

VOLUME 33
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WHAT'S NEW AT ASCIP?

- **Welcome New Member!**
⇒ Covina-Valley USD
joined Vision PPO 1/1/18
- **Welcome New Staff!**
⇒ Sandy Chen-Accountant
- **Risk Services Tab Lists
NEW Resources** including
⇒ More Model Contracts
⇒ Legislative Updates
⇒ Best Practices
⇒ and more...
- **Tort Claims Handling
Guidelines** Now a Resource
on our website

Go to
www.ASCIP.org for
all this and more!



INSIDE THIS ISSUE:

Combating Sexual Misconduct In Schools	1
ASCIP's Excellence in Claims Handling	1
At ASCIP, Risk Management Pays	2
How To Shop For Health Care Like a Pro	2
USTs—To Keep Or Not To Keep?	2

ASCIP Views

ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE PROGRAMS

Combating Sexual Misconduct In Schools



The increase in claims against school employees alleging sexual misconduct and molestation of students is one of the most disturbing and challenging risks school districts are facing. Not only are the number and cost of claims increasing statewide and nationally, but the damage to individuals, families, and school communities can be significant.

To address the sexual misconduct crisis, ASCIP formed a focus group in July of 2017. The group is comprised of representatives from seven member districts,

ASCIP staff, and business partners. The group's purpose is to evaluate risk mitigation strategies, determine best practices, and identify resources. The initial goal of the focus group was to develop student-staff interaction board policies and administrative regulations that are clear, enforceable, and will be supported by all stakeholders.

These policies endeavor to:

- Protect employees from prohibited or unauthorized student-employee interactions which may result in false allegations.
- Maintain the integrity of the teaching profession and public education.
- Maintain public trust and

confidence in the safety of our schools.

The focus group recognized that all adults on campus (volunteers, chaperones, contractors, etc.) need to be held to boundaries that are consistent with those for district employees, and therefore, also developed adult-student interaction standards. These sample policies are now available on the ASCIP website. Members are encouraged to review their existing policies and consider replacing with these policies.

As a next step, the group will evaluate training practices and resources. As the team develops additional resources in this area, ASCIP will make them available on the website.

ASCIP's Excellence in Claims Handling

In striving for claims excellence and superior outcomes, Stephan Birgel was promoted to Chief Claims Officer, Property & Liability Program and will now be overseeing the entire claims operations, to include management of the litigation process. Stephan joined the ASCIP team in 2015, to manage ASCIP's defense counsel on litigated claims due to his 22 years' experience as a licensed attorney, defending schools in employment, general liability and student rights litigation. As an attorney who previously defended public entities, Stephan has a deep understanding of claims management and is an experienced negotiator and well suited to manage the entire claims operations. Jo Ann Sprague,

Claims Manager and Jonathan Lackey, Director of Property and Liability now report directly to Stephan.

EXCELLENCE

We are what we repeatedly do. Excellence, then, is not an act, but a habit—*Will Durant*

The claims department has eleven staff, including the leadership team, adjusters and support personnel, with each having varied specialized claims expertise. Combined, the team has well over 100 years of claims handling experience and many of those years are working

with our ASCIP members. Together, this team provides members with a highly experienced claims handling strategy to protect our members interest.

To assure best outcomes for each member, ASCIP provides Claims Handling Guidelines on our Website. But our claims team provides the following brief claims tips:

1. Forward all claims to Jo Ann Sprague, and include:

- Any additional documents (i.e. student incident or auto accident reports, witness statements, photos, police report).
- For auto accidents include scene photos, vehicles involved and discrete photos of passengers in

How To Shop For Health Care Like A Pro

At ASCIP, Risk Management Pays

ASCIP is presenting cash awards and recognizing the following members who create safer learning environments and sound risk control practices.

