



Mt. Diablo Unified School District

Presented by:
Kyle McKibbin, Vice President – P&C Schools



Mt. Diablo Unified School District Current Program



- **Member of PRISM Property & Liability Program**

- Liability Deductible - \$250,000
- Deductible Property - \$100,000
- PRISM funds the Liability Program for the first \$5,000,000
- SAM Coverage is now “Claims Made”

- **Member of Schools Excess Liability Fund (SELF)**

- SELF “Self-Funds” various layers of their program
- SELF recently assessed Mt. Diablo Unified School District due to underfunding
- Carl Warren – TPA

Mt. Diablo Challenges

- **Sexual Abuse and Molestation (SAM) “Claims Made” Policy**
- **Social inflation of settlements and jury verdicts**
- **SELF assessments**
- **Member of a JPA focusing on cities/counties/special districts**
 - **Limited input in governance**
- **Lack of proactive services**
- **Training for Employees**
 - Online Trainings
 - School specific risk management



Northern California ReLiEF (NCR)

Mission:

Nor Cal ReLiEF provides broad property and casualty programs for school districts in Northern California through fiscally responsible proactive risk management.

The Risks Schools are Facing

And Risk Soars When You Try to Do More With Less



NCR & SAFER Breakdown

- **Member Owned and Operated**
- **SAFER Excess Property and Liability**
 - 2.85M ADA/FTES; \$100B+ TIVs
- **Broad P&L Coverage**
- **School Specific Coverage**
 - Asbestos Defense & Indemnification
 - Special Education
 - Injunctive Relief
 - Breach of Contract
 - Employee Benefits (E&O)
 - Professional Liability
 - Cyber Liability
- **Accredited with “Excellence” by CAJPA**

“In an environment of governments seeing increasing claims and struggling to fund their programs, NCR has; maintained funding and had a net decrease of prior year claims of over \$20M in the last five years. Other pools have seen the opposite.”

*James Marta, CAJPA
Accreditation Committee*



NCR & SAFER Current Districts

NCR

- ✓ 372 Northern California School Districts
- ✓ Contra Costa County School Districts:
Acalanes, Antioch, Brentwood, Byron, Canyon, John Swett, Knightsen, Lafayette, Liberty, Martinez, Moraga, Oakley, Orinda, Pittsburg, San Ramon, Walnut Creek, West Contra Costa, Contra Costa COE



SAFER:

