SET SEG

CENTRAL MICHIGAN MSBO

Steve Privasky, Associate Administrator of PC/WC
Emily Klaver, Workers' Compensation Claims and Risk Manager
Brett Baker, Risk Control Consultant
April Lound, Account Manager

Who is SET SEG?

SET SEG Foundation

- $877,000 in student scholarships and Education Excellence grants
- Promotes opportunities in student leadership, skilled trades, & higher education goals

Worker's Compensation Fund

- 525+ members
- $261 million in contribution reductions

Employee Benefits

- 400+ members
- Health, dental, vision, life, disability & voluntary benefits
- Agent services, compliance, and administration services

Property/Casualty Pool

- 535+ members
- $170 million in net asset returns

SET SEG

Property/Casualty

Auto Liability – Michigan No Fault – Order of Priority

Order of Priority	Occupant of Private Vehicle (school-owned van, parent volunteer, etc.)	School Owned Bus, Third-Party Transportation Company, etc.
1	Your own auto policy	Your own auto policy
2	Auto policy of resident relative domiciled in same household (grandma, uncle, etc.)	Auto policy of resident relative domiciled in same household (grandma, uncle, etc.)
3	Michigan Assigned Claims Plan (MACP)	School's own auto insurance or transportation company's insurance
4		Michigan Assigned Claims Plan (MACP)

Reminder: Check your P.I.P. limits on your personal auto policy

SET SEG

Important Annual Reminders

Property

- Review your locations (owned and leased)
- Conduct replacement cost appraisals (property inflation of 33+%)

Liability

- Review your excess liability limits
- Social inflation

Important DAY-TO-DAY Reminders

Claims Reporting – Be Prompt!

- Property damage
- Slips and falls
- Vehicle accidents

Certificates

- Vendors should be supplying you with certificates of insurance
- District is paying for their service – you should **not** assume their risk!

