Simple List of School Risks

Fires, Floods, Lightning & Wind

Environmental Mold

Boiler explosion

Electrical panel explosion

Snow loads & clogged roof drains

Bus, Auto, and Mobile Equipment Accidents

Playground, athletic and other extracurricular asset integrity

Nutrition Integrity

Theft by taking of physical or virtual records of personally identifiable information

Inappropriate use of AI

Errant Human Behavior

Simple List of Loss Outcomes

Damage to and/or loss of assets

Loss of use of assets and need for temporary additional assets

Injuries to employees, students and third parties

Operational incapacity due to shut down resulting from weather or loss of access to virtual environment

Inability to measure educational outcomes; IP litigation; and release of PII

Errant Behavior Litigation

Negative Public Perception

Simple List of Risk Management Topics

Organizational Integrity

Behavioral Integrity

Program Integrity

Financial Integrity

Asset Integrity

ORGANIZATIONAL INTEGRITY

Organizational Integrity is the extent to which an organization consistently acts in accordance with its stated values, ethical principles, policies, and commitments.

Simple definition:

Doing what you say you will do, and making decisions that align with your organization's values, even when it's difficult.

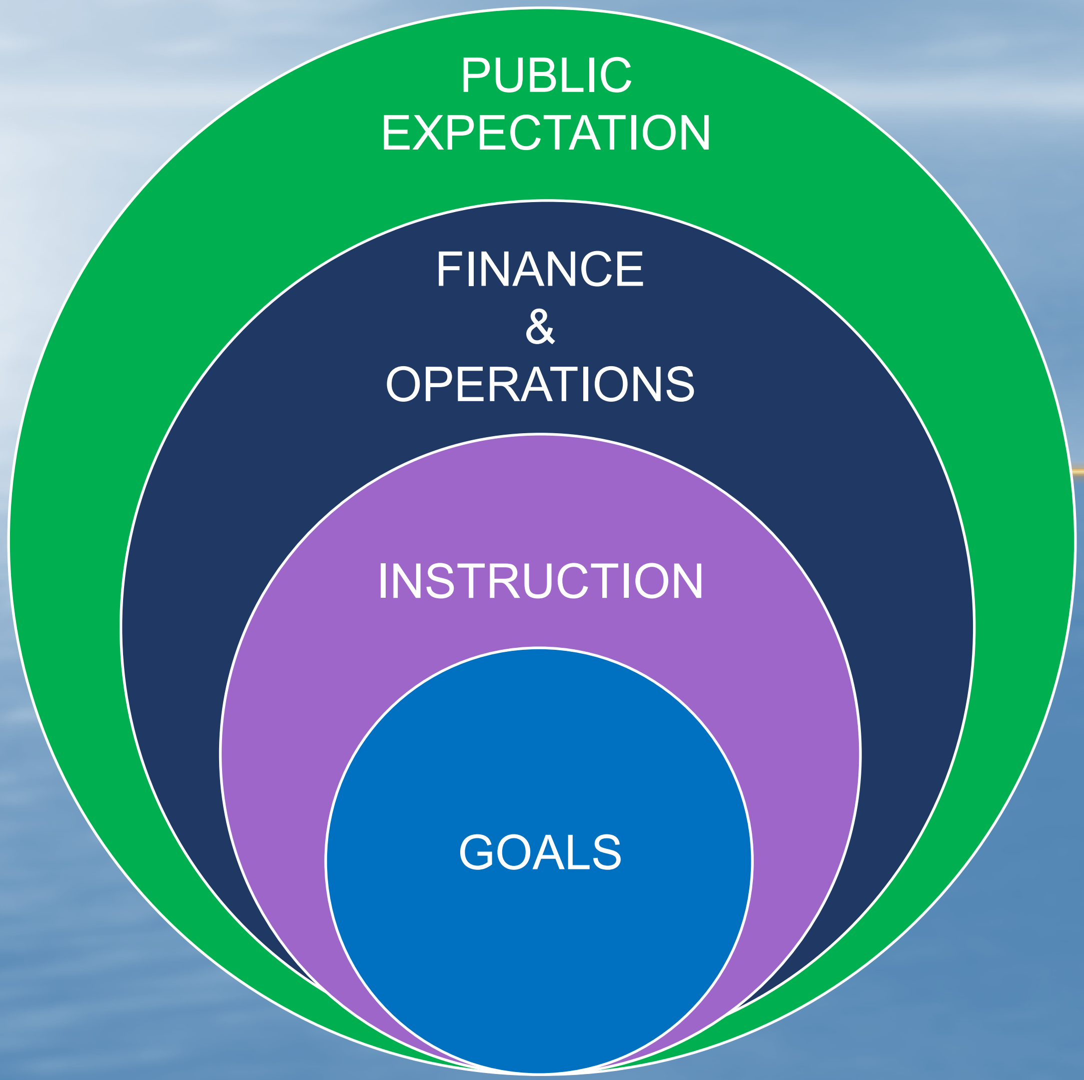
<u>Example:</u> A school district that promotes student safety and then consistently invests in safe facilities, training, and risk management practices is demonstrating organizational integrity.

