NEW YORK SCHOOLS INSURANCE RECIPROCAL

NYSIR News

MAY 2021

NYSIR.ORG

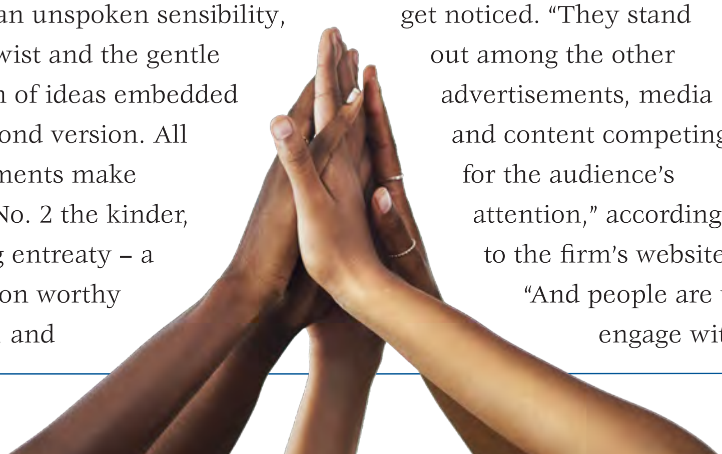
Let's get it. Together.

You can hear the difference in the tenor. In the connotation. In the tone.

OK, people. Let's get it together! That, versus… *Let's get it. Together.*

It comes down to the pace of delivery, an unspoken sensibility, a clever twist and the gentle separation of ideas embedded in the second version. All those elements make message No. 2 the kinder, more welcoming entreaty – a personal invitation worthy of incorporating, and repeating, as the core idea behind NYSIR's 2021 advertising campaign.

MetrixLab, a company that evaluates the effectiveness of advertisements, says one common factor in successful ads is that they get noticed. "They stand out among the other advertisements, media and content competing for the audience's attention," according to the firm's website. "And people are willing to engage with them.



Let's get it. Together.

The core idea behind NYSIR's 2021 advertising campaign.

LET'S GET IT. TOGETHER... CONTINUED

In today's fast-moving and cluttered media environment, people can choose to engage with or skip, thumb-through and ignore content."

NOISE CANCELLATION

A good ad, in other words, needs to break through all the noise, and NYSIR's 2021 print, Internet and video ads are designed to do just that.

> **Dubbed the *Let's Get It – Together* series, the ads first rely on wordplay to get the reader's attention, and then quickly move into the notion of togetherness and why that particular quality can bring with it a special value proposition.**

Dubbed the *Let's Get It – Together* series, the ads first rely on wordplay to get the reader's attention, and then quickly move into the notion of togetherness and why that particular quality can bring with it a special value proposition – especially for NYSIR member school districts and BOCES.

The idea is that those same districts and BOCES actually own and operate NYSIR, and, together, they rely on each other to help provide innovative coverages, responsive claims services and leading-edge risk management tailored specifically for public schools. They know better than anybody exactly what they need and, by joining NYSIR, they get it. Together.

"When you think about it," says NYSIR Assistant Executive Director Chuck Chafee, "it's a message that blends in perfectly with the whole idea behind a reciprocal. School property and liability insurance is NYSIR's only business. That's

all we do, and we're good at it. But when you couple that with the fact that we're actually owned by more than 350 New York school districts and BOCES – and are led by a board of governors made up

of school superintendents and business officials from across the state – it's plain that NYSIR really is all about togetherness and the value behind it."

But in this case – in this unusual time – there's even more to it than that.

LET'S GET IT. TOGETHER... CONTINUED

THE GREAT INFLUENCER

Emotions play a role in a reader's or viewer's decision-making, too. "When faced with two similar products from different brands," explains MetrixLab, "emotions play a bigger role than information in our evaluation and decision process." And they spur action. People are more likely to share ads and branded content that have strong emotional resonance – words that make us feel something.

After a year's worth of isolation and quarantining and social-distancing, being together has to be just about everybody's preferred status.

