

Foundations of Claims & Risk Management Seminar

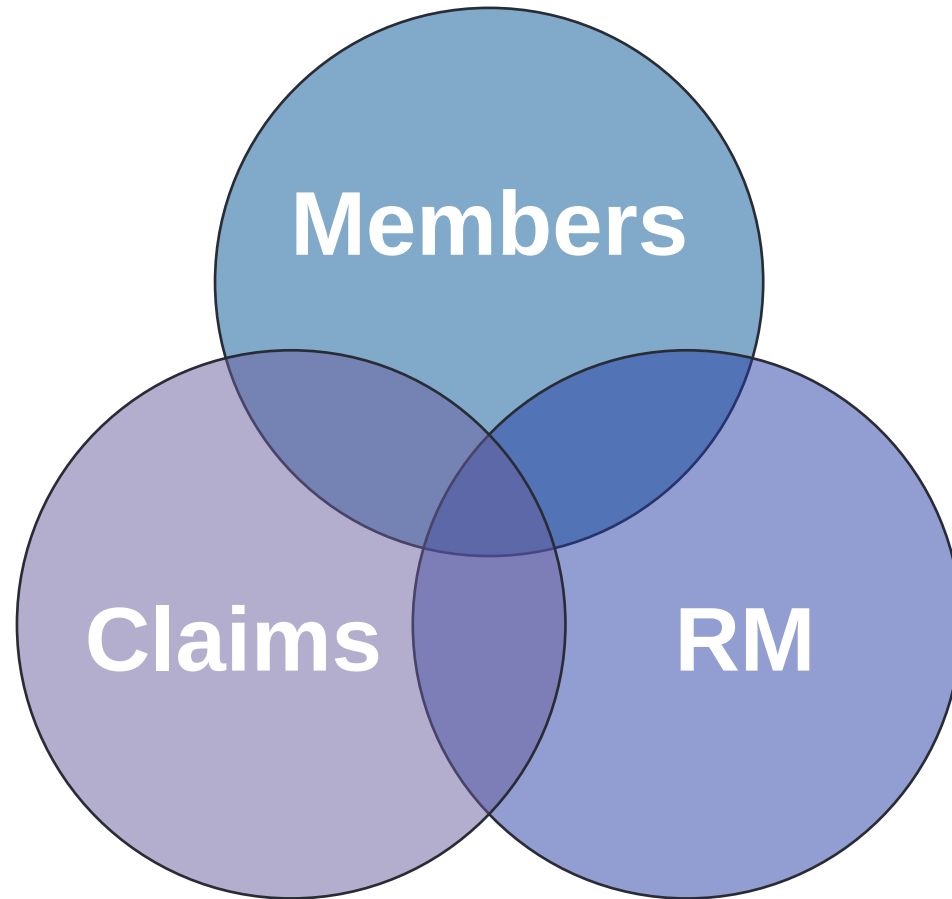
J. Brett Carruthers, CSP, RSSP
Director of Risk Management
Michael Peace
Vice President, Claims

NYSIR: WE'RE ALL IN THIS TOGETHER.



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This Is Us



Claims

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Michael Peace
Vice President, Claims
mpeace@nysir.org
(516)-750-3991



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Insurance Claims

What Is Casualty Insurance?

Casualty insurance is a broad category of insurance coverage for individuals, employers, and businesses against loss of property, damage, or other liabilities. Casualty insurance includes vehicle insurance, liability insurance, and theft insurance. Liability losses are losses that occur as a result of the insured's interactions with others or their property.

Anatomy of a Claim

1. Insured suffers a loss or a claim is presented.
2. The insurance company investigates the loss.
A determination is made if it's either a covered or non-covered loss.
3. Damages are evaluated.
4. Payment/settlement is arranged.

General Liability Claims

General Liability (most common NYSIR claim).

NYSIR provides defense and indemnity on covered claims for legal liability to others arising from bodily injury, property damage, personal injury, and advertising injury. This generally covers premises operations – where a guest or other non-employee is injured on your property such as a slip and fall.

What To Do

- Immediately report the bodily injury or damage to property of others to NYSIR.
- Determine if there are injuries and if necessary, offer medical assistance.
- Take photos and inspect the area noting any conditions that may be pertinent to the accident. Preserve any video or surveillance footage that might be available.
- Preserve and maintain any item involved in the incident, such as a piece of equipment or property.