Important DAY-TO-DAY Reminders

Wire Transfers

- Be careful!
- Criminals monitor your website
- Transparency requirements

Builders Risk Coverage

- Construction or renovation projects require this coverage

SET SEG

Workers' Compensation

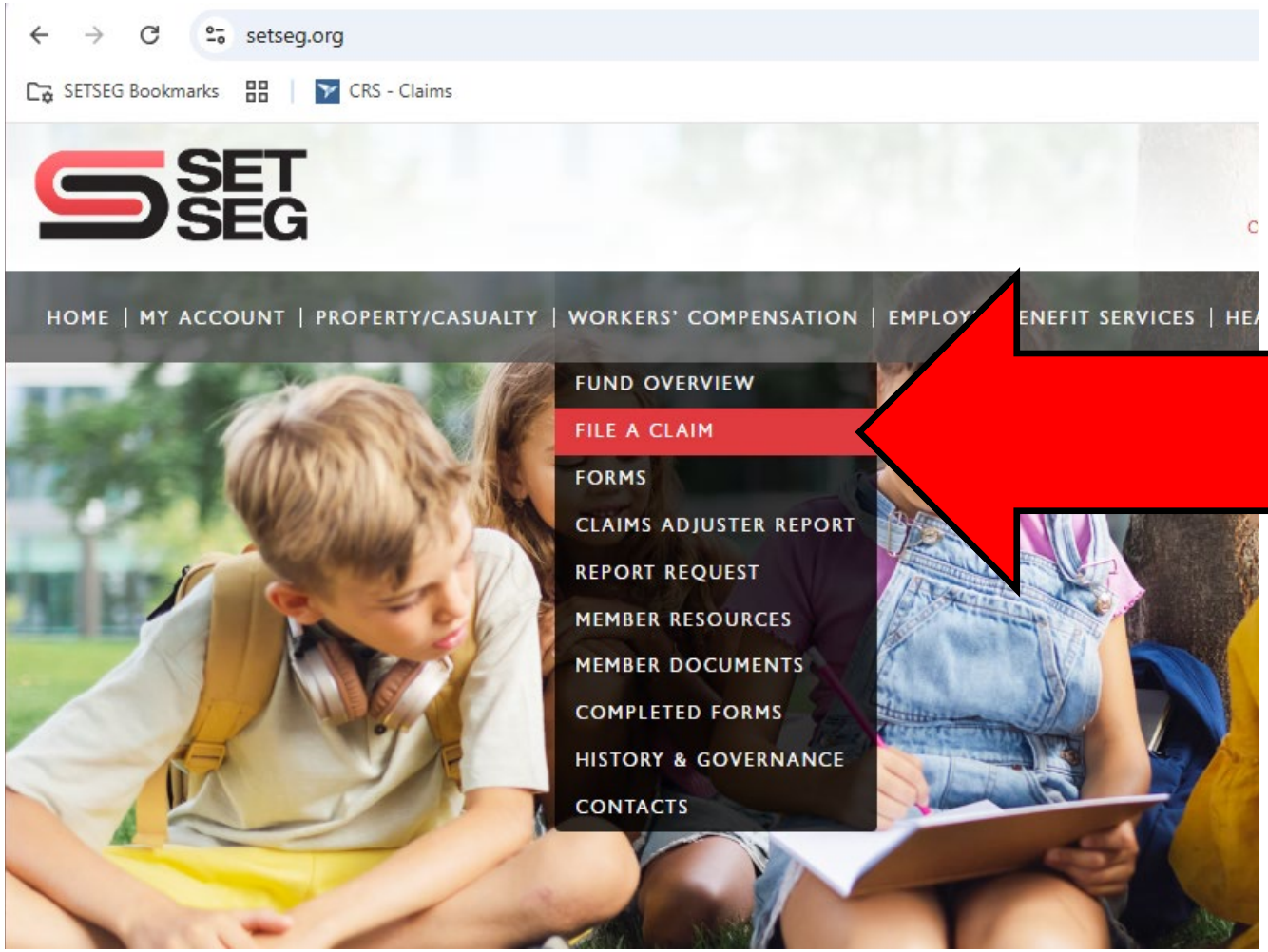
Reminder

- As of September 1, SET SEG now utilizes CRS to manage worker's compensation claims

COMPREHENSIVE
RISK SERVICES

SET SEG

Workers' Compensation



- File a claim
- Attach documents
- Run a report
- View open claims
- View adjuster info

Workers' Compensation

Success Factors

- **Promptly report claims**
  - Delays cause chain reaction
  - Injuries become worse, details become less clear
  - Claims unreported for more than four weeks cost 45% more
- **Designate health clinic for cost savings**
- **Establish return-to-work program**

Risk Control

While we are looking for code compliance issues, we want to make sure you have safe buildings. Our top human-caused hazards are categorized into **slips, trips, and falls.**

Risk Control

Slips

Hazard	Solution
Wet floors from cleaning	Place signs to notify the public
Wet floors at snowy entrance	Place mats in appropriate areas, fan to dry the floor, and signs to notify the public
Icy walkways	Utilize effective snow and ice removal practices

Risk Control

Trips

Hazard	Solution
Cluttered rooms	Ask staff to leave additional furniture at home
Gym/arts rooms/common spaces	Encourage those supervising to utilize effective housekeeping practices
Steps and curbs	Clearly paint height differences yellow
Transitions	ADA measurement: ¼” Required slope: ½”
Orchestra pits	Cover opening with a secure net

SET SEG

Risk Control

Falls

#1 Fall Hazard: Ladder Safety

- Hanging decorations while on a wheeled office char – Unsafe!
- Discourage staff from using anything other than a ladder to reach something high

Risk Control

Code Compliance

- No more than 20% of the wall can be covered in paper (flammable)
- Extension cords – do not use as a permanent power source
- Do not store items within 12 inches of the ceiling
- Do not double stack boxes on high shelves
- Home furniture – these items are not fire rated for commercial use and should not be brought in by staff
- Keep staff from blocking doors or egress with furniture or other objects