Alhambra USD, Anaheim Elementary SD, Bassett USD, Chaffey Joint Union HSD, El Monte City SD, El Monte Union HSD, El Segundo USD, Garvey SD, Lawndale Elementary SD, Lennox SD, Montebello USD, Mountain View SD, North Orange County CCD, Norwalk-La Mirada USD, Ontario-Montclair SD, Palos Verdes Peninsula USD, Paramount USD, Peralta CCD, Pomona USD, Riverside USD, State Center CCD & Walnut Valley USD

Congratulations and thanks for making safe schools a priority!



SAVE the Date!

**Annual Membership Meeting
Friday, March 2**



Imagine dealing with an auto repair in the same way we purchase our health care. Let's say your car begins to have problems and you're worried the thing could leave you stranded with no transportation. You make an appointment at a dealer, and based on your car's symptoms the first available time to talk to a mechanic is 3 weeks from today at 2:00pm. When the date finally arrives, you're not called from the lobby until 2:45, and the mechanic has to see another 10 people before 5:00, so he's in a bit of a rush. He presents you with several repair options, but when you ask about cost he tells you that he doesn't know -- you'll get a bill about a month after the work is done for an amount somewhere between \$50 and \$500. By the way, you probably won't be able to understand the charges listed, and if you want to compare costs with other mechanics, none of them will have prices either.

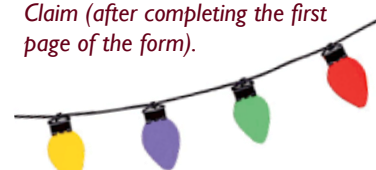
The average consumer would never tolerate an

experience like this with their car, yet we do with medical care. The good news is that ASCIP has developed a partnership with Compass Health Pros, a "claims concierge" service that changes the experience entirely! Need to find a specialist but don't know where to start? Call Compass for a referral based on quality, location, and cost. Referred for an MRI but don't know what your cost will be? Compass will shop around and tell you what you will pay based on your specific insurance plan and the carrier's contracted rates. Are the charges on that bill confusing and do they look too high? Compass can explain it and verify the accuracy by contacting your provider and carrier.

ASCIP has introduced the claims concierge service at several districts over the last few years. The program has saved district employees hundreds of hours on the phone and thousands of dollars in avoided expenses while helping members find quality providers. For more information, contact ASCIP's Health Benefits department to learn more about this and ASCIP's other innovative health care solutions.

ASCIP's Excellence in Claims Handling (cont. from page 1)

- other autos noting number of passengers to avoid other claimants listed in future litigation.
- document, promptly notify and provide to the claims team. There is a limited response time.
- 4. If a parent requests medical expenses to be paid for their injured child from a school accident, provide them an A-G Administrators Claim (after completing the first page of the form).
- 3. When mailing a rejection letter, either send Certified or via Proof of Service by Mail to aid in your defense. Provide your ASCIP adjuster a copy of the rejection letter and proof of mailing.
- 2. If served with a lawsuit or legal



USTs—To Keep Or Not To Keep?

Key elements impacting this question...

- The pool of carriers offering underground storage tank (UST) coverage is shrinking, while minimum deductibles on tanks older than 20 years are rising.
- California's cleanup fund maintenance fee has increased. Even so, the fund balance is dwindling, with the program due to sunset on January 1, 2026.
- Single wall USTs must be removed by the end of 2025.
- More stringent regulations are coming, beginning in 2018, including monthly visual inspections and new recordkeeping-record retention requirements.

- USTs have an estimated service life of only 30 years.

Owners of USTs have financial responsibility requirements to comply with, and with costs and regulations escalating, do you really want to keep your USTs? Now is the time to plan on either replacing USTs with aboveground storage tanks (AST) or consider an alternative. In regards to ASTs, they are easier to inspect and maintain, and proof of financial responsibility is not required. Additionally, the cost for environmental liability protection is less than the cost of similar protection for USTs. Alternatively, a solution is to eliminate the storage tanks for petroleum products and transfer the risk

by contracting with local resources, such as city or county facilities, or other local agencies.

If you are interested in exploring the question—"to keep or not to keep" or for more information on regulatory requirements and changes, or if you are interested in a quote for coverage, please contact your ASCIP Risk Services Consultant for assistance.