What To Do

- Obtain information from the claimant party; name, address, home and work phone numbers and e-mail.
- Obtain information on all witnesses; names, address, home and work phone numbers, and e-mail.
- If needed, file and obtain a police report.
- Do not admit fault or make any promises to pay or compensate an injured party.
- Do not discuss the claim with any other insurance carrier; refer them to your adjuster.
- Do not assume responsibility for any medical bills or property damage.

What To Do

If a claim is made or suit brought against any insured, you must immediately record specifics of the claim and suit, date received and notify us as soon as practicable. A Notice of Claim has to be filed against the municipality within 90 days of the incident.

When an Incident May Result in a Claim

Following is a list of key indicators to suggest that an incident may result in a claim:

1. Injury involves loss of vision
2. Injury involves loss of hearing
3. Serious head wound
4. Fracture
5. Facial scarring
6. Guardian requests copy of incident report

When an Incident May Result in a Claim

- 7. FOIL requests seeking details of an incident
- 8. Request for insurance information
- 9. Sexual assaults
- 10. Bullying

If one or more of the above relate to an incident, that incident may result in a claim and should be reported to the claim department for consideration.

Claim Reporting

No one likes to suffer an insured loss, but when you do NYSIR wants to make the process as easy as possible. The most important consideration in reporting claims is to notify NYSIR as soon as practically possible. Remember, NYSIR is here to assist you in any way possible.

Claim Reporting

What to do in the event of a loss?

- e-mail documentation to nysirclaims@nysir.org
- Refer to NYSIR's policy and information kit. [Claims Section 7] for claim reporting forms to be completed in the event of a loss.
- If the loss occurs after-hours and it is an emergency, call the NYSIR Emergency Hotline at (800) 894-9341.

NYSIR Claims Team

Michael Peace
Vice President of Claims
mpeace@nysir.org
516.750.3991

Kristine Freed, AIC
Team Leader, Casualty Claims
kfreed@nysir.org
516.750.9356

Jenna Elliot
Auto Claims Supervisor
jelliot@nysir.org
516.750.9362

Lisa Weber
Asst. Vice President
lweber@nysir.org
516.750.9478

Mike Coffey
Asst. Vice President, Property Claims
mcoffey@nysir.org
516.750.9454

Thank You

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Risk Management By The Numbers

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53,001,634,848

So – What Does This Mean?

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NYSIR By The Numbers

- **53 Billion – Total Insured Value**
- **1 Million – Number of Students @ Member Districts**
- **400,000 – Number of Students Riding NYSIR Buses**
- **225,000 – Number of Staff @ Member Districts**
- **9,500 – Number of Buses Insured**
- **347 – Number of Subscribers**
- **1 – Each Subscriber is the Only 1**

KEYSTONE SERVICES

Inspections

Consultive Services

Safety Committees

Publications and Reference Materials

Risk Transfer



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Inspection Areas

**Employment
Practices
Liability**

**Fire and Life
Safety**

**General
Liability**

**School
Security**

Transportation

Consultive Services

- **Provide guidance and recommendations to Subscriber questions, activities, programs**
- **Subscriber Correspondence with findings and corrective action(s)**

Consultative Service Examples

**Athletic
Fields &
Equipment**

**Building Art
Shows**

**Playground
Equipment**

**Policy and
Plan
Reviews**

**Pre-
Occupancy
Construction**

Safety Committees

- **Safety Committee Meeting Participation**
 - **Provide technical assistance and training to Safety Committee Members**
 - **Provide reference and resource materials for meetings**
 - **Provide supplemental training to Safety Committee Members**

