

Coalinga Huron School District 2016-2017 Annual Report

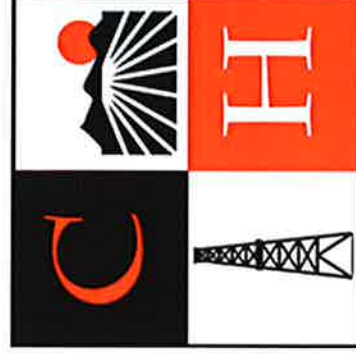


Table of Content

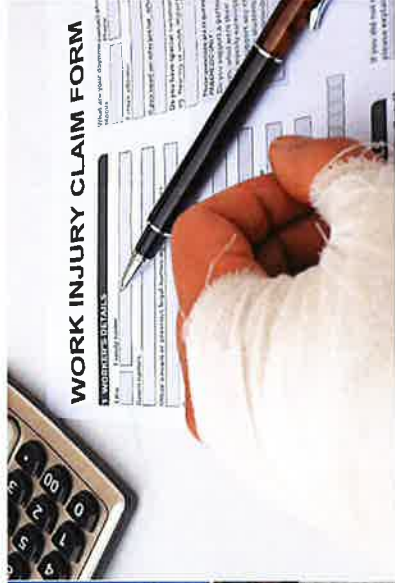
I.	Introduction.....	3
II.	Evaluation of Workers Compensation Losses.....	4-10
III.	Evaluation of Property and Liability Losses.....	11
IV.	Student Incident Reports.....	12
V.	Financial Impact.....	13-14
VI.	Risk Management Programs.....	15
	a) Accomplishments for 2016-2017 Year.....	16
	b) Goals 2016-2017.....	17
VII.	Contact Information.....	18

Introduction

This year-end analysis is submitted to the Board by the District’s Risk Management Department, in cooperation with California Risk Management Authority (CRMA), for both Workers’ Compensation and Property & Liability Insurance.

This report is intended to provide the District with insurance, loss control and claim information that will assist in the District’s decision-making process for future risk management goals and direction. The primary factor for these decisions is the safety of students and staff, which is dependent on the physical condition of the District facilities, safety training, and the risk management programs established by the District. These programs and efforts will assist in preventing Workers’ Compensation, Property or Liability claims. The results of these efforts can be directly correlated between the frequency and severity of losses with the cost of insurance paid by the District.

Reviewing the information in the report will assist with the goal of providing a safe environment for students, staff and the reduction of the cost of insurance.



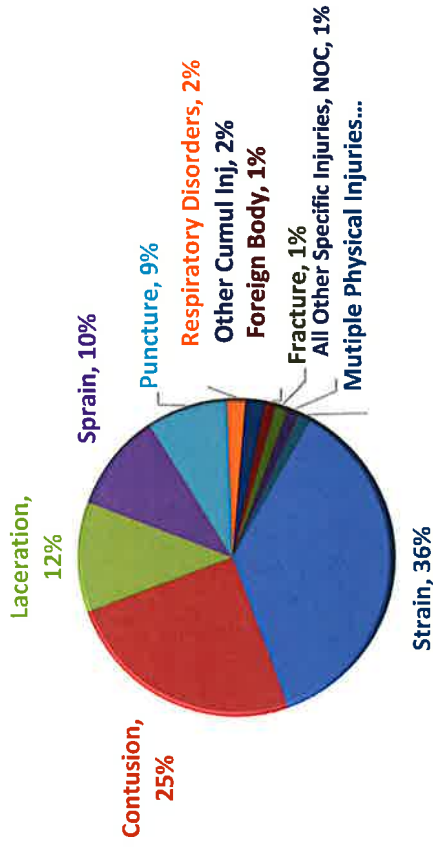
Evaluation of Workers' Compensation Losses

SIX YEAR REVIEW

From 2011 to 2017, the District experienced 162 recordable injuries. Each year the frequency of injuries ranged from 20 to 31, with the annual incurred cost (paid + reserves) ranging from \$151,952 to \$430,628. This has resulted in a 6-year loss rate (incurred amount / payroll multiplied by 100) average of .98, as compared to the JPA loss rate average of 0.81. Last year the District's six-year loss rate average was 1.17, which almost 20% higher than the District 6 year average. Due to the District's loss history, a less than favorable experience modification rate of 1.137 was applied for the 2016-17 year. This year's lower 6-year loss rate reflects the dropping of the 2010/11 year which had a high incurred of \$362,014 and three positive years (2013/14, 2014/15 and 2015/16). Consequently, the experience modification rate was reduced by 8% from 1.137 last year to 1.049 this year.