In a business context: keeping promises, acting ethically, being transparent and accountable, following policies and regulations, and aligning actions with stated values.

A concise way to describe it is: "Organizational integrity is the consistency between an organization's words, values, and actions."

This response was generated by Microsoft's AI, Copilot, to the prompt; "Simple definition of the term Organizational Integrity".

CONVERGENCE



Demands everyone be able to articulate organizational goals and describe how the organization is structured to achieve its goals.

1. How do instructional programs support the goals?
2. How does the business office structure money in support of the goals?
3. How are facilities managed to support the goals?
4. How is transportation organized to support the goals?
5. How are food services organized to support the goals?
6. How is IT organized to support the goals?
7. How does Public Expectation influence the goals?

CAN EVERYONE IN THE COMMUNITY ANSWER THESE QUESTIONS?


GOALS
PUBLIC EXPECTATION
CHIEF EDUCATION OFFICER
FINANCE & OPERATIONS SBA/Bd.Sec.
ASSISTANT SUPERINENDENT - INSTRUCTION
FACILITIES BLDG, GRNDS CUSTODIAL
LOCATION LEADERSHIP PRINCIPALS
TRANSPORTATION
INFORMATION TECHNOLOGY
FOOD SERVICES
VOLUNTEERS ED. FDN. EXTRA CURRICULAR
SECURITY
DISTRICT SOLICITOR
DISTRICT AUDITOR
DISTICT BROKERS/RMCs
DISTRICT CONSULTANTS
PROFESSIONAL ASSOCIATIONS
MUNICIPAL LEADERSHIP & POLICE
STATE RESOURCES
JIF SAFETY TEAM
JIF SOLICITOR
JIF CLAIM TEAM

SAFETY 360 IN PRACTICE

SPELL ENCOURAGED "IN DISTRICT" SAFETY 360 GOALS

- Collaboration
- Minimize "Tower" decision making
- Require every leader be involved and accountable
- Employ a risk management model that:
  - Identifies and qualifies risk
  - Is discussed by all who may be impacted
  - Is mitigated with a thoughtful strategy
  - Is monitored, and revised when appropriate