Peter Noel Murray, Ph.D., principal of a psychology practice in New York City, would probably agree. In a *Psychology Today* article several years ago, Murray posited that, in reality, "emotions greatly influence and, in many cases, even determine our decisions. When we are confronted with a decision," he says, "emotions from previous, related experiences affix values to the options we're considering." Those emotions, notes Murray, create preferences.

And after a year of isolation, quarantining and social-distancing, being together has to be just about everybody's preferred status.

"It didn't take long for us to realize that NYSIR's 2021 ad campaign had the potential to take on a deeper, more emotional meaning," explains Michael Bennett, principal at Bennett Creative and lead designer for NYSIR marketing and marketing communications. "So, after creating a standard, 'go-to' version of the ad, that's where we took it. In follow-on versions, we hinted at what it had meant to be apart for such a long time during COVID to lead into the original message about the business value of togetherness."

One version, for instance, opens with the headline **If we learned anything from last year, it's that being together matters,** and then ties directly into this message: "We got reminded, as well, that togetherness can deliver an important value proposition, too."

A third version features an even more direct headline: **Togetherness matters,** and follows up with this: "If we learned anything from last year, it's that. And when you belong to NYSIR, an insurance provider that's owned by the schools it covers, you learn, as well, that togetherness can deliver an important value proposition, too."

A creative twist and a touch of emotion. In the world of advertising, a lot of good things can happen when you put them... together. ▪

Welcome Aboard!

The past year taught us some difficult lessons, *but it also delivered a refresher course – courtesy of healthcare and essential workers – on what can be accomplished by talented people dedicated to helping others. With that in mind,* NYSIR News *offers an introduction to three people who recently brought their vision and expertise to NYSIR's Board of Governors, supporting the reciprocal's continuing efforts to help subscribers accomplish their own essential work.*

Tim Batzel

When Alexander Central School District (CSD) Business Administrator Tim Batzel was attending his first NYSIR Risk Management Institute, his district happened to be insured by another carrier. But Batzel says the experience and professionalism demonstrated by the NYSIR team persuaded him to make a change. It was the beginning of a winning partnership, destined to become only more fruitful now that he sits on the NYSIR Board of Governors. He holds a bachelor's degree in accounting from Nazareth College and a master's and certificate of advanced study in educational administration from SUNY Brockport. Prior to his current position, he was a business administrator at Owen D. Young CSD.

Q: What elements of your professional background do you believe will serve you well as a board member?

A: Early in my career I held insurance licenses for life and health, and property and casualty, and I'm currently a member of the Genesee/Orleans Council on Alcoholism and Substance Abuse, as well as the Avon Village Board.

Q: What pre-pandemic activity are you most looking forward to doing again, once we're back to something resembling normal?

A: Spending more time with family and friends. You don't know how important that time is until you don't have it for a while!

Phil Grome

Phil Grome joined Onondaga-Cortland-Madison BOCES a decade ago, and now serves as assistant superintendent for administration. Before joining the cooperative, he had a 17-year career with Weedsport CSD as a teacher, high school principal and, ultimately, top business administrator. After earning a bachelor's degree in secondary education from SUNY Oswego, Grome received a master's degree and certificate of advanced study from SUNY Cortland. If he hadn't become an education professional, he says, his second choice would have been to work for his favorite team – the New York Yankees. Though

WELCOME ABOARD... CONTINUED

a corner office in "The Stadium" might not be in his future, Grome's work on the NYSIR board is bound to help the team rack up more than a few victories.

Q: How were you first introduced to NYSIR, and what was your impression of the organization?

A: I've been associated with NYSIR since 2007, when I was the business official at Weedsport CSD, a subscriber district. I was impressed with the reciprocal's commitment to providing resources and training to help support safe environments in schools.

Q: Are there any lessons learned during the last year that NYSIR can utilize as the country resolves the COVID-19 pandemic?

A: I believe the lesson for everyone is to plan and prepare for similar events in the future that could impact communities on both a local and national level. Proactive plans and policies can help subscribers deal with an otherwise unforeseen situation.