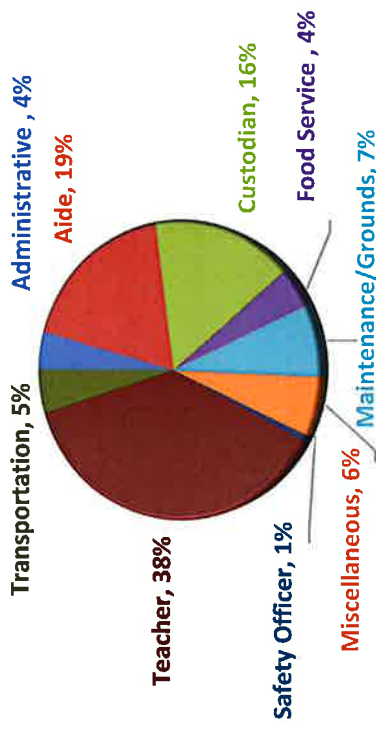


TYPE OF INJURIES



Injuries	# of Claims	% of Claims
Strains	56	34.57%
Contusion	39	24.07%
Laceration	18	11.11%
Sprain	16	9.88%
Puncture	13	8.02%
All Other Injuries	7	4.32%
Other Cumulative Inj	3	1.85%
Respiratory Disorders	3	1.85%
Foreign Body	2	1.23%
Multiple Physical Injuries	2	1.23%
Electric Shock	1	0.62%
Carpal Tunnel Syndrome	1	0.62%
Mental Stress	1	0.62%
Grand Total	162	100.00%

INJURIES BY OCCUPATION



Occupation	# of Injuries	% of Injuries	Cost of Injuries	% of Cost
Administrative	7	4%	\$30,875	2%
Aide	30	19%	\$289,989	19%
Custodian	26	16%	\$561,832	36%
Food Service	7	4%	\$20,910	1%
Maintenance/Grounds	12	7%	\$226,075	14%
Miscellaneous	10	6%	\$59,711	4%
Safety Officer	1	1%	\$318	0%
Teacher	61	38%	\$362,815	23%
Transportation	8	5%	\$14,788	1%
Grand Total	162	100%	\$1,567,313	100%

2016-17 YEAR REVIEW

For the 2016/17 policy, the District experienced more injuries (30) than the 6-year annual average (27). The 30 recordable injuries in 2016/17 is a 7% increase in claims from last year (28). This is the second straight year of increase in claim frequency. This increase in frequency over the past two years can be attributed to an increase of injuries within the Maintenance, Custodian and Teacher Departments.

There are several graphs showing severity and frequency of losses by department. Those departments which are not shown in graphs are as follows: in 2016/17, Transportation had 2 injuries; Food Service had 2 injuries; Safety Officers had 1 injury and Admin/Clerical had 3 injuries. The most severe injury of these departments was a clerical worker who tripped over a chord and fell; incurred cost of that claim is \$19,000.

Although District frequency has been increasing the total incurred and loss rate had been decreasing up to this year. The 2016/17 total incurred was \$316,097, compared to \$161,238 in 2013/14; \$151,952 in 2014/15; \$145,383 in 2015/16. Furthermore, the district's loss rate for the 2016/17 year was **1.12** as compared to the 2015/16 loss rate of **.61** and the 2014/15 loss rate of **.63**. The increase in claim severity and loss rate last year can be attributed to severe losses in the Custodian and Maintenance Department.

While the total incurred amount gives us an estimate of the anticipated cost of the claims, there will often be claim development following the policy expiration date. Although we cannot predict the extent of claim development, we do know that development occurs when an existing claim requires additional medical tests, treatment, surgery, lost time, etc. Depending upon the extent and severity of claim development, the 2016/17 total incurred amount may increase by an additional 25% to 50%.

Listed below are four of the most severe injuries which made up over 70% of the 2016/17 incurred cost:

- A custodian employee injured right leg and right arm when they missed a step and fell - \$95,000
- A maintenance employee injured their shoulder while reaching for a board during a shelf installation. - \$51,000
- A student maintenance worker was riding on the back of a golf cart when they fell off - \$44,000
- A custodian employee injured their lower back after lifting a filled trash bag from a trash can - \$33,000

