



Respond, Recover, Reopen:

Practical Strategies for Minimizing Property Loss Impact

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Agenda

01 Who is SET SEG?

02 Data Driven Insights

03 ERP Plans

04 Discussion Feedback



Who We Are

Risk management experts providing solutions to meet the unique needs of Michigan public schools. Programs are **member-owned** and **governed by superintendents** representing districts of all sizes throughout the state.

1971

Established

530+

Members

\$877K+

Scholarships & Grants

Property/Casualty Pool

- 530+ members
- \$170 million in net asset returns
- Provides: property, liability, auto, school violent acts, cyber protection

Workers' Compensation Fund

- 520+ members
- \$301 million in contribution reductions
- Features: customized safety programs, online claim reporting, personal claim representatives

Employee Benefits

- 400+ members
- Medical, Dental, Vision, Life, Disability, Long-term care, Pet insurance
- Voluntary benefits

SET SEG Foundation

- \$710,000+ in student scholarships and grants
- Promotes opportunities in student leadership, expanding educational programs, skilled trades, and risk management studies



Who We Are

A risk management pool structured to provide stable and affordable coverage to districts across the state. Coverages include:

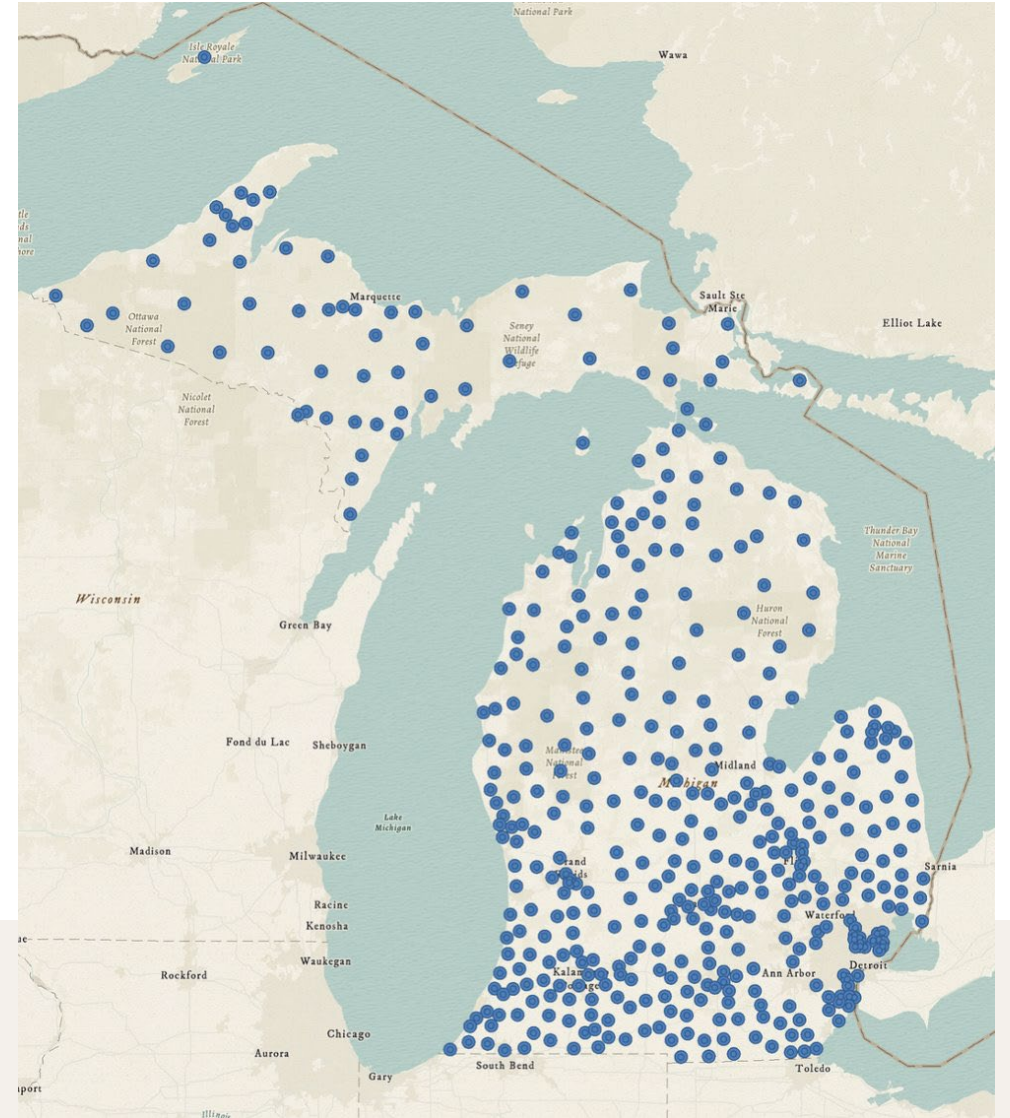
- Property
- Inland Marine
- Equipment Breakdown
- Automobile Physical Damage

