions exist.

Supervision is the key to a safe playground and must be a priority. Ensure that recess supervisors are aware of the additional Winter time hazards, and keep safety a priority.

Don't forget to conduct regular inspection of your playgrounds. A variety of inspection forms are available on our website by following the link below:

http://www.nbsia.org/services/safety_wellness/forms.aspx

Holiday Decorating Checklist for Site Administrators

By: Jeremy Hatch, CPSI, Loss Control Specialist

The holiday season is here and many sites will be decorating their classrooms and offices. Unfortunately, each year staff and students have been injured while getting into the holiday spirit. According to the Consumer Product Safety Commission, approximately 12,500 people go to hospital emergency rooms for falls, cuts, shocks, and burns related to holiday decorating. In addition, Christmas trees and candles are involved in countless fires annually.



North Bay Schools would like to take this opportunity to remind site administrators of some tips to help make this a safe holiday season for their students and staff.

Use the following safety tips when decorating this year:

Trees and Decorations:

- When purchasing an artificial tree, look for the label "Fire Resistant." Although this label does not mean the tree won't catch fire, it does indicate the tree is more resistant to burning.
- When purchasing a live tree, check for freshness. A fresh tree is green, needles are hard to pull from branches and do not break when bent between your fingers. The bottom of a fresh tree is sticky with resin, and when tapped on the ground, the tree should not lose many needles.
- If the tree is being set up in a classroom or office, place it away from the path of traffic and do not block doorways. Because heated rooms dry out live trees rapidly, be sure to keep the stand filled with water.
- When decorating a tree, use only an approved step ladder to place ornaments or lighting on out of reach areas. **DO NOT UNDER ANY CIRCUMSTANCE STAND ON A CHAIR AND BE SURE TO REMOVE HIGH HEELS.**
- Use only non-combustible or flame-resistant materials to trim a tree. Choose tinsel or artificial icicles of plastic or unleaded metals. Leaded materials are hazardous if ingested by children.
- Take special care to avoid sharp or breakable decorations, or those with small removable parts. Avoid decorations that resemble candy or food that may tempt a student to eat them.
- Do not use artificial snow sprays or other similar products in the classroom. These can cause lung irritation to students and staff.



Lights:

- Indoors or outside, use only lights that have been tested for safety by a nationally-recognized testing laboratory, such as UL or ETL/ITSNA. Use only newer lights that have thicker wiring and are required to have safety fuses to prevent the wires from overheating.

- Inspect each set of lights, new or old, for broken or cracked sockets, frayed or bare wires, or loose connections. Dispose of damaged sets.
- When utilizing an extension cord, make sure it is rated for intended use.
- Never run an extension cord across a path of travel or under a rug.
- Never use electric lights on a metallic tree. The tree can become charged with electricity from faulty lights, and a person touching a branch could be electrocuted.
- Turn off all lights when leaving the classroom or office. In addition to saving energy, the lights could short out and start a fire.



Candles:

- DO NOT use candles or other open flame in the classroom or office.

You can help make this another fun and safe holiday season for everyone just by incorporating a little safety into your plans. If you have any questions, please do not hesitate to contact the Member Services Department at 707-428-1830 x129.

What are the Resources Available to Members?

Source: WeTip.com

The WeTip Anonymous Hotline is Your Hotline to USE.

- Use the 800 number in your internal newsletters, memos, etc., to let your school personnel know that you now have an anonymous hotline system.
- Use the 800 number in all of your public relations literature. Let your school personnel know you are taking steps to make your school district the safest place possible for them.
- Post the "Crime Prevention Reporting Posters" with WeTip's hotline number in conspicuous areas for students, teachers, and other school personnel to see. They can call WeTip without fearing retaliation or reprisal.
- Post WeTip's metal (all weather/reflective) signs in at least two locations in your parking lot.
- Include the WeTip anonymous hotline number in your press releases and media reports to reassure students, teachers, and other school personnel they can report crime without fear.
- Attend one of the complimentary seminars hosted by WeTip to help you to better utilize WeTip and to answer your questions about WeTip's newest programs.
- Anyone with information about a criminal suspect or missing child can use the WeTip Website, www.wetip.com, to submit a tip electronically by filling out the "submit tip" form located at the bottom of each web page.
- Send details of any crime to graphics@wetip.com so an Incident Specific Poster can be created for you at no additional charge



WWW.WETIP.COM

Upcoming Training Opportunities:

NBSIA has identified the following training programs that will be available to members with the start of the new year. Dates have not yet been determined, but should be available shortly and will be listed on our website at www.nbsia.org. In the meantime, please contact our Member Services Department at 707-428-1830 x127 if you are interested in attending and we will be sure to provide you with specifics as they become available. There is no cost to members to participate in these trainings.

