

Denver Public Schools
Risk Management Department
2007-2008

Report of the Risk Management Program

Superintendent
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Forward

The Risk Management Department is a small part of the Denver Public Schools. The overall goal is to reduce losses of all types and develop programs to prevent losses.

This report is a review of the school year 2007-2008.

The Risk Management Department includes the Workers' Compensation Office. Karen Bright, Supervisor, and Annette Solano, Workers' Compensation Specialist, provide the day to day operation of this office.

Other Staff of the risk management office include:

Michael Mayo, Safety Manager

Debbie Beck, Project Specialist

Yolanda Encinias, Risk Management Technician

Tiffany Diubaldo, Data Technician

Emergency Management & Crisis Response (ERCM)

During this year the ERCM program was funded by a Federal Grant and supervised by the Department of Safety and Security and Risk Management. Allison Daniels was Program Manager. Mark Chaffin, Training Specialist.

Visit our website at <http://riskmanagement.dpsk12.org/>

The transportation safety program is part of the Transportation Department.

Nicole Porte, Safety and training Manager

The environmental programs are in Facility Management.

Joni Rix, Environmental Specialist

Introduction

The risk management function at the Denver Public Schools addresses various operational goals in our District. These goals include accident prevention for students, faculty, and staff. Risk Management is to provide consistent claims management for the claims brought against the District in property, workers' compensation, and liability areas. Risk Management also develops the most cost efficient insurance program to provide financial protection in the event of a loss. Another goal is to develop a strong understanding of the types of activities that increase the exposure to loss through District activities. Risk Management also works with Schools and Departments on numerous projects and programs to provide good operational practices to reduce chances of loss.

Safety and Loss Prevention

The loss prevention function in all organizations is concerned with prevention of injuries and property damage. Historically this has been accomplished through:

- Timely and thorough accident investigation as needed;
- Determining the cause and preventability of accidents;
- Disseminating this accident information throughout the organization, utilizing employee meetings, safety committees, newsletters, and bulletin boards;
- Informing the organization of any developing trends in accidents;
- Providing input into the hiring process;
- Participating in the development of the disciplinary process for safety violations;
- Encouraging safety work rules to minimize personal injuries and damage to equipment;
- Developing training programs to improve worker skills and to reduce accidents;
- Providing proactive recommendations on operating procedures to avoid potentially hazardous situations; and
- Supporting incentive awards programs.

Risk Management

The risk management function historically has reviewed insurance programs, analyzed exposures to loss, and renewed insurance programs. This function has included the following activities:

- Gathering the annual information on losses, property values, and operational changes to provide to insurance carriers for the annual renewal process;
- Preparing all necessary insurance applications for various coverages;
- Determining the most advantageous risk financing techniques;
- Reviewing and analyzing claims history;
- Managing the claims process;
- Determining insurance cost impacts of new operational proposals;

- Coordinating and managing claims on behalf of the organization;
- Dealing with the insurance sales representatives; and
- Reviewing contracts for insurance issues.

Risk Management Information System (RMIS)

The District uses CS STARS as our RMIS. We have used the software application since 1997. CS STARS is the largest provider of this type of software. This program includes the following;

- Manage and use the RMIS to understand the types of losses that impact the loss costs for the District;
- Maximize the use of the CS STARS within the Department (Workers' Compensation, Property, Auto Liability, general liability, negotiated benefits, student injuries); and
- Provide support to other departments that use the RMIS to track events (HR Leaves, Transportation dispatch, student services).

Emergency Response and Crisis Management (ERCM)

This program is a joint function with Safety and Security Department. The District has been actively managing this program since 1998. In 2004, the District received a grant from the Department of Education to develop a comprehensive ERCM plan. The grant was for \$500,000. In 2006, the District received a second grant from the Department of Education to complete our program development. The grant was for \$497,000. With these grants the District has completed several years of District wide training, purchased communications equipment, and published a DVD, resource manual and other training materials. We have completed an online training course.