REINSURANCE

Up to
\$1 Billion



MEMBER
DEDUCTIBLE





Data Driven Insights



Claim Frequency

Number of Claims

Water:
871

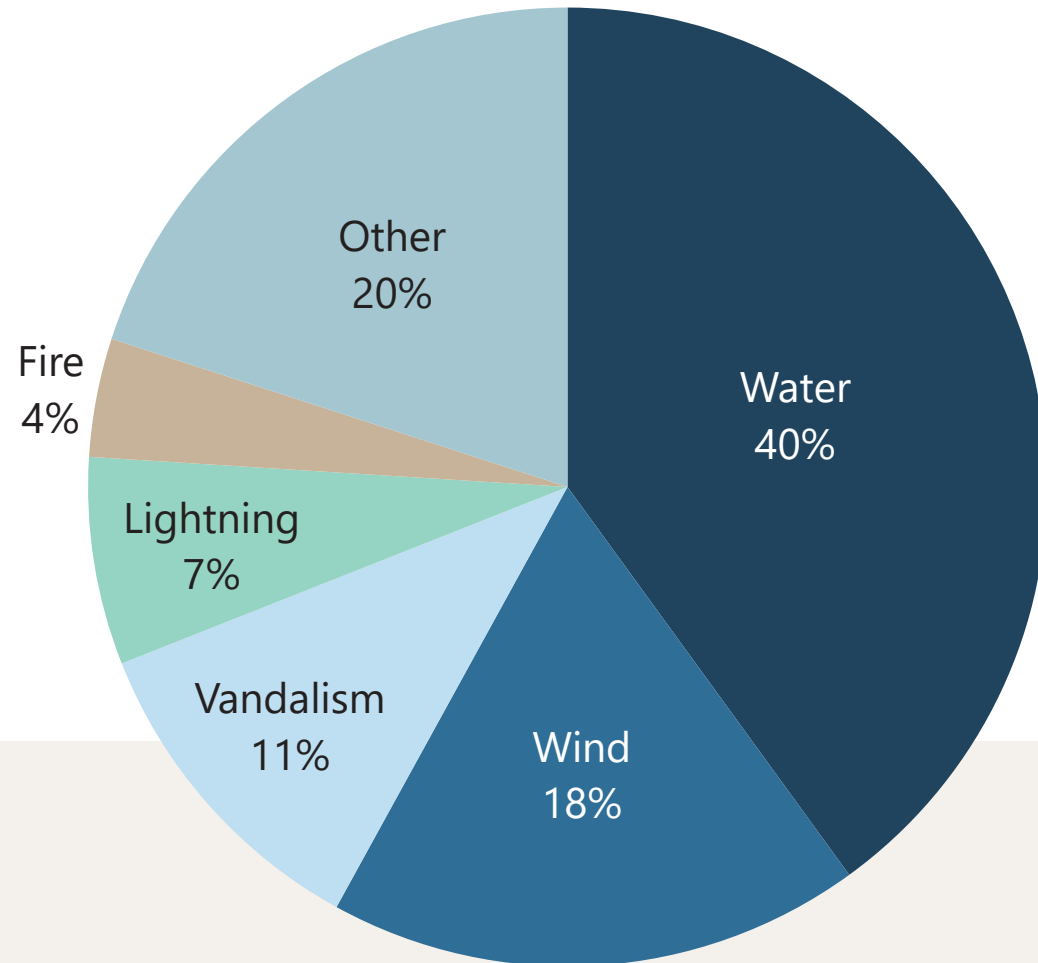
Wind:
398

Vandalism:
243

Lightning:
164

Fire:
99

Other:
446

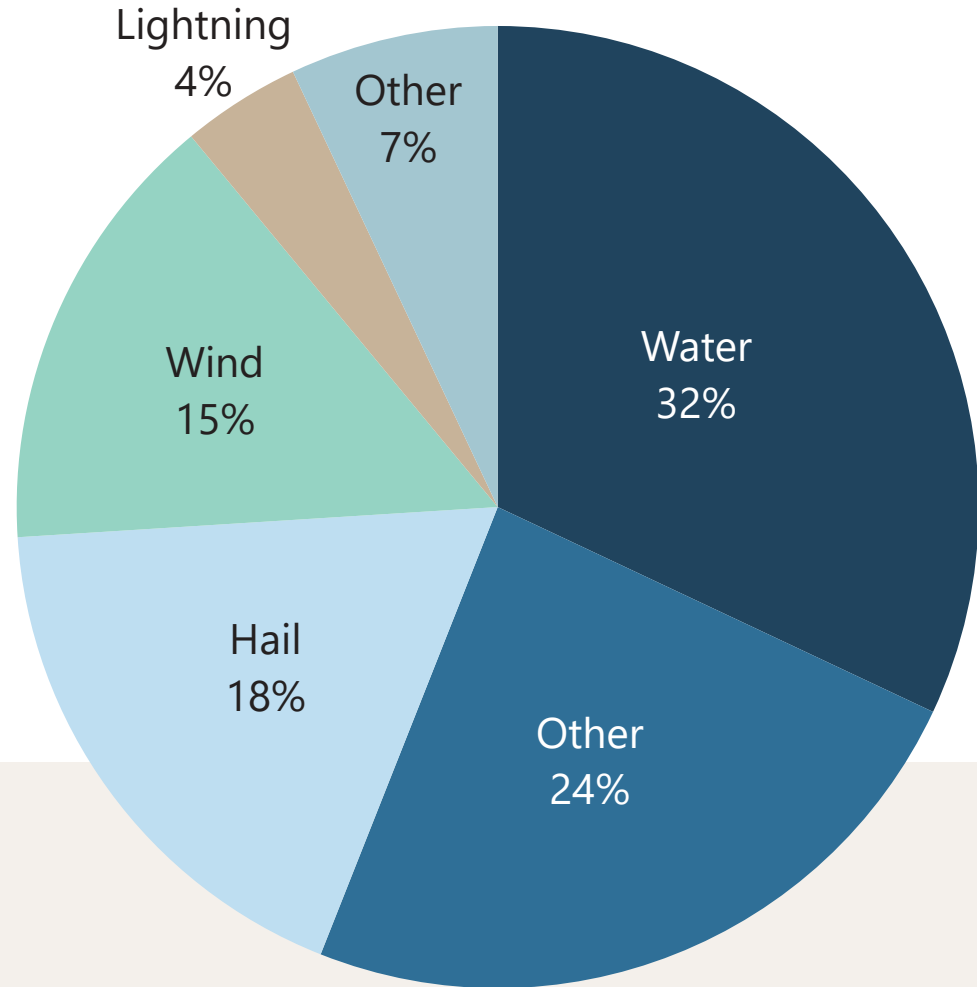


Base on Statewide Claims Trends From 2019 - 2026

Claim Severity

Total Incurred

Water: \$30,003,559	Wind: \$13,939,626
Hail: \$16,518,974	Lightning: \$3,626,331
Fire: \$21,841,961	Other: \$6,815,600



Base on Statewide Claims Trends From 2019 - 2026

Best Practices: Water Intrusion

- ✔ **Know Your Shutoffs:** Maintain accessible documentation pinpointing water shutoff valve locations. Train relevant staff on emergency procedures
- ✔ **Early Notification:** Notify your provider as early as possible. Prompt involvement allows for fast coordination of claims, contractor response, and minimized classroom disruption.
- ✔ **Prevent Freeze Claims:** Implement preventive maintenance routines, including heating system checks and freeze protection protocols. Include an emergency response plan for cold weather.





Emergency Response Plans (ERP)



Purpose

ERP Plans

Control the Flow



Team 1



Team 2



Team 3

Implementation

ERP Plans

Map It

- Ensure an accurate floor plan for every facility
- Mark entry points + key service locations for rapid access during an event
- Include water shut-offs, gas valves, electrical disconnects on facility plans.