Risk Control

The Exposure

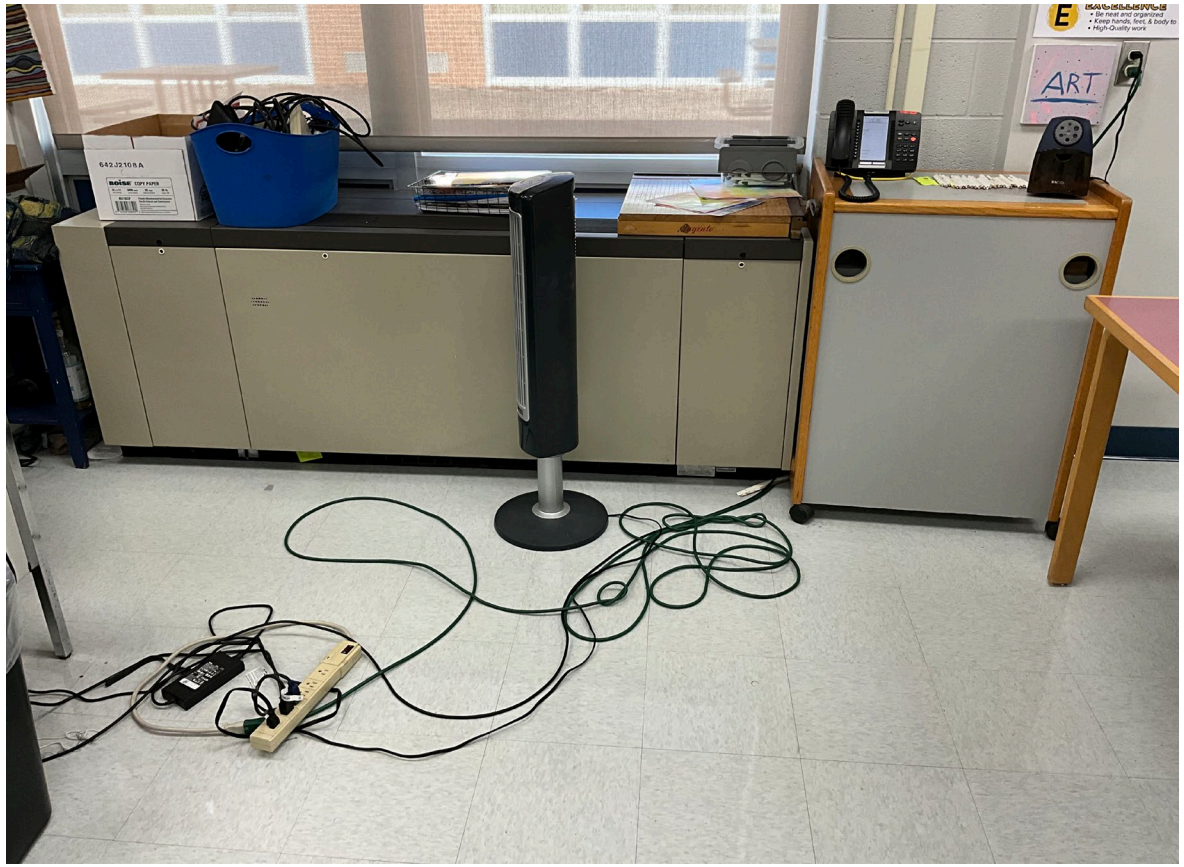
- Buildings – roofs, boiler rooms, computer systems
- Athletic facilities
- Bus garages