Q: In a movie about your life, what actor should play your sidekick?

A: That's a tough one! I would say Don Knotts as Barney Fife… for the humor and antics.

Kevin Sheldon

Kevin Sheldon is assistant superintendent for business at Arlington Central School District in Dutchess County, his latest step on a career path that has led from Panama CSD to Lakeland CSD, to Katonah-Lewisboro Union Free School District and the Poughkeepsie City School District. He holds a bachelor's degree in business administration from Houghton College and a master's degree in educational administration from SUNY Albany, and has been a member of the NYSIR Board of Governors since 2020. He currently serves on the reciprocal's Planning and Development Committee.

Q: What do you think NYSIR does best?

A: The reciprocal really seeks ways to support its districts, and the comfort that gives me in my role as a business official is pretty unique. I've found that relationships with some outside companies can bring the potential for disagreements, but dealing with NYSIR has never been that way.

Q: Do you think the pandemic has underscored for subscribers how important it is for them to have NYSIR as a partner?

A: COVID-19 has just been a mess on so many different levels. I would point to subscribers' safety and security, knowing they are working with a company that truly has their best interests at heart, pandemic-related or otherwise.

Q: Do you have a favorite vacation destination?

A: When I do get away, which admittedly isn't as often as I'd like, I've found the Caribbean to be very nice.

Education.

It's a complicated enterprise. Faculty. Staff. Students. Supplies. Transportation. Buildings and grounds. With seemingly a thousand things demanding attention all at once, risk management is bound to slip to the bottom of the list every once in a while, right? Here's why it shouldn't, and why it's important to remember…

It Could Happen to You.

The fun ceased for one NYSIR subscriber when unexpected action in the vicinity of its tennis court threatened to bring the district in front of a different kind of court – one where a fault can be much more costly than a lost point.

You might say tennis is all about love. For WTA professionals, finding themselves in it isn't so much fun. It means their score is zero. For children at an instructional camp, though, nurturing a passion for the game and having a good time often take precedence over winning matches. A few years ago, however, the fun ceased for one NYSIR subscriber when unexpected action in the vicinity of its tennis court threatened to bring the district in front of a different kind of court – one where a fault can be much more costly than a lost point.

An outside organization was hosting a summer tennis camp for kids on high school grounds, per a contract with the district. Hoping to see their grandson participating in the camp, a woman and her husband had walked to the school, but while navigating a parking lot on school property, the woman lost her footing and fell on her shoulder. She believed initially that her injuries were minor, and was driven home.

But after seeing her doctor, she was taken to a hospital emergency room complaining of intense pain and was diagnosed with a shoulder dislocation, which eventually required surgery. With the ball in her court, she decided to serve the district with a $750,000 claim of negligence, maintaining that a patched piece of asphalt in the parking lot gave way, causing her to fall.

UNFORCED ERROR

During pre-trial questioning, the district's head of grounds explained that the parking lot was more than 10 years old and required occasional patching, the latest instance of which had occurred the year prior to the accident. He also noted that not only were none of his 13 grounds workers assigned to the high school the day of the accident, but that daily property inspections weren't part of their assigned duties, even though the Grounds Department was responsible for the upkeep of all school parking lots.

In light of that information – as well as the facts that the parking lot defect was large and obvious and the school was unable to establish the last time the lot itself had been inspected – a NYSIR Claims Committee report advised that the district probably would be held liable in the case.

IN OR OUT?

But what about the fact that the tennis camp was being run by somebody else? Did language in the facilities use agreement signed by that outside organization properly transfer risk and indemnify the district, thereby removing it from any legal volleying?

Since parking lots were listed as one of the incidental areas covered by the contract, NYSIR maintained the insurance carrier for the outside company should accept the risk.

The insurer denied the claim, however, and a subsequent analysis provided to the reciprocal by an expert on insurance coverage concluded that the accident clearly was not caused by the camp operator, nor did it have any obligation to maintain the parking lot where the plaintiff fell. The district therefore didn't have a reasonable basis to argue for additional-insured coverage.