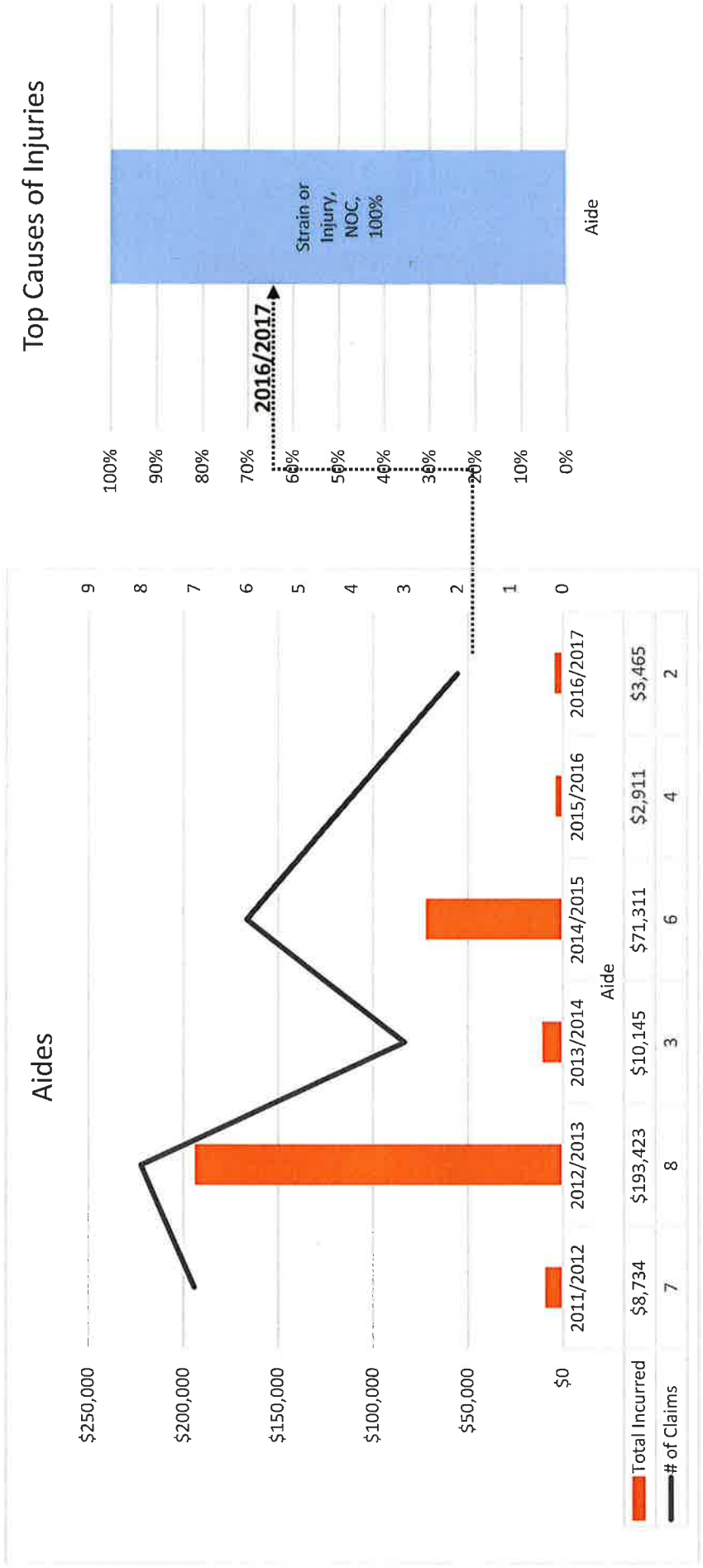


Aides

The main cause of injuries for Aides in 2016-17:

1. Strains (Lifting/Pushing/Pulling/Reaching), 100%

Aides had another positive year. Frequency was reduced for the third straight year. Severity increases slightly compared to last year but still low when compared to other districts. The majority of Aides injuries come from working Special Education students. CRMA has created a Best Practices Guideline for Aides and will continue to work with Special Education managers and directors to increase safety awareness and reduce hazards.