- ✓ 547 California School Districts

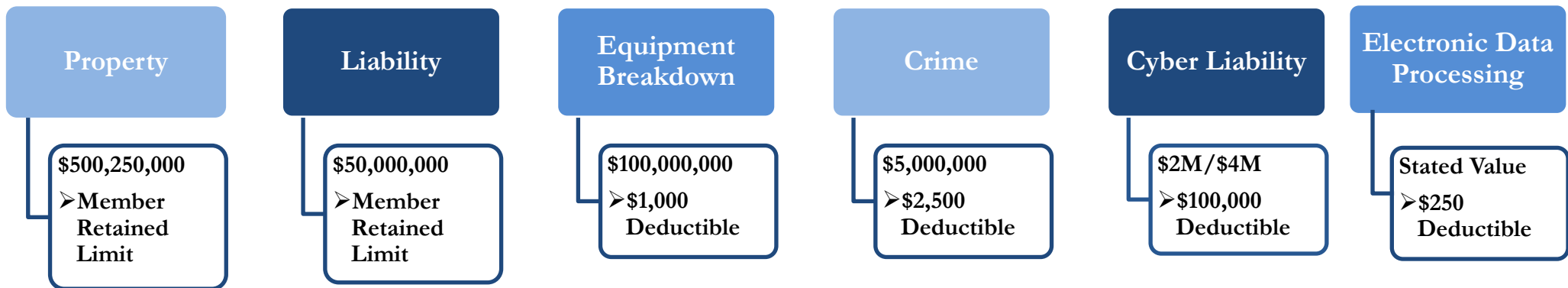


2022-2023 Property & Liability Program Structure

100%
Member
Control of
Claims to
limit of
insurance

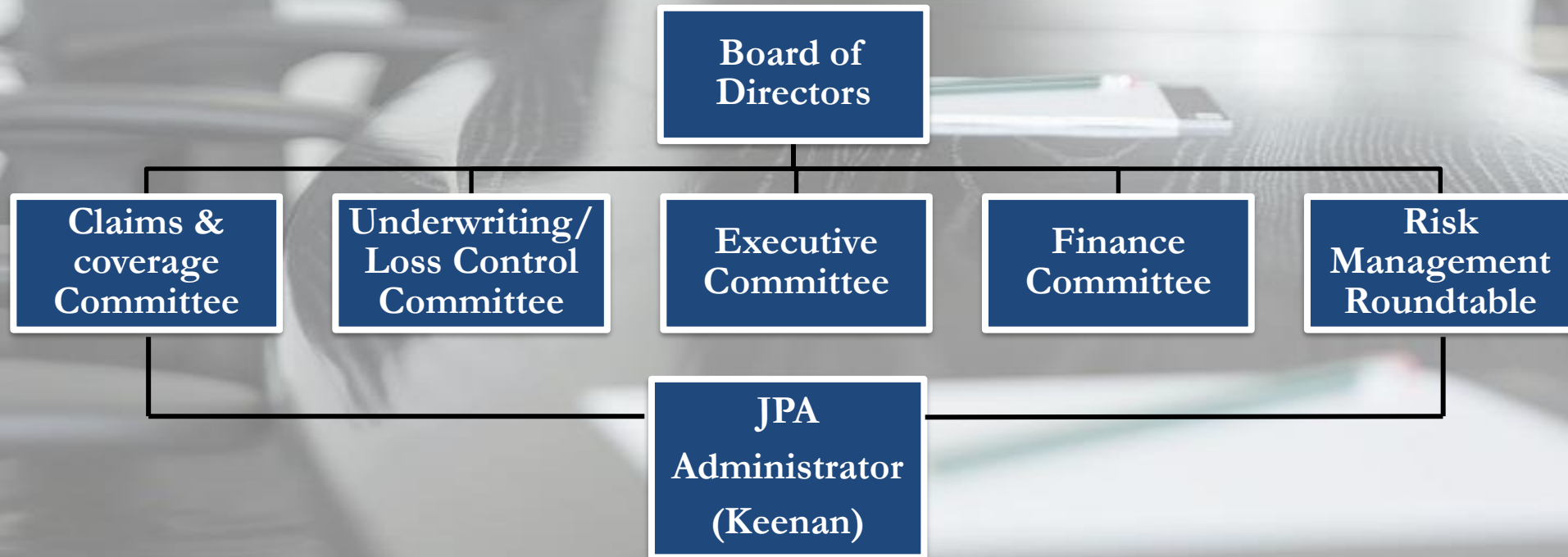
Seamless
Coverage

Per
Occurrence
to include
SAM
Claims





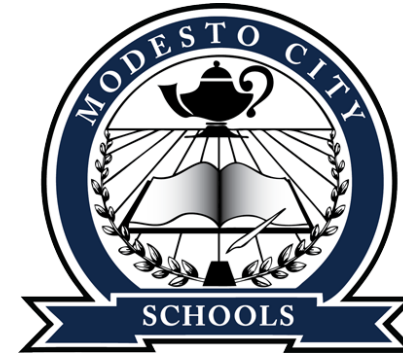
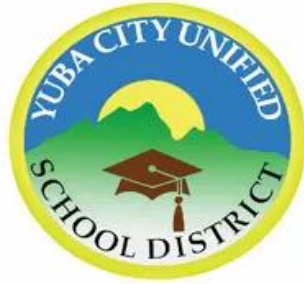
Governance



Newest Members

- Yuba City USD
- Modesto City Schools
- Sylvan Union SD
- Nevada Jt. UHSD
- North Valley II
- Hanford Jt. UHSD
- Central Tulare SIG
- Roseville Jt. UHSD (7/1/23)

- 100%-member retention



**SYLVAN UNION
SCHOOL DISTRICT**
WHERE KNOWLEDGE GROWS



**Roseville Joint Union
High School District**



Nor Cal ReLiEF Financial Strength

Actual Costs as a % of Original Net Contributions

All Program Years: 85.53%

Net Position \$35,131,934

\$40,444,827

Member Rebates and Services



The Protected Insurance Program for Schools
& Community Colleges Joint Powers Authority