Train It

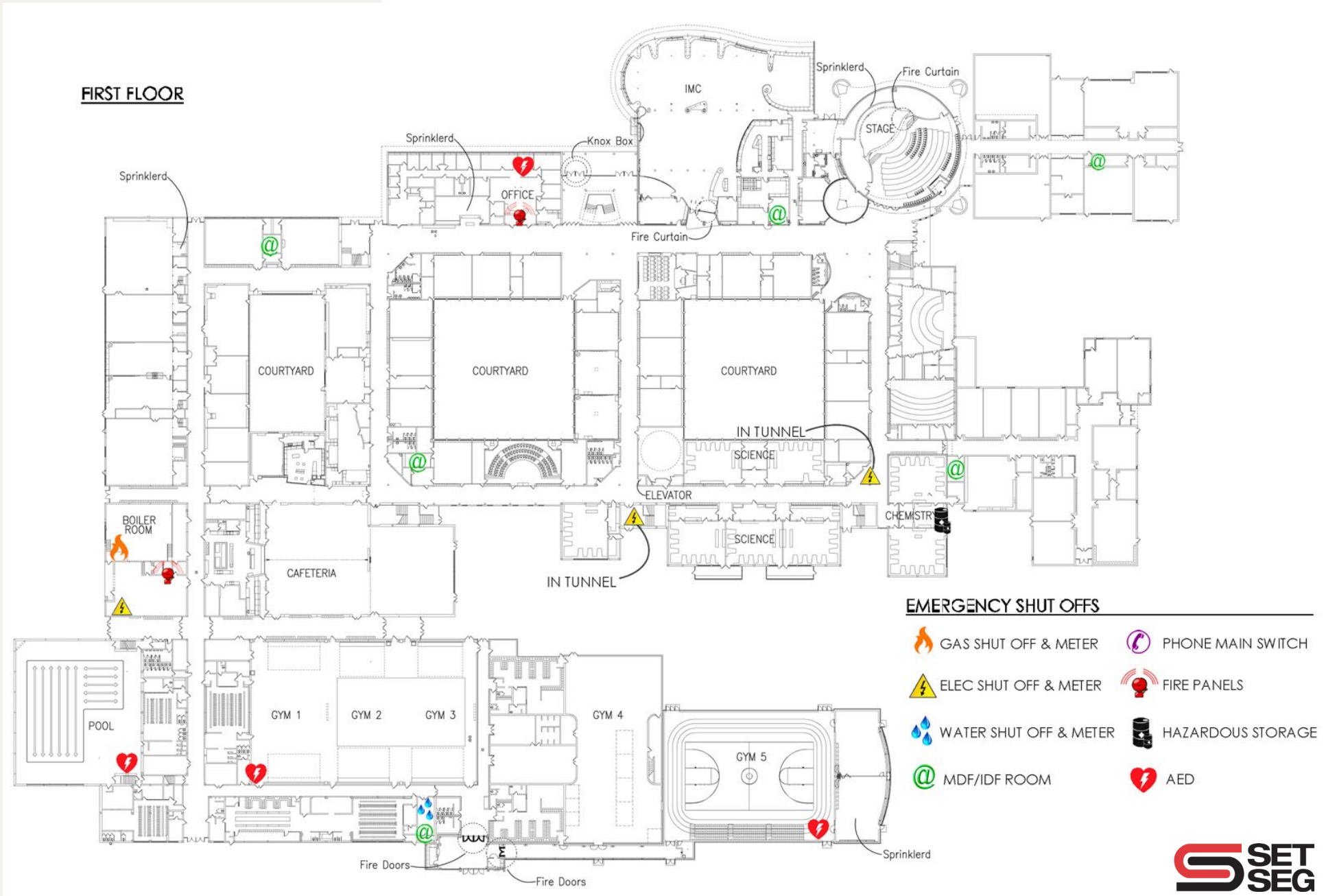
- Train everyone on where ERP plans live, how to find shut-offs, and their role.
- Use a simple internal notification process (“Ring the Bell”) with posted contacts.
- Make sure after-hours/weekend procedures are known and accessible.