Risk Management Publications

E-News

RM Bulletin

**Cyber
Comm
News**

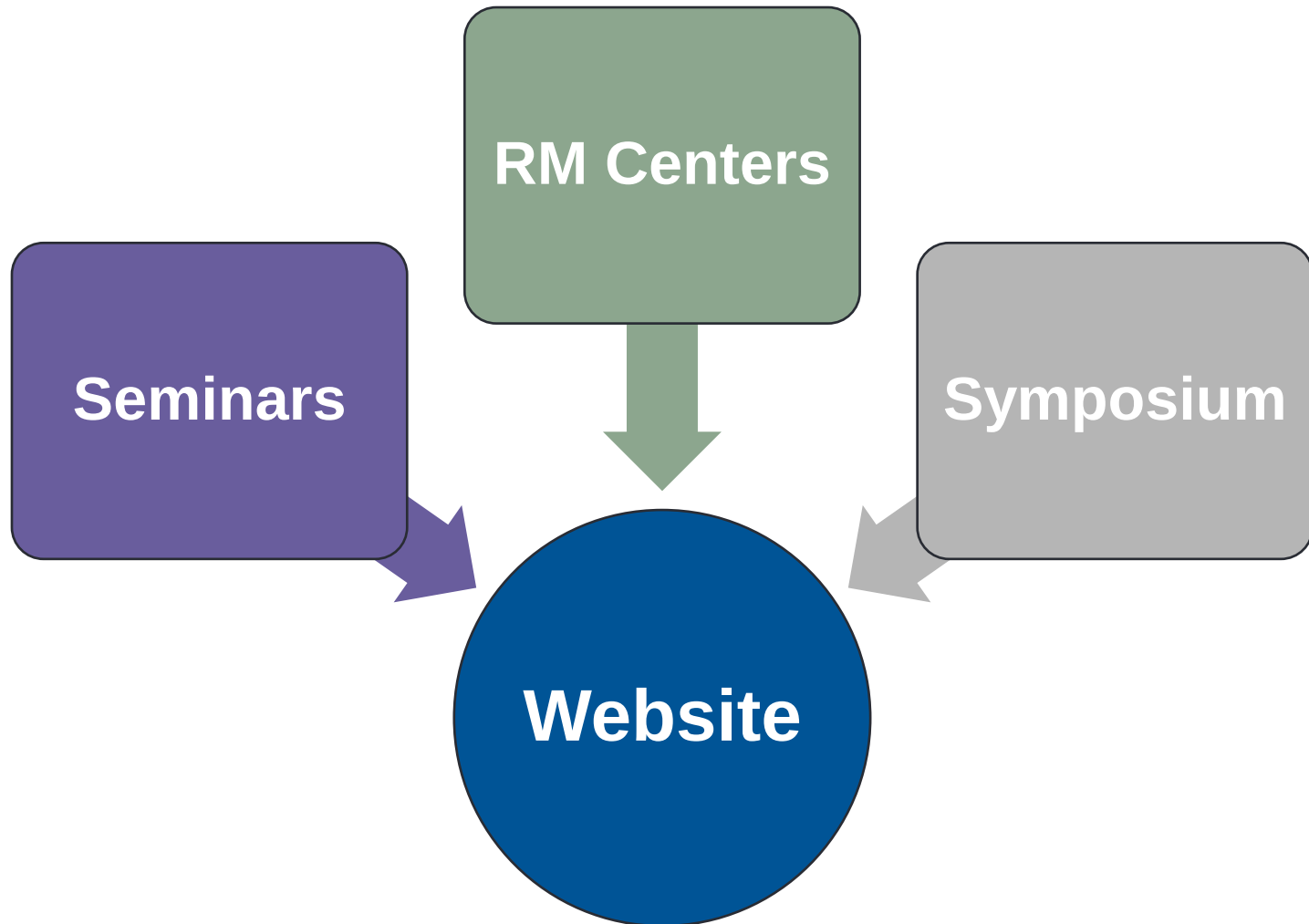
**Legal
Digest**

Risk Alerts

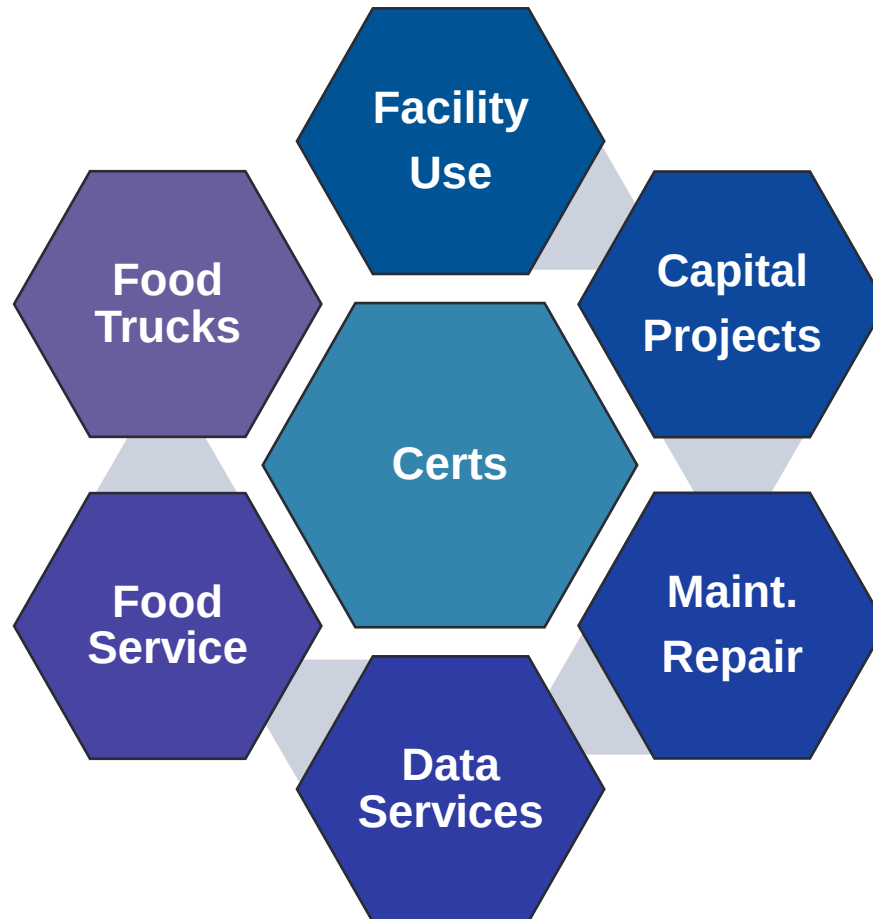
Risk Management Reference Materials



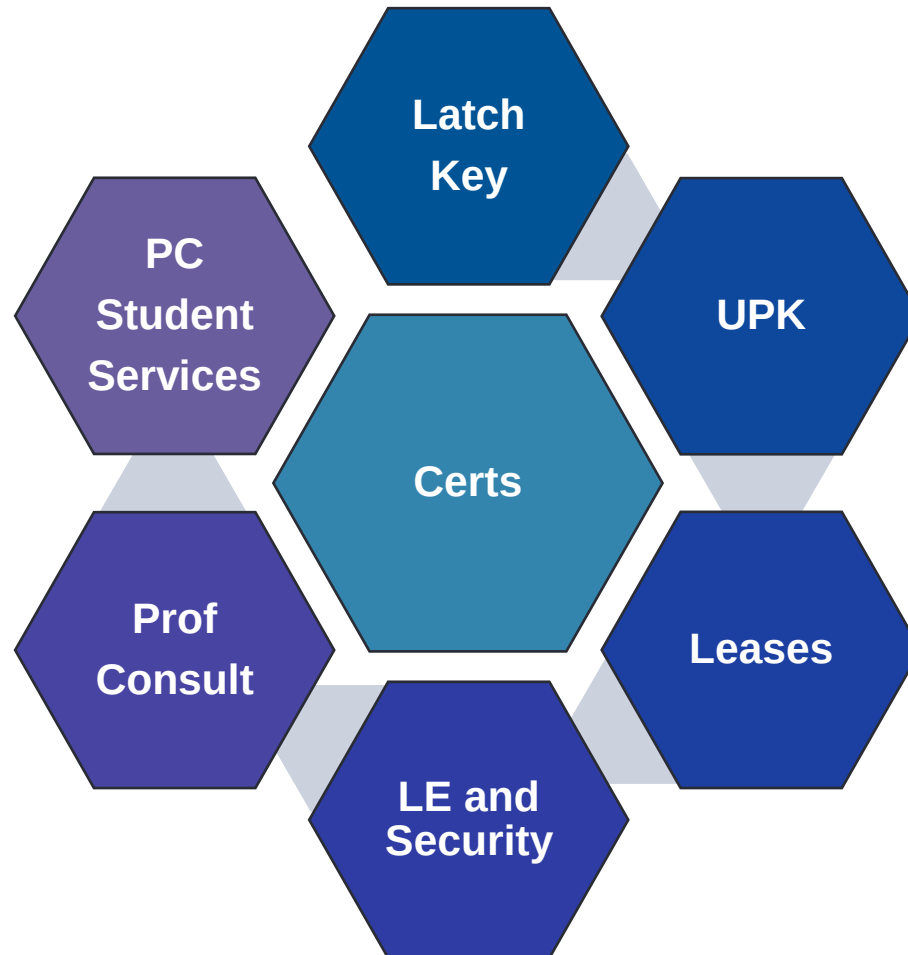
Risk Management Reference Materials



Risk Transfer Program



Risk Transfer Program



NYSIR Risk Transfer Team

Joyce Moore, CRIS
Risk Transfer Specialist
jmoore@nysir.org
716.671.2046

Brett Carruthers, CSP, RSSP
Director of Risk Management
bcarruthers@nysir.org
716.282.4890