Protected Insurance Program for Schools



- Integrates risk retention by PIPS and risk transfer to reinsurers
- \$155,000,000 per occurrence limits
- First dollar coverage for Mt. Diablo USD
- Keenan is the TPA for all members
- 450+ school and CCD members, representing \$15B in payroll
- Provides targeted loss control services to reduce WC claims
- Rates are lower in 2022/23 than when the program was created in 2003

Loss Control Services With PIPS

Focused Trend Analysis via Risk Improvement Action Plan

- Reduce claim frequency and severity
- Identify trends and training opportunities
- Establish/Strengthen the safety culture
- Ergonomic evaluations

Prevention Programs

- Safety Awareness Program
- IIPP Review, Rollout and Supervisor/Manager Training
- Job shadowing

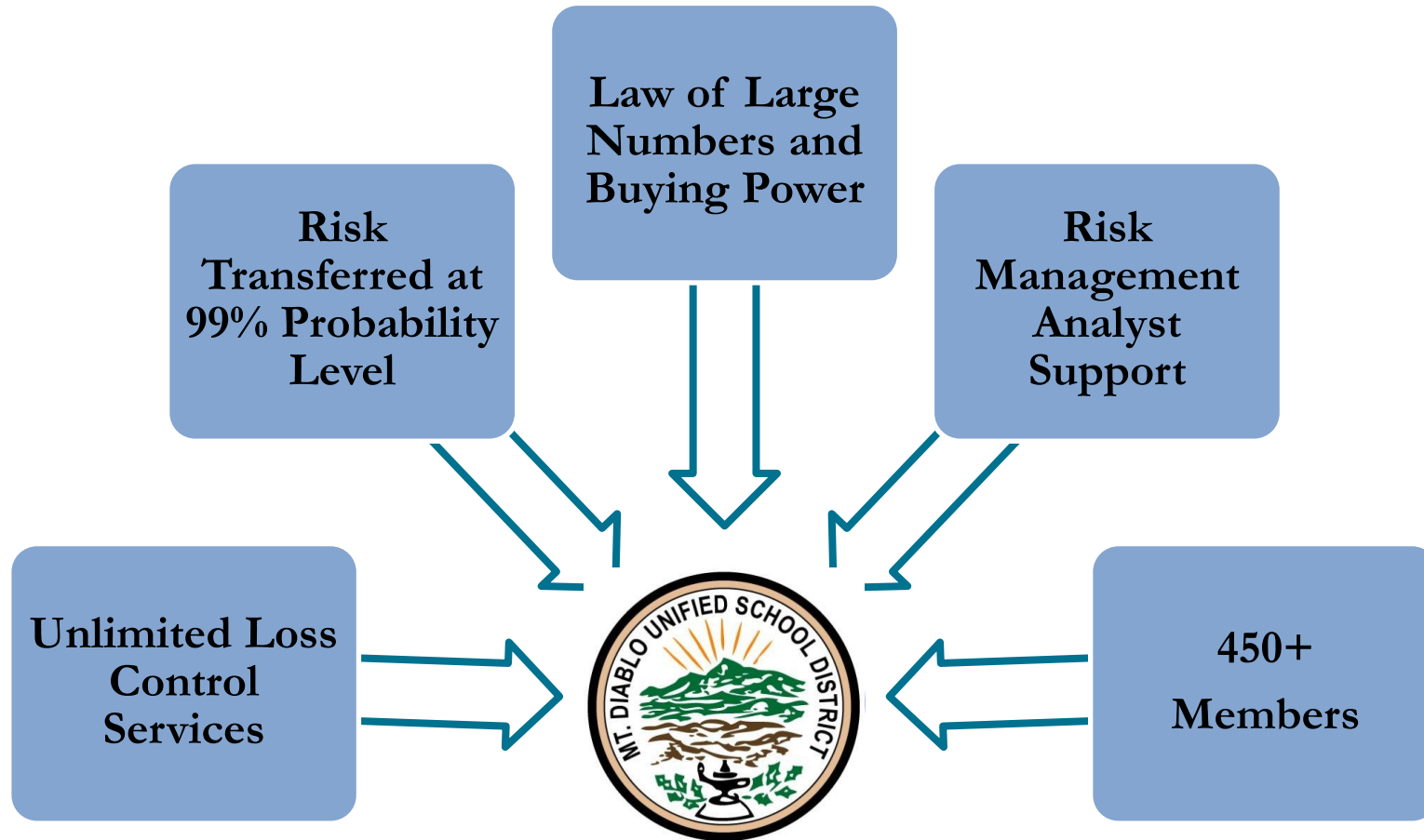
Specific Occupational/Department Live and Online Training

- Slip and Falls, Back Injury Prevention, Ergonomics, Stress Management, etc.