Summary

The focus and functions of the District's Risk Management Department are:

- Preserving the financial viability of the District through careful and ongoing analysis of all activities to determine any exposure to loss;
- Developing programs to protect the employees of the District from injury and exposure to harmful elements;
- Developing programs to protect the students of the District from injury and exposure to harmful elements;
- Protecting and preserving the property and assets of the District;
- Acting in an advisory role to every school and department to assist in the development of their school or department loss prevention programs;
- Managing all litigation alleging liability and naming the District or an employee of the District as defendant;
- Seeking to minimize loss exposures and insurance costs;
- Determining and recommending how much of the District's expected loss should be funded through insurance and how much should be retained as a direct expense;
- Maintaining a comprehensive database of losses and exposures throughout the District; and
- In partnership with Safety and Security, manage the ERCM program.

It is not the function of the Risk Management Department to be the deciding “vote” on whether a plan, project, or activity comes to fruition. It is the function of Risk Management to provide timely information as to how the new plan or project will affect the exposures of the District both in present and future years. Risk Management will also seek to ensure that adequate controls and precautions are in place for all operations.

Program accomplishments
Insurance Program Results

School Entity Liability

The following table shows the School Entity Liability (SEL) losses for the past three years. SEL includes traditional general liability losses, Errors and Omissions losses, and Employment Liability Losses. This district has a \$100,000 deductible with this coverage. The Colorado School District Self Insurance Pool (CSDSIP) provides the claims handling and excess insurance for this coverage

Plan Year	Claim #	Total
2007-08	24	\$121,541
2006-07	37	\$194,690
2005-06	30	\$60,405

Automobile Liability

The following table shows the Automobile Liability losses for the District. These are only the damage done to others because of the District liability. The District has a \$150,000 deductible for this coverage. CSDSIP provides the claims handling and the excess insurance for this coverage. These numbers include the entire fleet.

Plan Year	Claim#	Total
		Incurred
2007-08	36	\$124,162
2006-07	54	\$217,217
2005-06	77	\$470,405

Automobile Physical Damage

The following table shows the Physical Damage to District vehicles. This damage can be caused by collisions, vandalism or weather related events. This coverage is completely self financed by the District. Risk Management staff and Fleet management staff handle these claim events.

Plan Year	Claim #	Total
2007-	101	\$50,755.00

08		
2006-		
07	124	\$65,133.00
2005-		
06	254	\$175,118.00

Workers' Compensation

The District is self-insured with the State of Colorado for our Workers' Compensation (WC) program. The District retains the first \$550,000 of each claim and buys excess insurance to provide coverage above this retention level for any claim. During this year the District contracted with Pinnacol Assurance to be the Third Party Claims Administrator (TPA) for our program.

Plan Year	Claim#	Total Incurred	Experience Modifier*
2007-08	550	\$2,236,722	0.75
2006-07	564	\$1,663,899	0.81
2005-06	561	\$2,206,218	0.86

*The workers' compensation program has continued to reduce the frequency of claims over the past three years. The Experience Modifier (ExMod) is developed by the National Commission on Compensation Insurance (NCCI). This ExMod looks at the first three of the last four plans for the workers' compensation program. The ExMod is a measure of frequency of claims. Each organization receives an ExMod which is based on their own loss data arrayed against expectations for losses. An ExMod of 1.0 is considered average and shows when actual losses and expected losses match. An ExMod above 1.0 indicates that an organization is doing worse than expected. An ExMod below 1.0 indicated that an organization is doing better than expected.

Property Losses

The following table shows the property losses for the District which are covered by the insurance fund. These losses come from vandalism, damage to our property by outside sources, theft and structural failure. These losses are not generally reported to CSDSIP as they are below our property deductible of \$100,000. Large losses (over \$100,000) are handled by CSDSIP which provides the excess insurance.