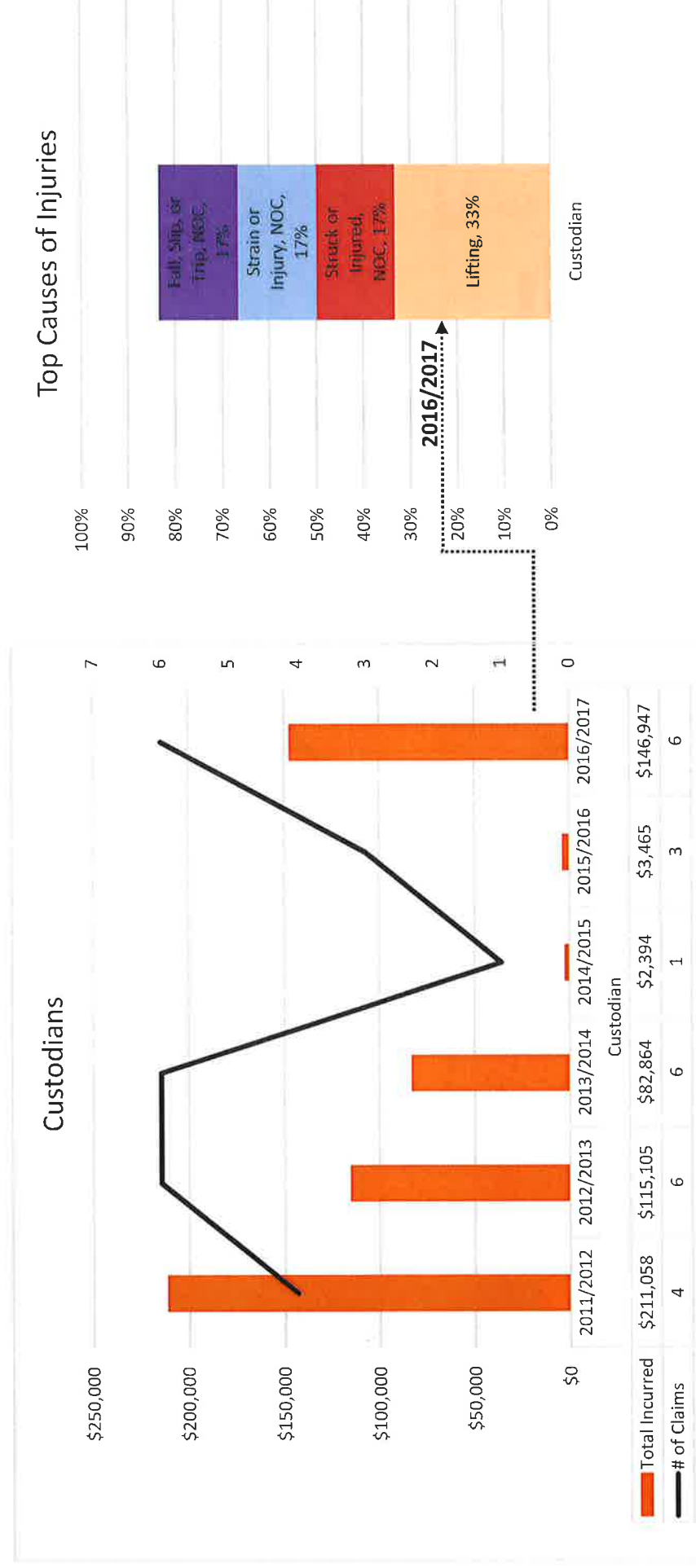


Custodians

The main cause of injury for Custodians in 2016/17:

1. Lifting, 33%
2. Struck By Object, 17%
3. Strain (Pushing/Pulling/Reaching), 17%
4. Slip, Trip or Fall, 17%

After three positive years Custodians took a step back in 2016/17. Up to 2016/17 the Department averaged 4 injuries per year with an annual incurred of \$82,000. In 2016/17 the department had 6 injuries with an incurred of \$146,947, almost double the annual average. Two of the District's most severe claims in 2016/17 (\$95,000 and \$33,000) came from this department. CRMA will continue to work with the District's safety coordinator to increase safety awareness and reduce hazards.

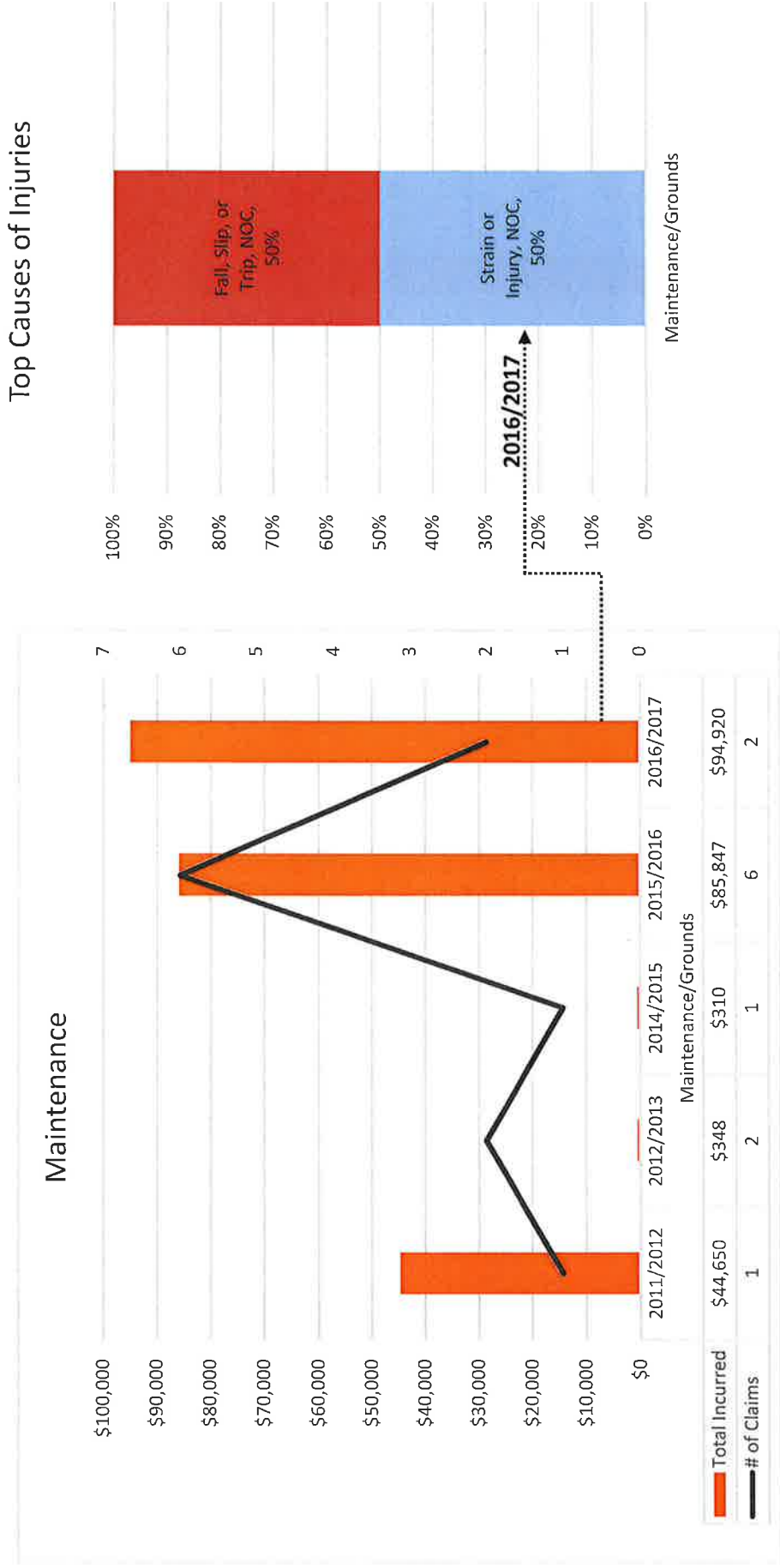


Maintenance (including Grounds)