Risk Management Analyst

- Extension of a District's Risk Management Program with Emphasis on *Claim Severity & Reduction*
 - Programmatic Development and Training
 - Return to Work
 - Integration of FEHA/Interactive Process and Industrial Leaves
 - Company Nurse Implementation, Training and Support
 - Legislative and Regulatory Compliance Updates
 - Frontline Provider Protocols and Outreach
 - Medical Provider Network (MPN) Sublists and Channeling
 - Claims Reporting – Requirements and Ultra ClaimsONLINE
- District Training
 - Ed Code 101, SPED Academy, Maintenance & Operations, Child Nutrition, etc.
- Reports & Analytics
 - Quarterly File Reviews





Services and Resources

Account Management Team



Kyle McKibbin, Vice President, Property & Casualty – Schools

Email: kmckibbin@keenan.com

Lead representative for AP Keenan with districts and JPAs. Responsible for overall client satisfaction. Presents new opportunities available to JPAs and districts.



Tara Salaiz, Senior Account Manager, Property & Casualty - Schools

Email: tsalaiz@keenan.com

Responsible for overall coordination of client services and interfacing with clients. Available by telephone or email for coverage questions and risk management inquiries.



Tim Hall, Director of Loss Control

Email: thall@keenan.com

Responsible for loss prevention services, workplace safety, and ergo evaluations. Available upon request for complex safety/loss control related issues.



Eric Tennison, Vice President, Property & Casualty

Email: etennison@keenan.com

Responsible for risk management analyst department with a focus on workers' compensation services and resources



Brian Evans, Property & Liability Claims Manager

Email: bevans@keenan.com

Oversees the Property & Liability Claims Administration Department

Account Management Services



What is *Keenan* SafeSchools?

“Wonderful course I really learned a lot and it refreshed my mind.”

“This was a very user-friendly course that was easy to understand, and it gave you the proper information to pass the course”

Mt. Diablo employee feedback

Online safety training and tracking system

100% K-12 Specific Courses

- Environmental, Behavioral, Health, Nutrition Services, School Safety, Human Resources, Transportation

Set In A K-12 Environment

- Set in a school environment making the content relevant to your employees.

Able to Reach hard to Gather Groups

- Teachers, night custodians, those in remote areas

Cost Effective

- No Travel; Done at EE convenience; Value added Keenan client benefit



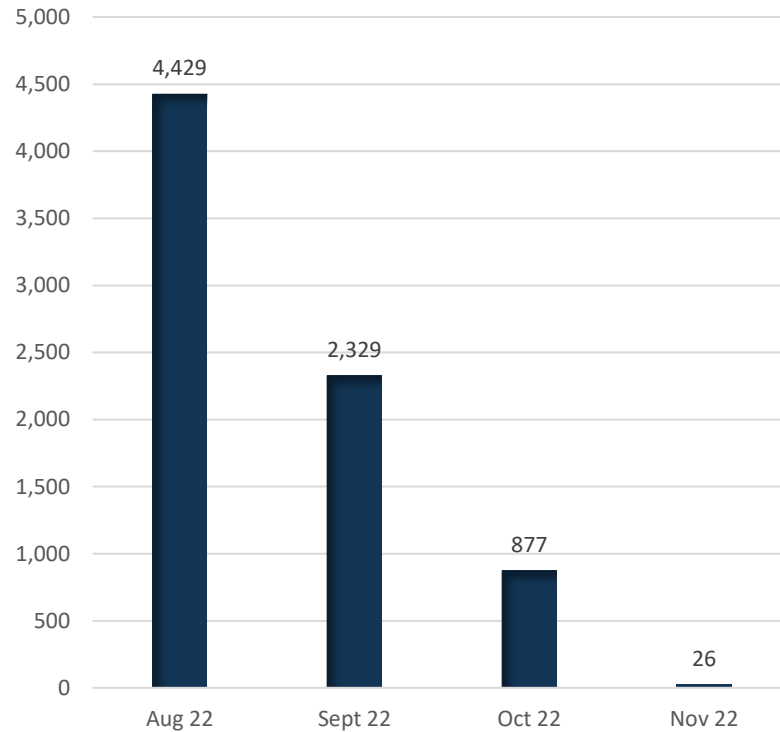
360+ K-12 Schools
Specific Online
Courses

Keenan
Associates
Innovative Solutions. Enduring Principles.