SEXUAL ABUSE AND MISCONDUCT

For School Site Administrators, central office administrators and classified managers

This program is designed to aid school district personnel in protecting students from adult sexual abuse and misconduct. Topics include definition and identification of the misconduct; behavioral early warning signs; perpetrators' behaviors; and methods to minimize the risk of harm and liability.

The course will run from 8:00 a.m. to noon, with an additional two hour series for those individuals interested in a "Train the Trainer" certification.

Instructor: Bill Berard, J.D.
McGrath Training Systems
Planned Date: February 16, 2011
Location: NBSIA office, Fairfield

ATHLETIC LIABILITY: MINIMIZE THE RISK

For School Administrators, Athletic Directors, and Coaches



This program identifies the greatest risks and liabilities in sports and how to avoid them. Participants will learn:

- Proper planning and supervision of practices and events
- Identification of hazing and unsafe acts, conditions and equipment
- Guidelines and precautions related to health issues such as serious injuries, heat-related illness, eating disorders, steroid use and more

The course will run from 8:00 a.m. to noon.

Instructor: Bill Berard, J.D.
McGrath Training Systems
Planned Date: Summer 2011 (specific date available soon)
Location: NBSIA office, Fairfield

LAB SAFETY TRAINING FOR SCIENCE TEACHERS

For Certificated Personnel responsible for teaching science programs

This program follows the California Science Lab Safety Handbook curriculum and familiarizes science teachers with their responsibilities for providing a safe learning environment as well as California State and Ed Code standards for safety.

Instructor: Nestor Mejia
MSES Environmental Services
Date: 1/25/2011
Location: NBSIA office, Fairfield



Property & Liability

Planning a Holiday or Special Event Off Campus?

Holiday Concerts – Performances – Sports Events

Requests for Certificates of Liability Insurance

By: Gordon Templeton, Property & Liability Claims Manager



Particularly during the Holiday Season, but throughout the school year, school groups will be using off-site facilities for their activities. Holiday and winter concerts, performances, and sports teams tournaments are prime examples of this.

More often than not your District or school will be asked to enter into an agreement that requires you to provide the facility owner/operator with a Certificate of Liability Insurance to provide evidence of the type and limits of coverage the District has in case an accident or claim should occur. These agreements must be approved by an individual at the District with the authority to do so (i.e. not a teacher or booster club president).

NBSIA arranges for these Certificates to be issued, but we do not produce them.

Before entering into such an agreement/contract, first **read it carefully** to understand what you may be committing the District to provide. Should a request be made for an “Additional Insured Endorsement” in addition to a Certificate of Liability Insurance, a separate page has to be attached to the Certificate. This Endorsement ‘attaches’ the requesting party to the District’s policy should any loss occur as a result of the relationship between the party and the District. NBSIA may be called upon to cover the loss. Obviously, this endorsement is not one to be taken lightly.

Procedures for requesting a Certificate of Liability Insurance for special events at a minimum should include the following:

- Fax, email or mail a copy of the entire agreement/contract (not just the insurance related parts) to NBSIA requesting the certificate. If the backup paperwork does not clearly specify the following information, please add it on a separate sheet:
 - Name and address of requesting party
 - Description of event or activity
 - Date, time and location of event
 - Description of participants
- Indicate any special circumstances or requests (i.e. request for Additional Insured Endorsement)
- Provide the name and contact information for an individual at the District who can answer questions we may have.

Send your Certificate requests to:

Heather Eichen, Administrative Assistant
North Bay Schools Insurance Authority
380A Chadbourne Road
Fairfield, CA 94534

Email: heathere@nbsia.org
Phone: (707) 428-1830 ext. 104
Fax: (707) 428-1848

Upon receipt, we will review the paperwork and begin processing the Certificate request. This process may take up to 5 working days to accomplish, so *please allow enough time when making request*.

















The original Certificate will be sent to the other party in the agreement (Certificate holder), with copies to the District Office and NBSIA.

NBSIA staff and its business partners greatly appreciate the assistance and cooperation of our members in working with these procedures. Should have any questions or concerns, please do not hesitate to contact Gordon Templeton, Property and Liability Claims Manager at (707) 428-1830 ext 103. or Heather Eichen, Administrative Assistant at ext. 104.

Workers' Compensation

The average cost of ONE California Workers' Compensation indemnity claim is \$58,900*.

What could your school district buy with those dollars?