The main cause of injury for Maintenance in 2016/17:

1. Slip, Trip or Fall, 50 %
2. Strain (Lifting/Pushing/Pulling/Reaching), 50%

After three positive years, the department has had two negative years in a row. Last year the department’s injury frequency (2) was near its annual average (2.5) but it’s severity (\$94,920) was significantly greater the annual average \$32,500. Although the department only had two injuries in 2017/18 both injuries were severe and very costly. CRMA will continue to work with the department’s safety coordinator to reduce frequency and severity of injuries.

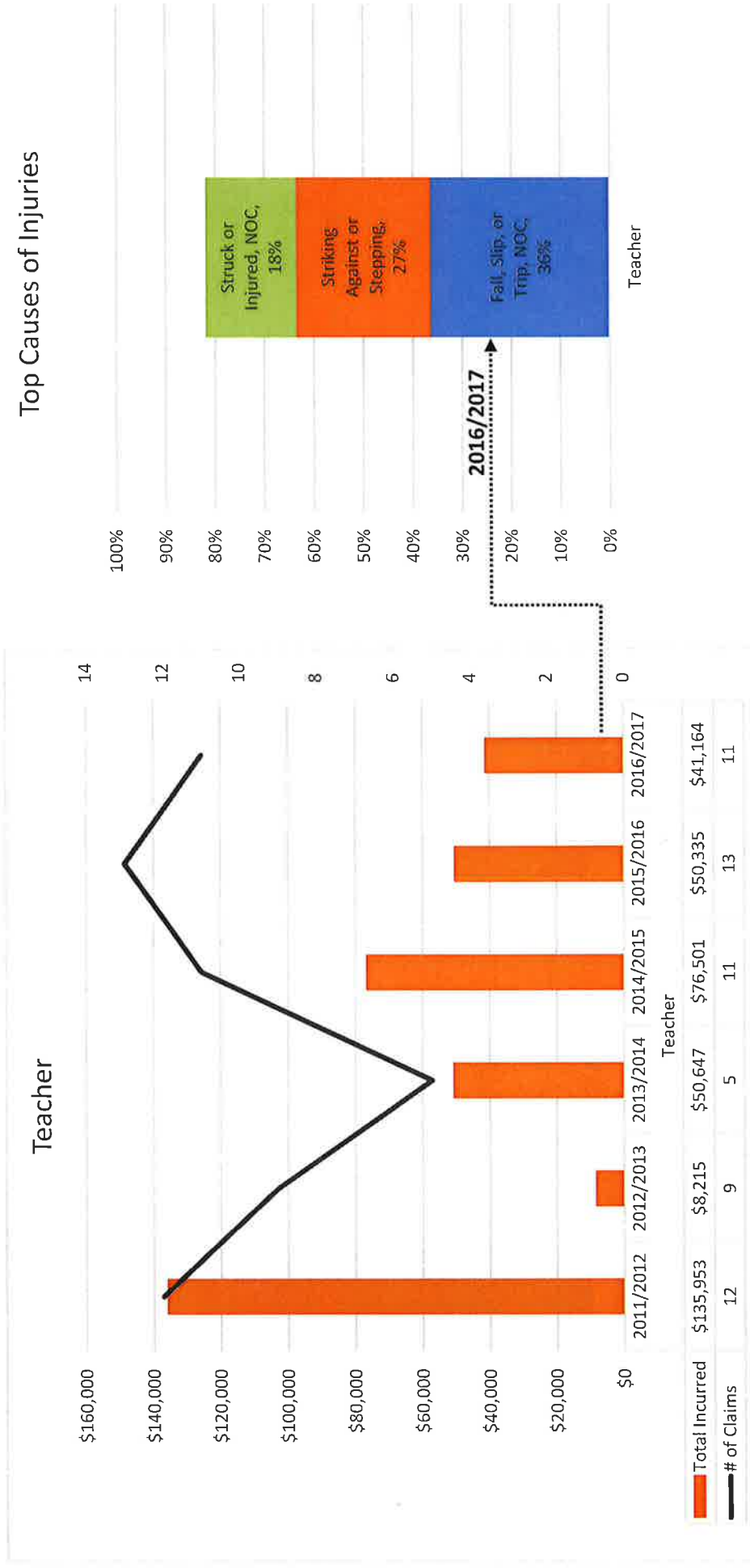


Teachers

The main cause of injuries for Teachers in 2016/17:

1. Slip, Trip or Fall, 36%
2. Striking Against or Stepping, 27%
3. Struck By Object or Person, 18%

Teachers had mixed results this year. On average, the department experiences 9 injuries per year with an average annual incurred of \$86,000. Although the department's 2016/17 frequency of injury (11) is higher than the annual average, it is an improvement from last year (13). Also the 2016/17 incurred (\$41,164) is outperforming the annual average (\$50,335) and last year's incurred (\$50,647) and last year's incurred (\$50,335). Site inspections and monthly newsletters are provided to reduce hazards and increase awareness. In addition, a site safety incentive program has been implemented this year to enhance teacher awareness.