THE LESSON?

Before you lob an indemnity claim over the net, make sure it doesn't get returned. Always have your district's risk transfer documents properly reviewed by a NYSIR professional.

It could happen to you. ■

Before you lob an indemnity claim over the net, make sure it doesn't get returned.

A Roundup of Recent News Stories from NYSIR

Briefly Speaking

Save the Date

NYSIR's annual meeting is slated to take place virtually on May 13, at 10 a.m. The meeting, to be conducted by both videoconference and teleconference, is expected to begin with an election of board members and will move thereafter to a presentation by NYSIR Executive Director Bob Lulley on financial results and the organization's activities from 2020.

NYSIR subscribers interested in attending the meeting by teleconference or videoconference should contact Lisa Morehouse, at lmorehouse@nysir.org or 1-516-640-3046, for web links and dial-in information.

The Power of AED

A football umpire officiating a game between NYSIR member schools East Meadow High and Farmingdale High collapsed on the field recently, but a fast response by athletic trainers from each school saved his life.

"They zapped me… to bring me back. This is a perfect example of why defibrillators have to be available at all athletic fields."

Dan DeSimone from East Meadow and Phil Fandale from Farmingdale used an automated external defibrillator (AED) to revive Phil LoNigro after he lost consciousness and stopped breathing. DeSimone reached the official first and determined he wasn't alert, while Fandale ran straight for the AED. The trainers used it to deliver a single shock, bringing 59-year-old LoNigro back in just under a minute.

He was immediately taken to a hospital, where it was determined he had suffered cardiac arrest.

LoNigro, a volunteer medic himself, hailed the men who saved him. "They zapped me… to bring me back. This is a perfect example of why defibrillators have to be available at all athletic fields." NYSIR Risk Management Director Brett Carruthers couldn't agree more. "Both athletic trainers are to be commended for their quick action," he said. "The event also serves as a reminder to all our member districts to make sure their own AEDs are always powered up and in good working condition."

The event serves as a reminder to make sure AEDs are always powered up and in good working condition.

Rate Change OK'd

Based on an annual actuarial analysis for each type of insurance NYSIR writes, the reciprocal's board of governors, made up of NYSIR school district and BOCES administrators and business officials from around the state, has approved an overall company-wide 4.8% average rate increase for the 2021-22 school year. It should be noted, though, that changes in premium are not wholly dependent on overall rate changes, so individual premiums may differ as determined by each subscriber's own applicable risk factors and claim histories.

The rate increase, while relatively small, will help maintain NYSIR's financial stability and at the same time honor the reciprocal's founding principle of price stabilization.

The increase was approved by the New York Department of Financial Services, which ensures that overall rates are fair and equitable for subscribers, and are balanced by potential exposures and the company's cost of doing business. It goes into effect in July.

According to NYSIR officials, the rate increase, while relatively small, will help maintain NYSIR's financial stability and at the same time honor the reciprocal's founding principle of price stabilization.

NYSIR Connect: Fast Online Renewals

Member school districts and BOCES can quickly update and renew their NYSIR insurance policies online through NYSIR Connect by visiting nysir.org and entering their individual log-in and password information.

NYSIR CONNECT

Included with 2021-22 renewal applications are subscribers' current property, general liability, inland marine and vehicle schedules for review and updating, and district and BOCES officials can get started with a simple click. "The system allows you to upload and submit additional documents as needed," explains NYSIR Underwriting Director Frederick Black. He reminds, as well, that members should submit a copy of their district's current property and contents appraisal report or similar property valuation documents.

Business officials also can choose to start sections and then pause and save inputted data for completion at another time. The application also can be printed at any point during the renewal process.

"This year's online renewal program is fast, easy and accessible 24/7," says Paul Weinstein, NYSIR Vice President and Director of Subscriber Support and Marketing.

To get started, visit nysir.org/page/nysirconnect. From there, enter a username and password, sign in and click on NYSIR Connect.

For more information, contact your NYSIR marketing representative.