Plan Year	Claim#	Total
2007-08	1055	\$1,124,998
2006-07	753	\$796,260
2005-06	894	\$882,257

Operational Programs

The following program summaries were funded by Risk Management but performed by various departments in the District. Each of these projects helps the district to be in compliance with regulations, become more efficient in our programs, and reduces the chances for losses in the future.

ADA Survey Update

Denver Public Schools Board of Education adopted a “Transition Plan” for the Americans with Disabilities Act on or about November 4, 1996. The original survey of District facilities began in the fall of 1992. 20,417 deficiencies were identified and cataloged. Each deficiency was categorized and given a priority, and priorities were ranked in three general levels. Level One items addressed basic access into and around the facility. Level Two items provided complete access through the facility for students. Level Three items included all remaining deficiencies.

The purpose of the current ADA Survey Update is to review the original list of Level One and Level Two deficiencies at each school and determine if they have been satisfactorily corrected. This effort also includes identifying any new deficiencies that were either overlooked initially or were created in the intervening time period.

All remaining deficiencies are to be reviewed for current estimated cost of construction work needed to provide adequate accommodation. These updated cost estimates will be used for budgeting future general obligation bonds.

Confined Space Entry Inventory

During this year we completed the first full year of the confined space survey within our schools. The objective of the survey was to locate, catalogue, and place signs on all the confined spaces in the District. We used the definitions of confined spaces found in the Occupational Safety and Health Administration (OSHA). Working with Facility Management, we developed a plan for the survey. We hired retired District plumber, Sam Ellis, to locate and label all of these locations. These spaces exist in every school and are characterized generally as spaces that occasionally need to be entered but were not designed as a work space. These locations are being added to the CAD system as an overlay for each of our facilities.

Emergency Evacuation Routes

Each occupied room in the Schools must have an evacuation map which shows the PRIMARY and ALTERNATE route from the room to the outside in case of a fire. These maps are located at the inside of the doors from our classrooms. In the past these maps had been hand drawn for each of 4500 classrooms. Working together with Facility Management we have added all of these evacuation routes to the CAD system. They are now an overlay in the CAD system. Replacing these maps at our school sites is a set process through the Dots Hotline.

Chemical inventory

Working with Joni Rix, Environmental Specialist, the District selected two contractors to remove the excess accumulated chemical storage from the high school science labs. This program was completed over the summer of 2008 and took almost five tons of materials from the school labs.

Job Descriptions Update

Working with Human Resources (HR), a contractor was selected to completely update all of the District's job descriptions. These descriptions will have up-to-date essential functions, job skills, and the physical skills needed for the positions. Particular emphasis is being placed on the physical requirements necessary to do each job. This project is ongoing until completion which is projected to be midyear of 2009.

Ladderkartt – Step ladder/Hand Trucks

Risk Management's *Step Up with Safety* program has distributed several step stools to each DPS school over the past few years. This program is funded with the savings that accrue as the result of the District's accident prevention and safety program. This program has been providing step stools since 1999.

Distributed 2 stepladder/hand trucks to each DPS school
Total # Distributed: 240

Snow Cleats for working out doors

District employees, who work outside during snow and ice weather, have been issued an anti slip feature called Yak Trax. These slip over the boot or shoe. These have been issued to our Facility management department, Transportation bus drivers, paraprofessionals and mechanics; they have also been issued to Safety and Security patrol.

Elementary Safety Books

Risk Management worked with (Library folks) to add two more books to the elementary libraries. The books are *Stay Safe* by Claire Llewellyn from the QEB Looking After Me Series and *Safety in Public Places* by Lucia Raatma from The Child's World Living Well Series. Look for these books in your school library. They are appropriate for use by teachers, parents and students in grades ECE-3.

Previous books provided are listed below.

Bicycle Safety by Peggy Pancella;

Playground Safety by Peggy Pancella;

Safety First by Rebecca Weber;

Street Smarts by Peggy Pancella.