Evaluation of Property and Liability Losses

SIX YEAR REVIEW

From 2011 to 2017, the District experienced 32 property and liability claims resulting in a total incurred of \$236,047. Over the past six years, the District's property and liability loss rate (total incurred ÷ ADA) has outperformed the JPA. The District's loss rate during this time was 9.55, compared the JPA's loss rate of 11.95.

Over the last 6 years, the District's loss history has been driven by two areas: Bus/Auto losses (18 claims; incurred cost \$69,503) and Liability losses (6 claims; incurred cost \$155,547). Further examination of the Auto losses shows there have been 12 bus accidents costing \$60,000 and 6 white fleet accidents costing \$9,000. Of the almost \$155,000 associated with Liability claims, \$148,000 can be attributed to a single claim in 2011, in a which a student alleged that staff member failed to report child abuse.

Since 2013, the district's Property and Liability losses were trending up. That trend was stopped this year. Prior to this year, the upward trend was attributed to an increase in Auto losses. From 2010 to 2015, the District averaged 2 Auto losses per year, and in 2015/16 the District had 8 Bus/Auto losses. In 2016/17 the District had 4 Bus/Auto losses. To control auto loss frequency and severity, we recommend the District continue to enforce Coalinga's Driver Record Review program to ensure employees who operate District vehicles can do so in a safe manner.

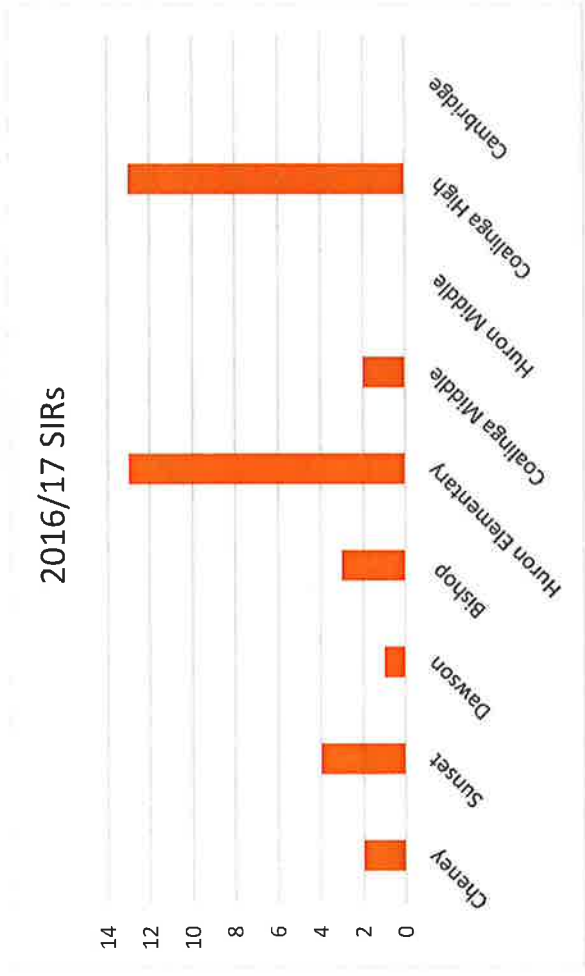


The 2016/17 school year was a good year for the District. Last year's claim frequency (6) was right at the District's 6-year average (6) and the incurred cost of those claims (\$6,603) was below the District's annual average (\$44,180). Last year, the District experienced a loss rate of 1.6, outperforming the JPA's 2016/17 loss rate of 8.84.

Student Incident Reports

From 2010-2016, the District received 702 Student Incident Reports (SIRs). This figure is quite high considering another CRMA school district, quadruple the size of Coalinga, had a similar number of SIRs (740). In 2016/17 the District received 35 SIR's. Last year the District decided to retrain staff on when and when not to complete an SIR to create more reliable data.

The school sites with the most SIRs last year was Coalinga High (13). Most SIRs at Coalinga High school involved sporting activities (8 of 13) and almost all of those involved football practice or football games. An examination of Huron Elementary's SIR's showed 9 of 13 student injuries occurred during recess which is not unusual but oddly none occurred near a play apparatus. The injuries either occurred on the grass field or blacktop. Huron Middle School had 0 SIR's. While it is possible that the site had no reportable student injuries on campus it is also possible that staff may need retraining on when to complete SIRs.



Financial Impact

The JPA develops rates and pricing for its self-insured program based on the group’s total loss experience plus, the cost of excess insurance and administration. From this, a composite rate or single rate for each coverage is established for all members.

For Workers Compensation, an experience modification is also applied to each member based on their individual loss experience which assesses a factor above or below 1, which is then multiplied to the composite rate for an overall rate. The experience modifier below 1 provides a reduction to the rate and rewards members with better loss experience, while an experience modifier above 1 surcharges a member for loss experience greater than the groups experience as a whole. The experience modifier is calculated based on the past 5 years of losses.