 45,659 bottles of Elmer's glue	 19,061 chalkboard erasers
 117,800 sticks of glue	 59,495 rulers (equals 713,940 inches)
 74,557 boxes of chalk	 20,523 packs of construction paper
 28,182 boxes of crayons	 2,806 pencil sharpeners
 535,455 pencils	 39,267 rolls of tape
 1,550 cases of copy paper	 879 classroom chairs
 14,762 pair of scissors	 3,272 sets of wooden building blocks
 89,242 Genuine Pink Pearl Erasers	 982 school desks

Funding for 11 elementary students - \$5,208 per student – 2009-10 State of California

*Average cost per indemnity claim, per WCIRB, July 2009. Generally, an indemnity claim is one that involves days away from work. Most schools are self-insured; thus, this money comes from the district's general fund.
Additional resource by www.OfficeDepot.com

WORKERS' COMPENSATION AT A CROSSROAD

Source: Workers' Compensation Action Network

Fixing a Broken System

In 2003, California's workers' compensation system was in **crisis** and described as the "poison of the state's economy." Between 1999 and 2003, the cost of workers' compensation insurance for California employers nearly tripled. California was ranked the **most expensive state** for workers' compensation insurance, with an average insurance rate nearly 40 percent higher than the next highest state and more than double the national average.

During this period:

- Medical costs for workers' compensation claims in California more than doubled between 1995 and 2002 and grew much faster than the national rate of medical inflation.
- Medical costs per claim were twice as high as the national average in 2002.
- Permanent partial disability claims were being filed at a rate three times the national average and 20 percent higher than the next highest state.



Reform Laws - From 2002 through 2004, California enacted four significant reform laws. These reforms have refocused the state's system on medical recovery and returning injured workers back to work, which is the best way to minimize wage loss due to injury.

The major goals of these laws were to:

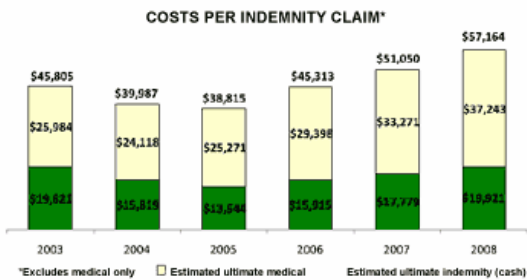
- Increase cash benefits to injured workers;
- Rein in skyrocketing medical costs;
- Produce consistent, objective measurements for compensating permanently disabled workers;
- Reduce California's high rate of costly litigation; and
- Increase incentives to get injured workers back on the job.

Two major system changes were in the delivery of medical treatment and the system for rating permanent disabilities resulting from on-the-job injuries.

In order to improve medical treatment and recovery for injured workers while controlling spiraling costs, the legislative reforms required that all medical treatment be conducted in accordance with guidelines that are "evidence based, nationally recognized and peer reviewed." The reforms also allowed employers to establish networks of medical providers to treat injured workers.

The reform laws also replaced subjective factors for rating permanent disability with guides published by the American Medical Association. These guides, which are used by 38 other states, provide a tool for physicians to consistently measure and rate the level of an injured worker's impairment. This rating is then multiplied by factors for age, occupation and diminished future earning capacity to arrive at the percentage of permanent disability. This new system was fashioned to reduce lawsuits and promote "consistency, uniformity and objectivity" in determining permanent disability.

Threats and Challenges Ahead



Against the backdrop of an ongoing recession, double-digit unemployment, and crippling budget deficits for government at all levels, California's economy is ill-equipped to withstand another workers' compensation crisis that would further jeopardize its competitiveness or ability to create jobs.

Unfortunately, California is now being confronted with emerging trends that are alarmingly similar to those that gave rise to its last

workers' compensation crisis, including:

- Fast-rising medical costs
- Harmful court decisions that go against the Legislature's intent and make the system for rating permanent disabilities more costly and litigious

Rising Costs - Since 2005, costs per workers' compensation claim have increased by 47 percent. Although the majority of the increase is attributable to medical costs, which have been growing by double-digit percentages each year since 2005, costs per claim in **2008 eclipsed pre-reform levels** for both medical treatment and cash benefits.

There's no consensus on what's driving the rapid increases in medical costs, but research by the California Workers' Compensation Institute points to more doctors' office visits, more treatments per visit, increased costs for surgeries, increased costs for pharmaceuticals and medical equipment, and increased costs for medical cost containment and legal expenses.

Court Decisions Threaten to Unwind Reforms - Precedent-setting decisions issued in 2009 (Ogilvie and Almaraz-Guzman) are now allowing doctors and lawyers to challenge components of the post-reform formula for measuring impairment and setting Permanent Disability (PD) awards. In so doing, these decisions threaten the

California Legislature's adoption of an objective measurement system based on guidelines published American Medical Association.