Graffiti Removal Vehicle Storage

Facility Management has a specialty vehicle that is used to remove graffiti from the buildings and walls of District buildings. In the past, the vehicle efficiency went down in the winter because of the time it took to warm up the vehicle for use. This took at least an hour out of the day. An insulated building for vehicle storage solved this problem. Combining funds from Facility Management and Risk Management we were able to construct an insulated garage for this specialty vehicle.

Continuity of Operations Plan (COOP)

As part of the ERCM program Grant the District needed a COOP to prepare for an event such as a partial or complete closure of District Operations due to a pandemic. The COOP provides guidelines for various departments to continue to provide necessary services to our students and their families, our employees, and to maintain our facilities.

ERCM Training

District Policy KDE requires annual training on the ERCM program for the District. To make the training more accessible to busy administrators and their staffs the training was put online. Seven training modules were developed and all the testing is done online. This training was sufficient as refresher training for school emergency teams. This training was also required for all new personnel in addition to a three hour live training session. The online training program became available in May 2008.

Safety Education & Materials

Risk Management Department

2007-2008 School Year

Fire Safety Education (FEMA Grant)*

This program, in its first year, teaches ECE & K students what they need to know about fire safety and prevention. A safety house presentation covers how hot things burn, about crawling low under smoke, checking doors, knowing the sound of a smoke detector, and arranging for a safe meeting place. Following this presentation, the presenter practices calling 911 with the students and uses a magnetic firefighter to demonstrate the protective gear that firefighters wear as community helpers. Fire Safety Education has been provided since 2004-2005 through partnerships between DPS Risk Management, the Denver Fire Department, Denver Osteopathic Foundation and Denver Firefighters Museum using grant funding.

Program Provider – Denver Firefighters’ Museum

Completed programs:

Schools: 50

Presentations: 258

Students: 6,450

Emergency Preparedness Education (Qwest Grant)*

This program, in its first year, provides tools of preparedness to elementary age children, so that in the event of a natural or man-made disaster, they will know how to stay safe and will have prepared an emergency plan for communication.

Program Provider – American Red Cross/Mile High Chapter & Qwest Pioneers (volunteers)

Completed programs:

Schools: 30

Presentations: 107

Students: 2,996

Smoke Trailer (FEMA Grant)*

Approximately one week after students have had the opportunity to participate in one of the above described programs, the Denver Fire Department brings their Smoke Trailer to the school. Each class has the chance to experience the Smoke Trailer for about 15-20 minutes. Students learn how to “get out and stay out”. This program is taught by DFD firefighters.

Program Provider – Denver Fire Department

Completed programs:

Schools: 50

Presentations: 655

Students: 16,375

Safe Routes to School (SR2S) – (CDOT Grant)

SR2S is a federally funded grant program managed through the Colorado Department of Transportation. Its goal is to encourage and enable more people to walk and bike to school safely. It's about getting kids out of cars and onto their feet and bikes. DPS Risk Management has partnered with the Denver Osteopathic Foundation to develop an education program to help DPS students walk and bike to school safely. This is the second year DPS has received grant funding.

Program Provider – Denver Osteopathic Foundation

Pedestrian/Bicycle Safety Program for 2007-2008

Participating Schools: Edison, Force, Sabin, and Slavens

Parent Surveys (Pre) About Walking/Biking to School distributed (all 4 schools): 1,976

Parent Survey (Pre) Returned: 622

Student Arrival and Departure Data (Pre) collected (all 4 schools): 1,976

Pedestrian Safety Classroom Presentations (Grades ECE-2) – 1,114 students (all 4 schools)

Bicycle Skills Assembly (Grades 3-5): 910 students (all 4 schools)

Bicycle Skills Course (after school): 85 students (all 4 schools)

Bicycle Skills Take Home Workbooks distributed (Grades 3-5): 910 (all 4 schools)

Earn a Helmet Program: 41 helmets distributed (to students who completed/returned Take Home Workbook)

Parent Surveys (Post) Distributed: 1,976

Parent Surveys (Post) Returned: 229

Pedestrian Safety/Buckle Up for Love**

This interactive program is presented by the Denver Osteopathic Foundation (DOF) and educates children about pedestrian safety and car seat safety using age-appropriate classroom activities. The pedestrian safety portion of the program teaches children the steps for crossing the street safely (stop, look, listen, cross) through song and sequencing activities. In Buckle Up for Love, the children learn about the importance of car/booster seats and sitting in the back seat of the car. DOF presenters take height and weight measurements for each child and then take their picture in the "Little Red Car" while seated in a booster seat. The children get to take their picture home.

