



News and Views

March 2010

Safety Grant Winners Announced!

by: Emily Kephart, ARM, CPSI, Prevention Services Manager

NBSIA is pleased to announce the winners of the 2009-2010 Safety Grant Program! The purpose of the program is to encourage and promote the active participation of site personnel and students in ensuring the overall safety of their environment.

This year we received a total of 13 Safety Grant Applications from 2 districts: **Fairfield-Suisun USD** and **Vacaville USD**. The submissions were voted upon by the NBSIA Risk Management Committee in order to determine the district-level winners. These first place winners from each of the two districts then advanced to the pool level for final evaluation. The second place submissions from each district were then placed in a run-off for the pool-level 3rd place award. NBSIA staff selected the pool-level winners.

Congratulations to:



First Place:
\$5,000

Dan O. Root Elementary, Fairfield-Suisun USD
"Safe and Secure Kiln Location"



Second Place:
\$3,000

Willis Jepson Middle School, Vacaville USD
"Reducing Trip Hazards"



Third Place:
\$2,000

Food Service Dept., Fairfield-Suisun USD
"Child Nutrition Program: Preventing Food Borne Illness"

NBSIA thanks everyone who participated this year for their hard work and commitment to safety. We hope to continue to see an increase in the quality and quantity of submissions in the years to come. Interested in participating next year? Check out our website for more information: www.nbsia.org

If you have any questions regarding the Safety Grant Program, please contact Prevention Services Manager Emily Kephart at (707)428-1830, extension 102.

NBSIA BOARD HOLDS STRATEGIC PLANNING SESSION and SETS GOALS for 2010

By Jan DeGracia, CPCU, ARM, Executive Director

In January the NBSIA Board of Directors held its annual Strategic Planning session, facilitated by Paul Porter, EdD. Again this year, the Human Resources Departments were invited to participate in discussions regarding how members interact with the NBSIA team and how that relationship could be enhanced. Feedback from these discussions was incorporated into the balance of the meeting and provided additional background for goal setting.



This year the Board and attendees tried a different approach to discussions, following the *Blue Ocean Strategy* principles as developed by Kim and Mauborgne. Attendees discussed the benefits of membership in NBSIA such as self-governance, educational opportunities, competitive rates, our proactive approach, and individualized attention. They also acknowledge the challenges presented by the current economic environment at the local, state and national levels.

NBSIA benefits significantly from the continuity and professional background of its board members and we look forward to another year of positive developments and member support.

NBSIA 2010 Goals

The board identified the following items as goals for the coming year.

Risk Management and Safety Services

- **Develop a comprehensive plan for providing safety and risk management services with limited staffing.**

Our safety and prevention service demand continues to grow into areas that are broader than we have experienced

in the past. In light of that, we plan to conduct an assessment of those needs and contract for those services that cannot be performed by existing staff. A recommendation based on this analysis of member needs will address staffing beyond 2011.

- **Develop Risk Management Program Specifically for Site and Program Managers**

We know that risk management is going on (or not) every day at our school sites and other locations. This year, NBSIA will be developing a long-range plan that will provide risk management services and support specific to the needs of site supervisors and program managers. Part of that plan will include focus groups and pilot program implementation, and we encourage interested members to participate in this process.



Expanding Coverage

- **Conduct feasibility study for extending coverage to Foundations and PTOs**

The support provided by education foundations and parent-teacher organizations is so valuable to members, particularly as districts struggle with budget cuts and other challenges. NBSIA will investigate the possibility of offering liability coverage to these members at a nominal cost so they can continue to support schools.

We are pleased to announce a **NEW Risk Management Manual** will be available on our website this month!

Fiscal Relief Strategies

- **Study three-payment option of P&L**

We recognize that cash flow continues to be a challenge for districts, and will create a more flexible payment plan that allows members to spread their payments over a longer period.

Prevention Services

NBSIA's Prevention Services Department is seeking YOUR Input!



In an effort to meet the ever-changing needs of our members, we are seeking your input on the programs and services that are most valued by YOU. Please take a few minutes to complete the following survey:

[NBSIA Prevention Services Survey 2010](#)

Thank you for your input and participation in making NBSIA's Prevention Services Department the best it can be!

We're Listening

Principals and Program/Site Administrators are wanted to participate in a focus group to discuss the risk management and safety needs and desires of schools, sites, and departments. Would you be interested in joining us for this facilitated discussion tentatively scheduled for October 2010? Please contact Emily Kephart, Prevention Services Manager, at (707)428-1830, extension 102 or Heather Fichen, Administrative Assistant at extension 104 to inquire.



Property & Liability

Field Trip & Special Activity Considerations High Risk Activity Coverage Restrictions

by: Gordon Templeton, Property & Liability Claims Manager



As Spring approaches students, teachers and parents get busy planning special activities and field trips. Also, Districts/sites are quite active in authorizing public use of their facilities or grounds, particularly for sports/athletic activities. With that there are a few risk management and liability issues that need to be considered.