California's non-partisan Legislative Analyst's Office has concluded that these rulings could lead to "(1) changes in PD ratings, (2) increased incentive for litigation, and (3) decreased uniformity in determining PD. Ultimately, these effects would likely lead to increased benefits for workers and higher costs for businesses and governments." The WCIRB, meanwhile, has estimated that these cases will add **\$800 million** in costs for employers.

With a new governor in office approaching fast, we are still uncertain what the future holds. What we do know is that we are prepared to keep fighting for employers, public agencies and small business to keep costs down.

Member Services

Employee Assistance Program

NBSIA is pleased to announce a new feature of the counseling services offered through our [Employee Assistance Program](#).

The option to choose telephonic consultations or face-to-face counseling sessions with network providers has always been yours. Now, you have another option: [web-video consultations](#).

How Web-Video Consultation Works

Make an appointment as you usually do, by calling MHN at the toll-free number listed below. You will be asked if you want a web-video consultation, then they will let you know exactly what you need to connect. (If you have an internet connection and a web camera you're probably set to go!)



EAP Web-Video Consultations

Call toll-free, 24 hours a day, seven days a week:

(800) 227-1060

TDD: (800) 327-0801

Eligible members are entitled to as many telephonic (traditional voice or web-video) consultations as needs warrant, and 3 face-to-face clinical consultations per incident, per plan year.

CONGRATULATIONS TO GORDON TEMPLETON, P/L CLAIMS MANAGER



At the end of this month, Gordon Templeton will be leaving us to celebrate the joys of retirement! We imagine lots of time spent on the golf course and in specialty brew pubs, as well as some quality time with his five grandchildren.

Gordon has been working with NBSIA as Property/Liability Claims Manager since August 2000, and no doubt, has had an opportunity to work with many of you in resolving claims, contract matters, or other risk management questions. He will certainly be missed!

At his request, Gordon will not be having a retirement party, but please drop him a line to wish him well as we do.

CALENDAR OF EVENTS

<u>Date</u>	<u>Event</u>	<u>Location</u>
Dec		
14	Supervisors Academy	NBSIA Conference Room
22-24	Christmas Holiday	NBSIA Office Closed
31	New Year's Day Observed	NBSIA Office Closed
Jan		
11	Supervisors Academy	NBSIA Conference Room
17	Martin Luther King Jr. Day	NBSIA Office Closed
25	Lab Safety Training	NBSIA Conference Room
27-28	NBSIA Strategic Planning	Napa, CA
Feb		
16	Sexual Abuse & Misconduct Training	NBSIA Conference Room
Mar		
TBD	Violent Intruder Response: A.L.I.C.E Training	NBSIA Conference Room
1	Supervisors Academy	NBSIA Conference Room
29	Supervisors Academy	NBSIA Conference Room
30	NBSIA Executive Committee	NBSIA Conference Room
Apr		
13	NBSIA Board of Directors	NBSIA Conference Room
19	Supervisors Academy	NBSIA Conference Room
22	Spring Holiday	NBSIA Office Closed

CONTACT US

Address:	380A Chadbourne Road Fairfield, CA 94534-9636	
Web Site:	www.nbsia.org	
E-mail:	(first name last initial)@NBSIA.org	
Phone:	707/428-1830 or 707/428-0824	
Fax:	707/428-1848	
After Hours Emergency Pager:	428-0824, option 5	
WeTip Hotline	1-800-78-CRIME (27463)	
General Administration:		
Janet DeGracia	Executive Director	Ext. 105
Gordon Templeton	P/L Claims Manager	Ext. 103
Peggy Kech	Accounting Manager	Ext. 113
Lyn Fortaleza	Accounting Technician	Ext. 115
Maria Cantera	Data/Fiscal Analyst	Ext. 116
Heather Eichen	Administrative Assistant	Ext. 104
Veronica Hudley	Office Assistant	Ext. 101
Member Services:		
Suzanne Dillman	Member Services Manager	Ext. 106
Jeremy Hatch	Loss Control Specialist	Ext. 129
Workers' Compensation:		
Kami Liñan	W/C Claims Manager	Ext. 110
Felecia Lawson	W/C Claims Supervisor	Ext. 124
Doris Manuzon	Claims Examiner	Ext. 111
Anna Socarras	Claims Examiner	Ext. 122
Lily Chin	Claims Examiner	Ext. 109
Jennifer Hearne	Claims Assistant	Ext. 119
Gwen Samuels	Claims Assistant	Ext. 107
Christine Trockey	Return to Work Coordinator	Ext. 121