WORKERS’ COMPENSATION

CUHSD has experienced a lower loss rate over the past 3 years which is steadily lowering the experience modifier closer to 1. The rate has been above 1 for the past 6 years, as demonstrated by the chart below. This is due to the experience of 2010/11, 2011/12 & 2012/13. CUHSD’s lowest modifier was .976 in 2010/11. Most recently there has been a slight decrease from a high of 1.160 to a projected 1.108 for 2018-19 or a 5.6% increase from the 2017-18 modifier of 1.049.

The 2016-17 year was a poor year for losses with a 1.124 loss rate which will continue to influence the experience modifier for 4 more years.

To appreciate the financial impact to CUHSD, the total surcharge for the workers’ compensation program during this time frame has been **\$192,581** in the cost of workers’ compensation insurance, because of the District’s loss experience.



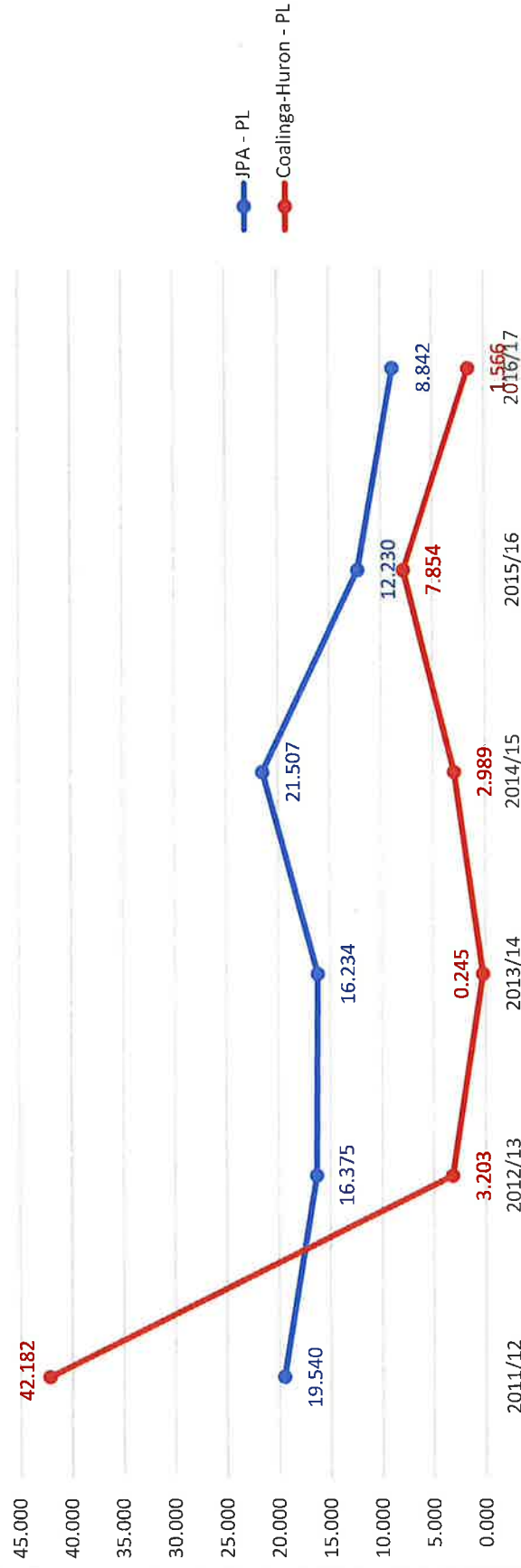
PROPERTY AND LIABILITY

Over the past 6 years CUHSD has experienced \$265,883 in losses and as a result has a 10.8 loss rate as compared to the JPA loss rate of 16.96. The Property & Liability program does not have an experience modification thus there is no direct financial impact to CUHSD although the JPA overall rate is negatively impacted with all members who experience higher loss rates.

The total cost of insurance, services and administration for the 6-year period has been \$1,379,170.27 or an average of \$229,861.71 per year, with the cost for 2015-16 was \$246,539.06