Prior to a field trip or special school activity, students, staff and parents/guardians should participate in thorough discussions of safety issues, insurance needs, and emergency procedures. Proper planning and adequate supervision are imperative for the safety of those involved. The person in charge, normally a certificated employee of the district (always in the case of the field trips) has the ultimate responsibility for the supervision of the activity or trip.

HIGH RISK ACTIVITIES

An important element of risk management and insurance considerations is Board Policy 5.24 of North Bay Schools Insurance Authority to require a \$7,500 deductible for High Risk Activities engaged in by member districts. In the event of a liability claim/lawsuit/loss arising out of such an activity, a \$7,500 District deductible would apply.

The High Risk Activity Deductible is intended to encourage member districts to pay particular attention to activities that are considered to be high risk in an effort to reduce exposure to loss. The two areas where risk is most common regard field trips and use of district facilities. As an example of a problematic field trip, we recently had an inquiry about a science field trip to the ocean.

The following activities shall be considered High Risk and are subject to a \$7,500 district deductible:

1. District Authorized/Sponsored Field Trips listed below:
 - a. snow/ski trips, including travel
 - b. scuba diving trips, including travel
 - c. swimming/water activities or trips to oceans, bays, lakes, rivers, streams and privately owned swimming pools/spas, including travel
 - d. bicycle activities/trips (other than bicycle safety programs)
 - e. out-of-state/out-of- country trips



2. Skateboarding/rollerblading/scooter riding/motorcycle riding – unless a district has specifically prohibited such activities on campus and enforced such prohibition by way of a written notice and by way of posted signs on fences and grounds.
3. Outdoor rock climbing, spelunking, and rappelling – unless under the supervision of a Ropes Course or similar type program.
4. District authorized public use of facilities or grounds for sports/athletic activities without a signed Facilities Use Agreement as allowed under the Civic Center Act naming the district as an additional insured and including at least a mutual hold harmless agreement.
5. Indoor/outdoor Floor Hockey
6. Kickboxing, martial arts



District authorized school team sports (i.e. ski/snowboard team, swim/water polo team) are not subject to this coverage restriction.

Should you have any questions concerning this subject, or if you would like more information regarding field trip risk management procedures, please contact Gordon Templeton at the North Bay Schools Insurance Authority office at 707/428-1830 or GordonT@nbsia.org

Workers' Compensation

Public Agencies' Claims Costs Rising Again After Post-Reform Dip

Average workers' compensation claims costs for self-insured public agencies in California declined sharply after the 2004 system reforms, but have steadily increased in the past three years, according to a report released Friday by the California Workers' Compensation Institute.

CWCI measured costs to cities, counties, school districts and other local-government entities by analyzing annual summaries compiled by the Office of Self Insurance Plans. Those summaries provide a snapshot of the self-insureds' claims experience taken at the end of each fiscal year on June 30.

The public agencies' initial year-end paid losses on FY 2008/09 claims totaled \$311 million -- up \$11.6 million from the comparable figure for FY 2007/08, and up \$51 million (19.6%) over the last three years, CWCI said.

Average paid losses per public self-insured claim climbed to \$2,468 in FY 08/09, up 5.8% from the prior year, and up 13% from a low of \$2,185 in FY 2005/06, CWCI said.

The breakdown of initial report payments shows public self-insured employers paid an average of \$1,183 in indemnity on last year's claims, 4% more than in the prior year, and up only 6.4% over the last three years. Average medical payments on the FY 2008/09 claims rose to \$1,285,

up 7.5% in the latest year, and up 19.8% from the post-reform low of \$1,107 recorded in the FY 2005/06 first reports, CWCI said.

To read the report, go to "Public Self-Insured Claims Experience in California WC FY 1999-2009," at this website:

<http://www.cwci.org/research.html>

Source: CWCI

HELP WANTED

Could you use some help? NBSIA needs your help to identify those much needed tasks that provide an opportunity for an injured worker to perform in a transitional job while recovering from a work-related injury.

What's in it for you and your team?

1. Keep employee's self esteem up
2. Retain valued employees
3. Promote better morale among all workers
4. Provide meaningful, productive work for co-workers within their physical capabilities
5. Contribute to a faster recovery by keeping employees mentally and physically conditioned to a regular work schedule
6. Maintains social contact with fellow employees which enhances recovery
7. Increase productivity

If you have a site that is in need of extra help, please contact Christine Trockey, RTW Coordinator for NBSIA, at 707-399-4215 or Christinet@nbsia.org

This Is Your Employee Assistance Program (EAP) Learn How to Use It!

How Do I Access My Benefits?

There are several ways to easily access your EAP benefits:

- **Online Registration:**

<https://members.mhn.com/external/public/default/registration>

*Please note: You will need your **access code** to register –contact your HR Department*

- **Online EAP Newsletter Registration:**

Member Matters: <https://members.mhn.com/news/mar10/mm.html>

To access some areas of Member Matters you will need a user name and password. You can create this by entering your company code on the registration page and following the prompts.