Joe Rychlik
Risk Transfer Specialist
jrychlik@nysir.org
716.219.4055

EDUCATIONAL PROGRAM

**Educational Leadership
In-District Training
Seminars and Webinars
Online University
Symposia**

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Educational Leadership

- **NYSIR is a NYS Education Department Continuing Teacher and Leader Education (CTLE) Program Provider**
- **The following may be eligible for CTLE Hours:**
 - **District and Regional Seminars**
 - **Symposium**
 - **Partner Seminars**
 - **NYSIR Online University Courses**

Educational Services

- **In-District Training**
- **Athletic/Coaching Risk Management**
- **Cafeteria and Playground Monitors**
- **EPL – Sexual Harassment & Discrimination**
- **Fire & Life Safety**
- **Playground Inspection & Maintenance**
- **School Security**
- **Custom Programs to Meet Subscriber's Specific Needs**

Educational Services

- **Seminars**
 - Athletic & Sports Risk Management
 - Bullying Prevention
 - Cyber Security
 - Employment Practices Liability Issues
 - Nurse Liability
 - Risk Management for Administrators
 - Risk Transfer
 - School Violence
 - Theatrical Safety
 - And More!

Educational Services

Webinars

- **NYSIR's Strategic Partners**
- **Examples:**
 - ✓ **Cast Iron Boiler Thermal Shock Prevention**
 - ✓ **Electrical Equipment Risk Management**
 - ✓ **COVID-19**
 - ✓ **Cyber Security**
 - ✓ **Preventing Pipe Freezes and Water Damage**

NYSIR Online University

**Access From
NYSIR Home
Page**

**Separate
Registration**

NYOU

**8 Colleges
43 Courses**

**34 Courses
CTLE Credit**

Symposia

Symposiums

- **2020 - Best Practice and Innovative Methods for Creating an Environment of Comfort**
- **2021 - Guardians of Innocence: Preventing Child Sexual Abuse**
- **2022 – A Sporting Chance: Creating a Safer Environment for Student Athletes**
- **August 1-2, 2022 – Sleepy Hollow Hotel and Conference Center – Tarrytown, NY**

VALUE ADDED RISK MANAGEMENT PROGRAMS AND SERVICES

NYSIR Head Injury Prevention Program (HIPP)
License Monitor
Professional Crisis Communications



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NYSIR Head Injury Prevention Program (HIPP)

- **Neuro-Cognitive Testing – ImPACT**
 - **Baseline Testing**
 - **Post Concussion Testing**
 - **Modified to Varsity Student Athletes**
- **Ongoing Training**
 - **Concussion Recognition/Response**
 - **Athletic Risk Management**
 - **Return to Learn and Play**
 - **Heads Up Football**
- **Field Research**

License Monitor

Transportation Program Compliance with 19-A regulations:

- **Bulk Printing of Driver History Records**
- **Prominent display of all drivers' license due in 30 days or out of compliance**
- **Pre-Populated 19-A Forms**
- **Archiving of 19-A Compliance Requirements**
- **Customized Fleet Reports and Driver Searches**
- **Pre-Screening to Identify At-Risk Drivers**

License Monitor

Subscribers Receive E-Mail Alerts On Driver's License Activity Involving:

Pending License Expirations
Pending License Revocations
Pending License Suspensions
Expired License
Revoked License
Suspended License
Suspension/Hardship Priv. License

Accident Prevention Courses
Accidents
Court Convictions
Conditional License
Surrendered License
License Restorations

Professional Crisis Communications

- **Crisis Communications Consultation from 2 Providers for up to 8 Hours**
- **Aid Members with crisis messaging, press releases, etc.**

NYSIR Risk Management Team

Brett Carruthers, CSP, RSSP
Director of Risk Management
bcarruthers@nysir.org
716.282.4890

Jim Victor, CEO, CPSI
Senior Risk Control Specialist
jvictor@nysir.org
518.410.3747
Capital District and Upper Hudson

Connie Wallis, ARM, CPSI
Senior Risk Control Specialist
cwallis@nysir.org
315.317.2631
Central NY and Finger Lakes

Susan Ciervo-Boyle, ARM, ACLM, CPSI
Senior Risk Control Specialist
sboyle@nysir.org
631.921.0936
Eastern Long Island

Mike Drance, ARM
Manager of Risk Services
mdrance@nysir.org
516.507.7330
Central and Eastern Long Island

Ryan Moran
Risk Control Specialist
rmoran@nysir.org
516.434.1927
Lower Hudson River Valley



Now, That's NYSIR

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Brett Carruthers
bcarruthers@nysir.org
716-282-4890

Michael Peace
mpeace@nysir.org
516-750-3991



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