2016-2017

Property and Liability Loss Rates



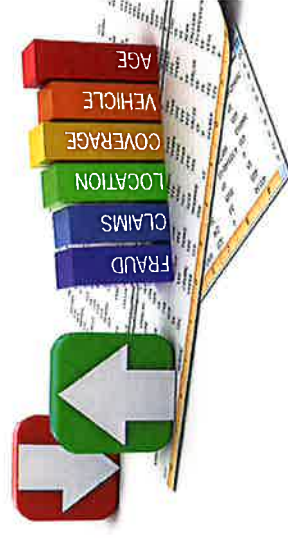
Risk Management Programs

- Injury and Illness Prevention Program - CHUSD has developed and implemented an IIPP. The IIPP has been revised and updated over the years; however, the IIPP should be updated each year and implemented at each school site.
- Mandated Training - The district has successfully provided training for Child Abuse Mandated Reporter, Sexual Harassment (for Supervisors), Healthy Schools Act, and Bloodborne Pathogen either through online training, or through the assistance of the CRMA Risk Managers.
- EpiPen – The district has obtained EpiPens for each location with training provided.
- Safety Incentive Program – With the assistance from CRMA, Coalinga has implemented a safety incentive program for sites without any recordable injuries starting in the 2016/17 school year.
- Classified and certificated training - Regularly scheduled safety meetings for the Classified employees have been conducted by management with CRMA assisting on a periodic basis.
- Driver Record Review – The district has included CRMA’s Driver Record Review Program in its Board Policy and set up an Accident Review Committee.
- Contracts and Certificates of Insurance – Consultations and training sessions were provided on these topics.
- Safe School Plans – The district has developed Safe School Plans, which are revised annually.
- Concussion Management – The district has implemented Concussion Management procedures.
- Site Safety Inspections –CRMA conducts site safety inspections at all Coalinga Huron sites. Issues identified and addressed during site safety inspections will reduce the district’s workers’ compensation and liability exposure.
- Reasonable Suspicion Training - RS training for drugs and alcohol has been provided for Transportation management.
- Opacity Meter Testing - CRMA has worked with the Transportation department each year to conduct opacity meter testing of the diesel buses.
- Employee Handbook – The district has completed an employee handbook, which is distributed to new employees.
- Forklift Certification - CRMA has provided forklift training on multiple occasions for numerous employees.
- WorkSteps Program - The district has implemented the WorkSteps program, consisting of post-offer physicals following injuries.
- Student Incident Reporting - CHUSD has implemented the CRMA guidelines for reporting student incident reports.
- Return to Work Program - Implemented a RTW program to help contain WC claims cost and to improve recovery time after an injury has occurred.
- Worked with CHUSD on claims management to help contain WC claim costs.
- Worked with HR to identify those needing an Interactive Process meeting as required by ADA and FEHA requirements.



Accomplishments For 2016-2017

- Set up and implemented We Tip Program, an anonymous hotline to report and deter suspicious activity and/or crimes on campus.
- Claims review with Intercare to discuss plan of action to minimize the expense of Workers Compensation claims and close claims promptly.
- Provided safety training materials and resources for MOT department, with safety training provided as requested.
- Conducted forklift training for MOT and Warehouse employees.
- Set up Peer Accident Review Committee for bus accidents.
- Set up quarterly school site and department safety incentive program for no recordable injuries.
- Set up quarterly safety incentive for Transportation Department for no at fault bus accidents.
- Conducted safety inspections at all sites.
- Provided monthly safety newsletter for staff.
- Provided management with risk assessments on a variety of topics; including Student Incident Reports, Driver Record Review Policy, indemnity language in contracts and certificates, etc.
- Provided in-house property and liability claims management to promptly respond and investigate claims.
- Followed up on severe SIRs.
- Conducted accident investigations on severe employee injuries.
- Consulted with HR on Interactive Process and Return To Work programs.
- Provided equipment for the opacity testing of buses.
- Provided OSHA 300 log for Cal-OSHA reporting requirements.



Goals For 2016-17 Year

- Continue to conduct annual site safety inspections.
- Continue employee safety incentive program, with quarterly incentives.
- Continue quarterly Transportation safety incentive given for no chargeable accidents.
- Continue to enforce Driver Record Review policy following auto accidents.
- Continue Accident Review Committee. Several committee members are no longer with the District. CRMA will work with HR and Transportation Department on continuing committee.
- Increase staff and student's awareness of We Tip program.
- Review and revise Injury and Illness Prevention Program as necessary.
- Provide or assist with training when to complete and submit a Student Incident Report with staff.
- Increase Teachers awareness of the slip, trip and fall workplace hazard.
- Increase safety awareness in MOT Department by continuing to work with MOT Safety Coordinator
- Continue providing claims management and attend Claim Review Meetings to monitor and reduce WC claims costs.
- Continue to develop relations with department managers and site administrators to obtain training opportunities during staff meetings.
- Continue to assist Transportation with Opacity testing.
- Provide EpiPen prescription and order information to obtain pens at no cost.
- Assist and help coordinate sexual harassment online training.



Coalinga Huron Unified District Office

Lori Villanueva
Superintendent

Scott Yeager
Director of Human Resources

Jim Reckus
Director of Facilities, Maintenance, Operations and Transportation

Aida Ramirez
Confidential Business Secretary

California Risk Management Authority

Insurance Coverages/Uninsured Losses	Alan Caeton or Lisa Perez
Property and Liability Claims	Lisa Perez, Debbie Smith, or Alan Caeton
Workers Compensation Claims	Brett Caeton
Workers Compensation Third Party Administrator	Intercare Holdings Inc.
Workers Compensation Examiner	Karma Howell
Certificate of Insurance/DOT	Lisa Perez
Opacity Testing	Brett Caeton
Safety/Loss Control Issues	Brett Caeton
Playground Inspections/Site Inspections	Brett Caeton
Renewal Information	Alan Caeton, Lisa Perez
Accounting	Chris Dockendorf
Student Incident Reports	Carmen Urena
Contracts/Forms	Alan Caeton, Brett Caeton



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