Update It

- Revise plans after construction, renovations, or system changes.
- Keep Vendor / Partner Call Lists Current
- Audit Routinely + Annual Map Review

Map

ERP Plans



Best Practices: General Claims

ERP Plans

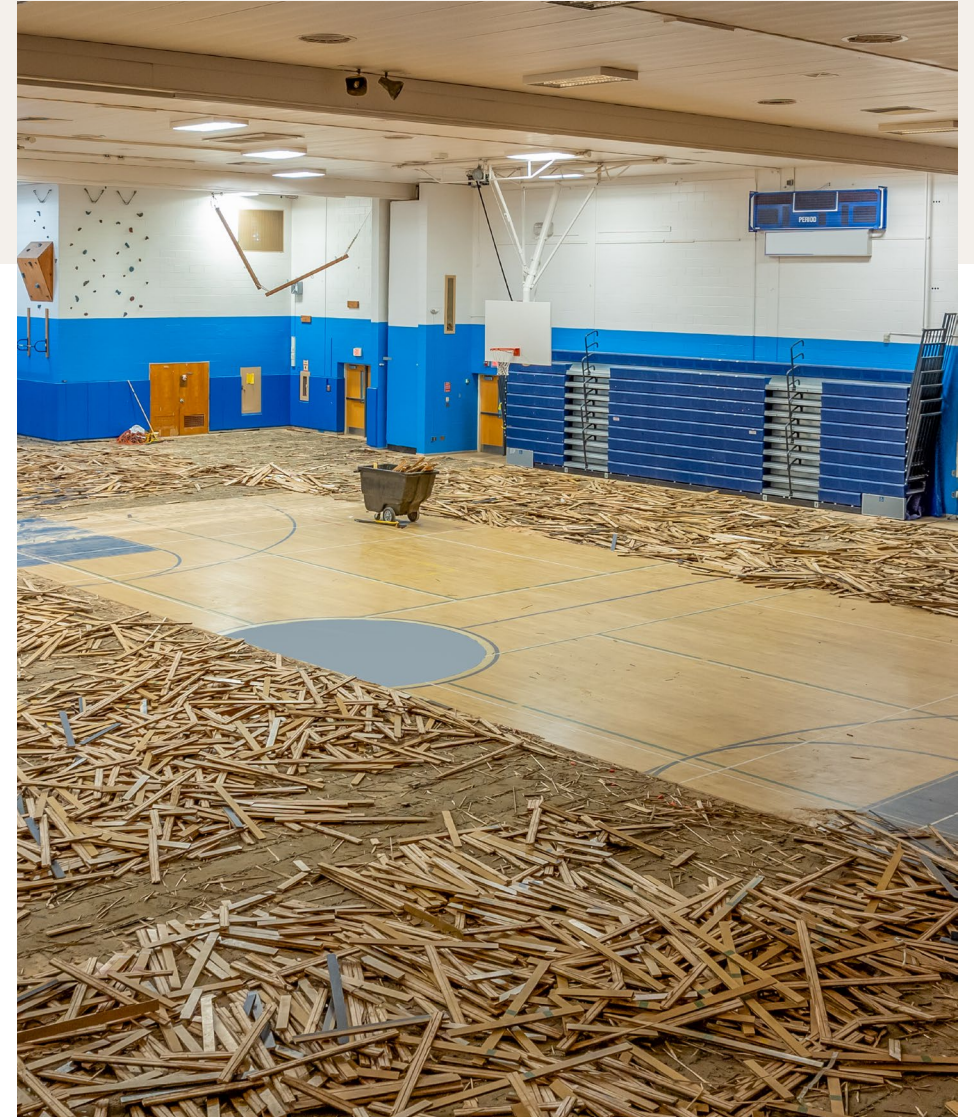
- ✓ **Evacuation and Safety Measures:** Address hazards immediately, prioritize student/staff safety, and follow building re-entry inspections before resuming operations.
- ✓ **Initial Assessment:** Take steps to reduce further risk, gather key facts, and communicate with administration, your insurance provider, first responders, and other necessary personnel.
- ✓ **Communication Strategy:** Use a pre-planned communication tree and ensure messages remain clear and consistent throughout the claims process.



Best Practices: General Claims

ERP Plans

- ✔ **Damage Assessment and Repairs:** Contact your provider to start the claim, work with vetted contractors, and assign an internal point of contact for documentation.
- ✔ **Claims Documentation:** Photograph/document all damages (structural, contents, environmental), and keep dated logs, receipts, and repair records.
- ✔ **Post-Incident Review:** Debrief with key personnel to identify lessons learned and update emergency plans, training, and preventive maintenance.



MSBO Facilities Conference Survey



Please Provide Your
Feedback!



Thank You

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