Program Provider – Denver Osteopathic Foundation

Completed programs:

schools: 11

presentations: 91

students: 2,109

Health Day**

This interactive program offered by the Denver Osteopathic Foundation (DOF) is designed for children in ECE and K to educate them on the importance of establishing and maintaining healthy lifestyles. It utilizes DOF physicians, staff, and medical students. DOF staff and a medical professional/student come into the classroom to talk about hygiene, nutrition, and exercise. The children participate in several interactive activities to reinforce the health messages, including: Hand washing, teeth brushing, cut and paste healthy snack activity.

Program Provider – Denver Osteopathic Foundation

Completed programs:

Schools: 25

Presentations: 50

Students: 1,000

Buster the Bus**

These 30-45 minute presentations offered to ECE, Kindergarten, and 1st through 3rd grade students teach children how to safely walk to and from the bus, how to safely get on and off the bus, and how to be safe bus riders. Bilingual presentations are available upon request.

Program Provider – DPS Transportation

Completed programs:

Schools: 19

Presentations: 23

Students: 1,600

Stranger Danger*

Stranger Danger is a program for Grade K-2 classes conducted by officers from DPS Safety and Security. This program teaches children what to do if they are approached by a stranger or find themselves in other dangerous situations. The program is conducted in a classroom setting and lasts 20-30 minutes.

Program Provider – DPS Safety and Security

Completed programs:

Schools: 5

Presentations: 11

Students: 315

*Safety programs scheduled by Community Resources, Inc.

**Safety programs scheduled by Community Resources, Inc. or the presenting organization.

Safety Material Distribution

Emergency Information Guide for Parents and Guardians

In the fall of 2007, an English/Spanish Emergency Information guide was developed for parents and guardians. Its purpose is to inform parents and guardians of the actions a school will take in an emergency and what parents and guardians can do to help. The brochures were distributed to all schools to be sent home in report card mailings (first semester and 2nd trimester) to the parents/guardians of all students in the District. These brochures were also translated into Vietnamese, Somali, Russian, and Arabic and distributed upon request.

Total # English/Spanish brochures distributed: 83,545

Total # English/Vietnamese brochures distributed: 82

Total # English/Somali brochures distributed: 207

Total # English/Russian brochures distributed: 230

Total # English/Arabic brochures distributed: 213

Play Cool at School: A Playground Safety Curriculum

Play Cool at School was developed to be used by all K-3 classrooms and P.E. teachers to help teach playground safety rules to our students. It was originally distributed to all elementary schools at the beginning of the 2000/2001 school year. It was updated in 2007 to reflect current standards and guidelines and to give it a new look. It was distributed to all elementary schools in October, 2007 with copies to the principal, all K-3 and physical education teachers. A set of 50 English and Spanish laminated color posters were also provided to the physical education teacher.

Total # Curricula Distributed: 1,409

Total # Poster Set Distributed: 90

Safety and Health Calendars

Each year Risk Management produces a safety calendar featuring the artwork of DPS students whose pieces are based on 12 monthly safety themes. The Calendar Art Contest is held in January/February each year and the winning artwork is selected in March for the following school year calendar. The calendars are printed and distributed to all school classrooms and school/department offices in the District.

Total # Calendars Distributed: 8,300

Welcome Back Packets

Each year Risk Management prints a variety of safety brochures, flyers, bookmarks, and notepads for all DPS teachers and staff. These materials feature safety tips as reminders to help prevent the most common types of accidents which occur in the District as well as to help prepare for emergencies. These materials are enclosed in a ***Welcome Back*** envelope for each teacher/staff member and are distributed to all DPS schools and to Transportation.