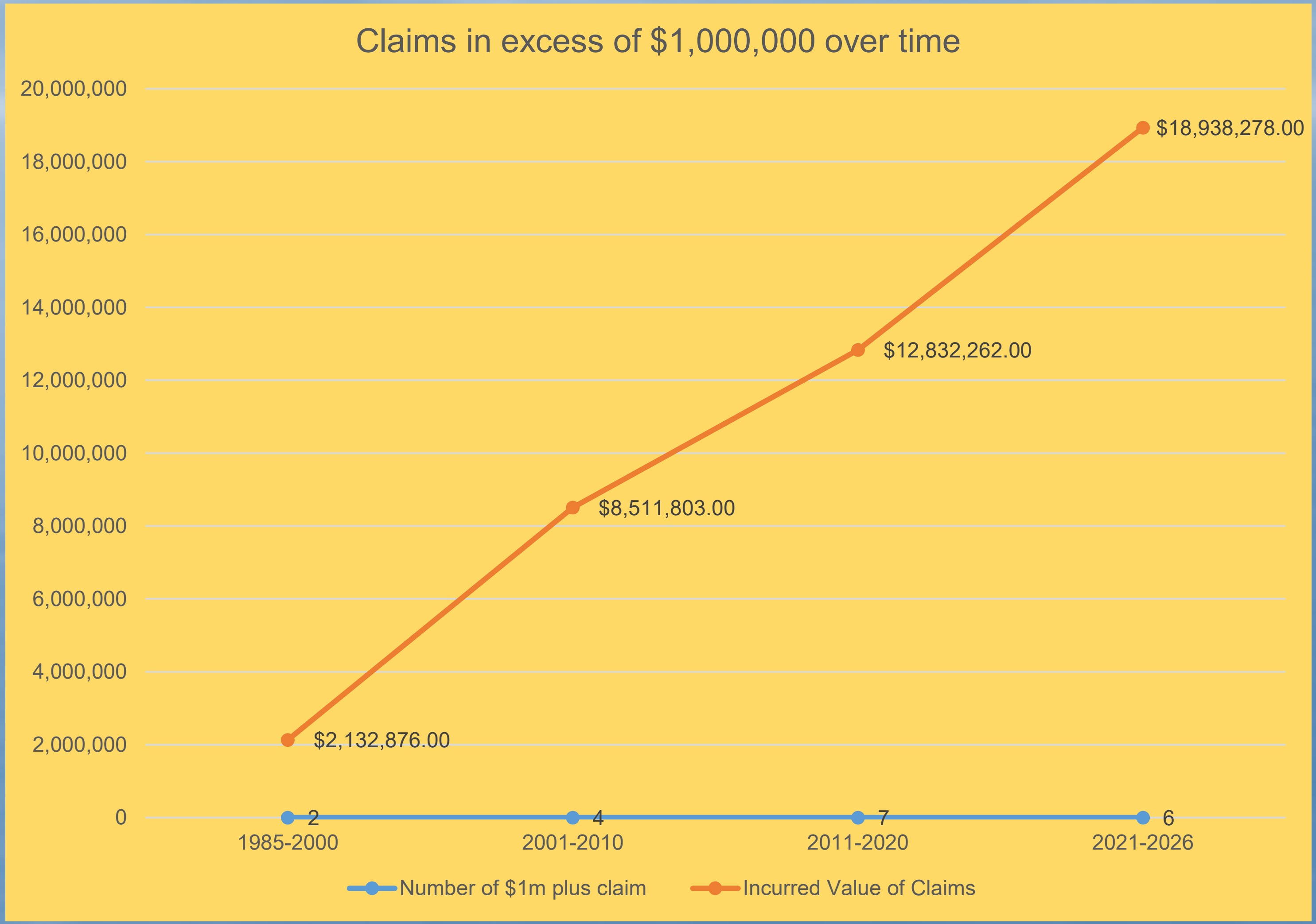
SPELL SAFETY 360 GOALS

SPELL exists to perpetually limit the cost of property and casualty insurance

- Ask members how to help them manage risk
  - Member driven JIF committees who focus on claims, coverage, safety and finance
- Build out relevant and cost-effective services
  - Safety professionals, technical specialists, claim and managed care specialists, administrative support expertise
- Create and manage a robust Member portal
  - Ease of information gathering, 24/7/365 access to information, and tools such as COI generation, and
  - Ongoing development of risk management AI tools

WHY IT MATTERS

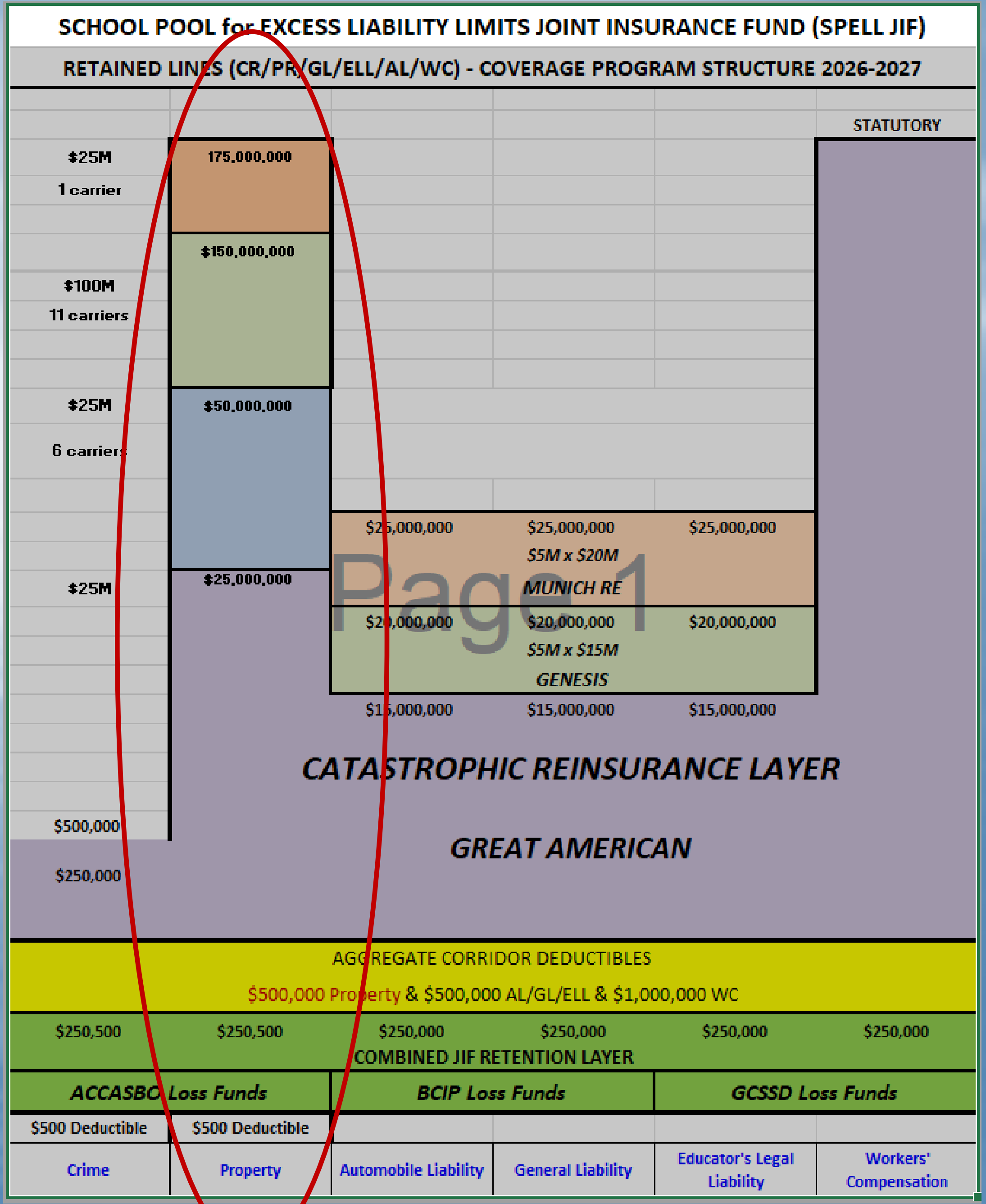
Data as of
06/28/2026
Claim Count
76,138
Total Paid to Date
$387,486,693.65
Total Open Reserve
$59,771,372.70
Total Incurred
$447,258,066.35
Total Recoveries
($73,154,350.37)
Total Net Incurred
$374,103,715.98