To view the newsletter in Spanish click on EN ESPAÑOL located in the green ribbon at the bottom of the webpage



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- « [Road Rage: Does It Affect You?](#)
- « [Exercise and Your Mental Health](#)
- « [Defusing Difficult Conversations](#)
- « [Coping With Change in the Workplace](#)

- **Telephone Access:**

800-227-1060 TDD: (800) 327-0801

Immediate Crisis Support is also available at this telephone number

What Kinds of Benefits are Available to Me?

There is quite a generous menu of benefits you can utilize-such as confidential services and counseling services that assist employees and their families in dealing with problems associated with:

Marriage	Family	Emotional Issues	Alcohol	Drug Use/Abuse
Finances	Legal	Children Care	Elder Care	Pre-Retirement

For more information about EAP benefits contact your Human Resources Department or Suzanne Dillman at SuzanneD@nbsia.org or 707-399-4206

Participating Districts: Fairfield Suisun Unified School District, Vacaville Unified School District, Dixon Unified School District, Napa County Office of Education, Solano County Office of Education, Solano Community College, Travis Unified School District, MIT Academy, Vallejo Unified School District

North Bay Schools Insurance Authority
Prevention Services Department

Presents

New Employee Safety Orientation

NBSIA is pleased to offer new district employees the chance to learn what safety is all about, what roles they play in site safety, and how they can incorporate safe work practices into their daily routines in order to achieve their goals.

This program, which will take place in NBSIA's conference room three times throughout the school year, communicates the importance of safe work practices and meets district requirements for Cal/OSHA compliance. Through this training partnership, we can reduce the number of injuries to staff and students, limit lost time from work, and improve employee morale.

This PowerPoint presentation and open discussion will cover many safety topics, including general office safety, fire safety, bloodborne pathogens, and ergonomics. Topics of a more technical nature may be addressed depending upon the registered audience.

Contact us now to schedule a customized safety orientation at your site.

Please contact Prevention Services Coordinator Lateisha Plascencia at (707) 428-1830, extension 123 or lateishap@nbsia.org to enroll your new hires in the course.

NBSIA is conveniently located at:
380A Chadbourne Road
Fairfield, CA 94534
(707) 428-1830
www.nbsia.org



CALENDAR OF EVENTS

<u>Date</u>	<u>Event</u>	<u>Location</u>
March		
16	Supervisors Academy	NBSIA Conference Room
31	NBSIA Executive Committee Meeting	NBSIA Conference Room
April		
2	Spring Holiday	NBSIA Office Closed
6	Supervisors Academy	NBSIA Conference Room
12	BASIC Board of Directors Meeting	NBSIA Conference Room
14	NBSIA Board of Directors Meeting	NBSIA Conference Room
28	NBSIA Executive Committee Meeting	NBSIA Conference Room
May		
12	NBSIA Risk Management Comm. Mtg	NBSIA Conference Room
19	BASIC Board of Directors Meeting	NBSIA Conference Room
26	NBSIA Executive Committee Meeting	NBSIA Conference Room

CONTACT US

Address:	380A Chadbourne Road Fairfield, CA 94534-9636	
Web Site:	www.nbsia.org	
E-mail:	(first name, last initial)@NBSIA.org	
After Hours Emergency Pager:	428-0824, option 5	
Automated Voice Mail:	428-0824 or 428-1830	
WeTip Hotline	1-800-78-CRIME (27463)	
General Administration:	707/428-1830 707/428-1848 (fax)	
Janet DeGracia	Executive Director	Ext. 105
Suzanne Dillman	Program Services Manager	Ext. 106
Gordon Templeton	P/L Claims Manager	Ext. 103
Emily Kephart	Prevention Services Mgr.	Ext. 102
Peggy Kech	Accounting Manager	Ext. 113
Lyn Fortaleza	Accounting Technician	Ext. 115
Maria Cantera	Data/Fiscal Analyst	Ext. 116
Carl Montgomery	P/L Claims Adjuster	Ext. 126
Lateisha Plascencia	Prevention Services Coord.	Ext. 123
Heather Eichen	Administrative Assistant	Ext. 104
Veronica Hudley	Office Assistant	Ext. 101
Workers' Compensation:	707/428-0824 707/428-1848 (fax)	
Kami Liñan	W/C Claims Manager	Ext. 110
Felecia Lawson	W/C Claims Supervisor	Ext. 124
Doris Manuzon	Claims Examiner	Ext. 111
Lisa McCauley	Claims Examiner	Ext. 108
Anna Socarras	Claims Examiner	Ext. 122
Lily Chin	Claims Examiner	Ext. 109
Allison Lichter	Claims Assistant	Ext. 119
Shirley Steck	Claims Assistant	Ext. 112
Gwen Samuels	Claims Assistant	Ext. 107
Christine Trockey	Return to Work Coordinator	Ext. 121