Total # distributed: 9,280

ADDENDUM

District Risk Management Program Awards

2008

Emergency Response and Crisis Management Training DVD

Award of Excellence from the National School Public Relations Association (NSPRA) for distinguished achievement in the category of School District Audio/Visual Programs and Presentations.

Play Cool at School: A Playground Safety Curriculum

- *Golden Achievement Award* from the National School Public Relations Association (NSPRA) for exemplary public relations activity related to execution and communication of the program.
- *First Place Achievement Award* from the Public Risk Management Association (PRIMA) in the Product Category.

DPS Safety and Health Calendar

- *Award of Honorable Mention*, from the National School Public Relations Association (NSPRA).

2007

Emergency Response & Crisis Management (ERCM) Program

- *Golden Achievement Award* from the National School Public Relations Association (NSPRA) for exemplary public relations activity related to execution and communication of the program.
- *Third Place Achievement Award* from the Public Risk Management Association (PRIMA) in the Program Category.

DPS Safety and Health Calendar

- *Award of Honorable Mention* from the National School Public Relations Association (NSPRA) for distinguished achievement in the category of School District Calendar.

Welcome Back Packets

- *Award of Honorable Mention* from the National School Public Relations Association (NSPRA) for distinguished achievement in the category of School District Special Purpose Publication.

2006

DPS Website

- *First Place Achievement Award* for outstanding achievement in the Program Category from the Public Risk Management Association (PRIMA).

2005

Secretary Orientation CD

- *First Place Achievement Award* for outstanding achievement in the Product Category from the Public Risk Management Association (PRIMA).

DPS Safety and Health Calendar

- *Second Place Achievement Award* for outstanding achievement in the Product Category from the Public Risk Management Association (PRIMA).
- *Award of Honorable Mention* for distinguished achievement in the Calendar Category of the Publications and Electronic Media Contest from the National School Public Relations Association (NSPRA).

DPS Playground Safety: Procedures for Playground Supervisors

- *Award of Honorable Mention* for distinguished achievement in the Handbook Category of the Publications and Electronic Media Contest from the National School Public relations Association (NSPRA).

2003

DPS Safety Bookmark/Rulers

- *First Place Achievement Award* for outstanding achievement in the Product Category from the Public Risk Management Association (PRIMA).
- *Award of Merit* for distinguished achievement in the Special Purpose Category of the Publications and Electronic Media Contest from the National School Public Relations Association (NSPRA).

DPS Safety and Health Calendar

- *Second Place Achievement Award* for outstanding achievement in the Product Category from the Public Risk Management Association (PRIMA).
- *Award of Merit* for distinguished achievement in the Calendar Category of The Publications and Electronic Media Contest from the National School Public Relations Association (NSPRA).

Pazi the Parrot, DPS Safety Mascot

- *Award of Merit* for distinguished achievement in the Identity/Image Package Category of the Publications and Electronic Media Contest from the National School Public Relations Association (NSPRA).

Workers' Compensation Award

- The District was recognized as the "Outstanding Employer" for 2003 by the Professionals in Workers Compensation (PWC). This is a tribute to the fine work done by Doreen Bovey and Annette Solano in the workers' compensation office. In addition, this is a tribute to the direction and attitude that has been developed in the District's program. We have been able to create a program that is high touch for our injured employees.

2001

Play Cool at School, a Playground Safety Curriculum

- *First Place Achievement Award* for outstanding achievement in the Product Category from the Public Risk Management Association (PRIMA)

DPS Safety and Health Calendar

- *Award of Merit* for distinguished achievement from the National School Public Relations Association (NSPRA) 2002 Publications and Electronic Media Contest

DPS School Walk Program

- *Second Place 2002 Achievement Award* for outstanding achievement in the Program Category from the Public Risk Management Association (PRIMA)