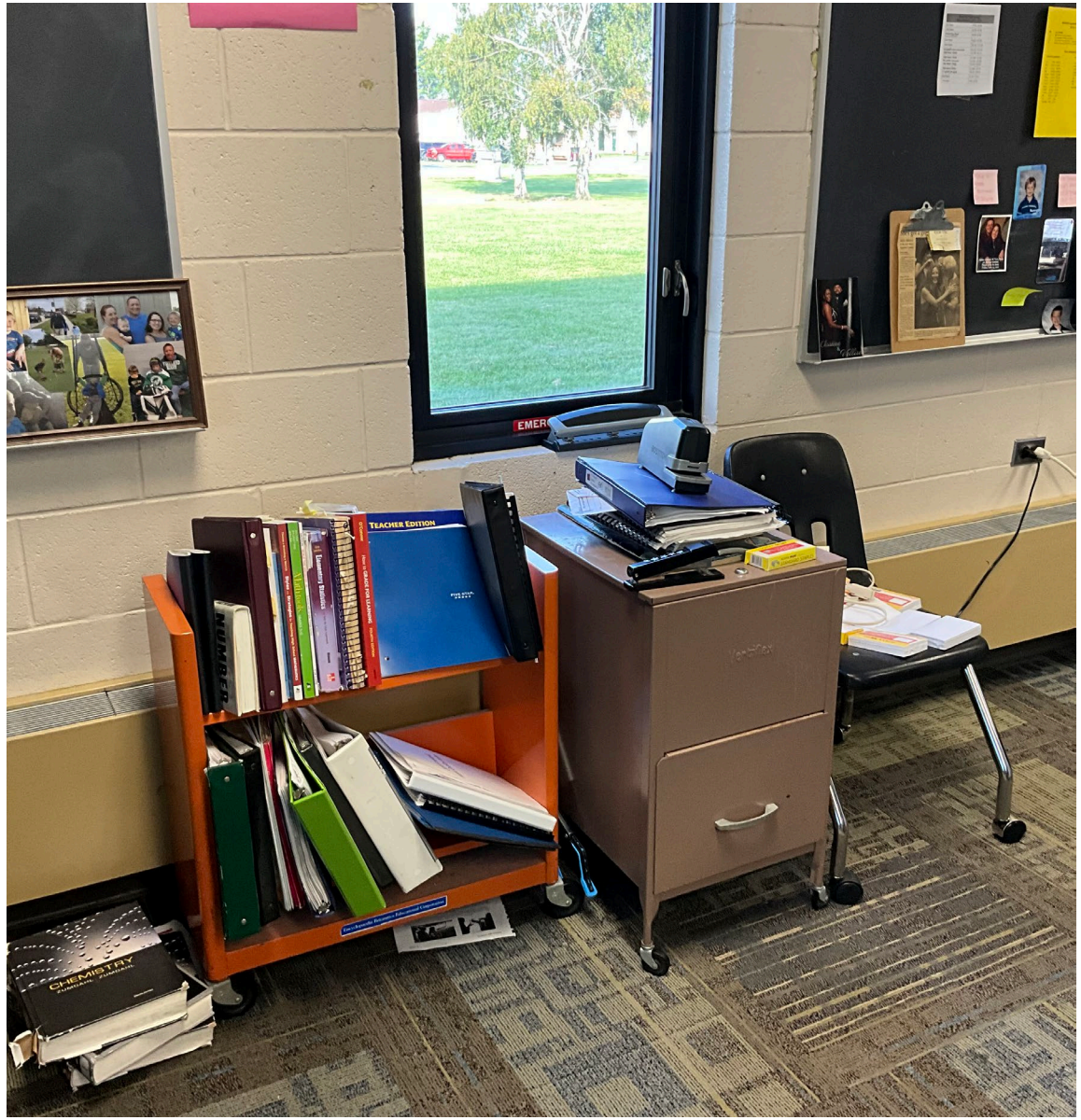
Examples

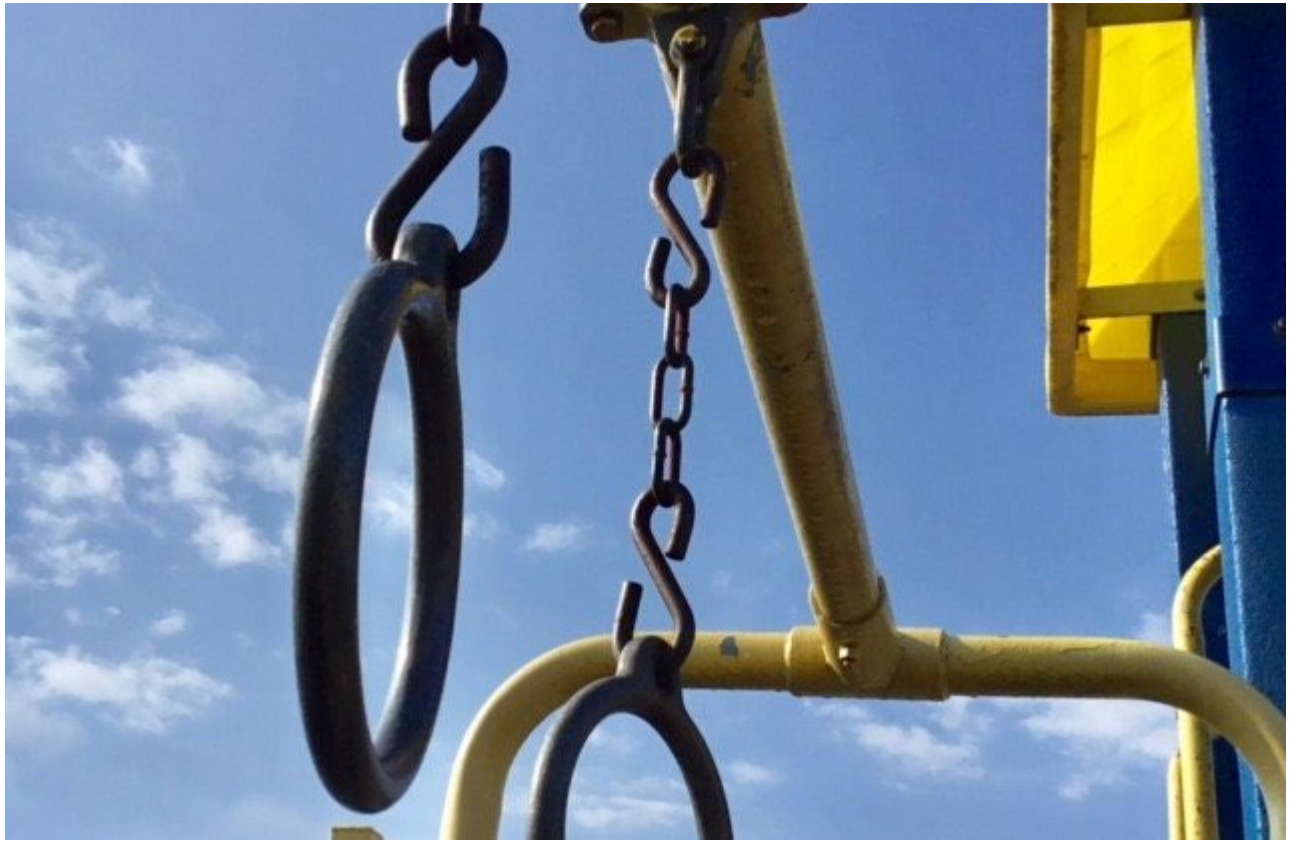
- Propane bus explosion
- Climbing wall fatality
- Hailstorm roof damage
- Fire caused complete loss of building
- 3-year-old falls from 50-year-old bleachers
- Emptied swimming pool implosion
- Rusted flagpole injures student
- Drinking fountain leak damages new gym floors

SET SEG

POWER
TOOLS
DEWALT


ART


TEACHER EDITION
CHEMISTRY



Risk Control

Best Practices

- Regular facilities checks
- Walk premises after storms
- Partner with mitigation company
- Proactively report claims/incidents
- Budget for property improvements – avoid expensive maintenance problems
- Contingency plan if building not accessible

Risk Control

Best Practices

- Be aligned on your goals for educational environments – develop district standards
- Excellence in education starts in the classroom
  - Do you want every teacher to have a coffee pot, microwave, mini fridge, and space heater?
    - The downsides:
      - **Added load on the electrical system – also risk of shock**
      - **Risk of stored foods students are allergic to**
      - **Loss of employee connection when staff does not use common lounges**

Risk Control

Best Practices

- **Do you allow teachers to alter their rooms?**
  - Can they paint their room? What happens if they do?
  - Are they allowed to cover their lights?
  - Can they bring lamps, string lights or holiday lights?
  - If they bring in rugs, who cleans them? Are they a trip hazard?

Risk Control

Best Practices

- Roof Walks – **now is the best time** to have someone on your roofs
  - Snow could fall in just 30 days, making roof walks pointless
  - Visually inspect the roof, clean drains, and pick up any debris
- **Cold Season Building Checks**
  - Do you have staff checking your buildings on the weekends? In person or digitally?
  - Why check? To ensure no issue pooped up over the weekend (heat loss, vandalism, theft, etc.)
- **Emergency Response Program**
  - Engage with your operations
  - Identify locations of gas, water, electrical, and fire riser shutoffs
  - Create an emergency communications plan – who call who?
  - In the case of a disaster, are you self-preforming or calling on a partner/vendor?
  - Reporting to SET SEG within 24-48 hours
- Have a good safety plan **and exercise it**