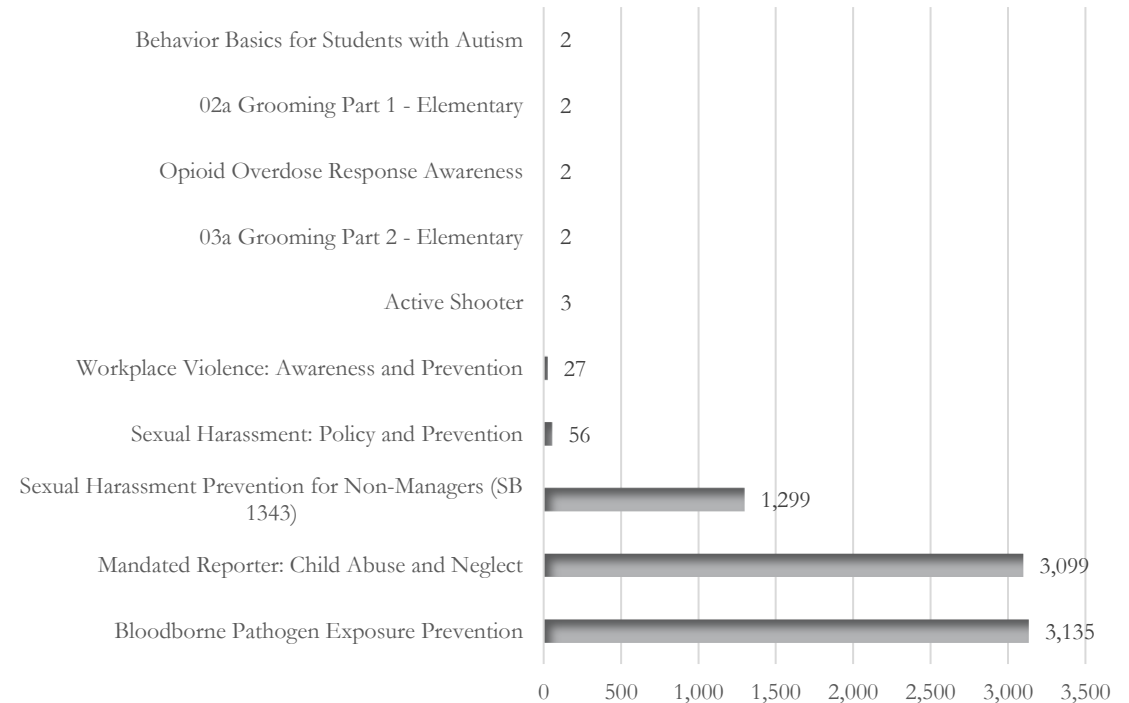
Mt. Diablo Unified School District Keenan SafeSchools Completions

July 1, 2022, through November 4, 2022

Total Completions



Top 10 Completed Courses



Mt. Diablo USD

Retrospective Cost Savings

Coverage	2022-2023 PRISM/SELF	2022-2023 NCR/PIPS	Savings
Property & Liability	\$2,473,935	\$2,318,900	\$155,036
Workers' Compensation	\$4,925,609	\$4,801,049	\$124,560

~ \$280,000

What is the value?



- ✓ To join JPAs that are focused solely on K-12 risk management
- ✓ To join JPAs that are made up of K-12 school district representation
- ✓ To remove the “claims made” coverage restriction for future SAM claims
- ✓ To have a dedicated account management team to support your Business and HR./Risk Management departments
- ✓ To have access to school specific services and resources through Keenan SafeSchools and P&C Bridge.
- ✓ Transfer long term WC exposure (transferred at the 99% Probability Level)
- ✓ To have MDUSD specific in-person on campus loss control trainings
- ✓ To partner with 450+ California K-12 Districts



Questions?