SPELL's future is dependent upon member commitment to managing risk in district

WE CAN'T ATTACK ALL CLAIM TYPES TODAY

But we can and we must attack water leaks



WE CAN SAVE MONEY

Year	Loss Funds	Reinsurance Premiums	Total Loss Funding
21-22	$ 2,013,300	$ 6,033,944	$ 8,047,244
22-23	$ 2,135,000	$ 5,150,616	$ 7,285,616
23-24	$ 2,333,700	$ 8,659,712	$10,993,412
24-25	$ 3,133,000	$ 8,275,869	$11,408,869
25-26	$ 4,082,500	$ 7,894,225	$11,976,725
26-27	$ 4,726,000	$ 8,750,851	$13,476,851
Deltas in Funding - 6 yrs	$ 2,712,700 135%	$ 2,716,907 45%	$ 5,429,607 67%

SEMINAR FOCUS
AVOIDABLE PROPERTY AND MOLD CLAIMS

Data as of	Workers' Compensation Claims	General and Educator's Legal Liability Claims	Automobile Liability Claims	Property Claims
Data as of	06/28/2026	06/28/2026	06/28/2026	06/28/2026
Claim Count	53,916	13,542	17,027	5,195
Total Paid to Date	$236,223,126.32	$61,606,028.39	$83,764,076.59	$67,499,490.74
Total Open Reserve	$35,420,452.75	$19,764,974.95	$20,378,024.51	$3,972,895.44
Total Incurred	$271,643,579.07	$81,371,003.34	$104,142,101.10	$71,472,386.18
Total Recoveries	($21,101,168.82)	($19,596,706.71)	($34,513,999.83)	($17,539,181.72)
Total Net Incurred	$250,542,410.25	$61,774,296.63	$69,628,101.27	$53,933,204.46

Coverage	Percent of Claim Total	Percent of Total Value	Average Claim Value
GL & ELL	15.10%	14.17%	$4,561.68
AL	18.99%	15.97%	$4,089.28
PR & B&M	**5.79%**	**12.37%**	**$10,381.75**
WC	60.12%	57.48%	$4,646.90

PROPERTY CLAIMS, LOSS FUNDS AND REINSURANCE PREMIUMS OVER TIME

Water leak
Contractor left valve open flooding gym
Leak under asphalt
Water leak
Hot water heater malfunctioned
Water leak
Pipe burst
Water/boiler leak
Pipe burst
Water leak
Water damage
Water leak
Water damage
Water pipe burst
Water leak
Roof leak
Water leak
Pipe burst
Water leak

Property Claims for five years 2022 - 2026					
All property	653	100%	$ 30,242,897.95	100%	$ 46,313.78
Fire Claims	**34**	**5%**	**$ 8,114,613.55**	**27%**	**$ 238,665.10**
Water Damage	**196**	**30%**	**$ 10,275,068.06**	**34%**	**$ 52,423.82**
All Other	423	65%	$ 11,853,216.34	39%	$ 28,021.79

The benefits of immediate detection of a water leak or fire are:

- **a faster response,**
- **less down time, and**
- **less cost to repair**

Turning IOT

Internet Of Things

into IOTT

Inviting Opportunity Through Technology

THANK YOU FOR BEING PRESENT

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