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# Risk Analysis Report

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Spring 2020

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Prepared by

**CharterSAFE**

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# Loss Trends

CharterSAFE is committed to providing our members with a strong understanding of school hazards and approach to risk management to keep our member schools safe. We believe that a safe and secure learning environment allows member schools to focus on and dedicate resources toward empowering students through education.

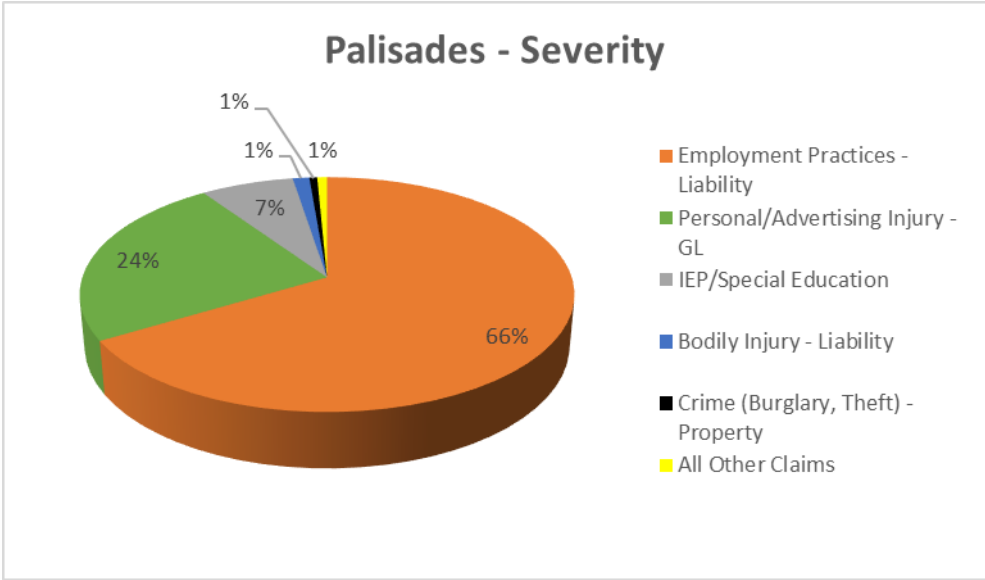
CharterSAFE is in a unique position to have a bird's eye view on charter school risks throughout California as well as your school's individual risk trends. This Risk Analysis Report will provide your school with an in-depth perspective of your losses as well as trends. The loss report data utilized herein represents a five-year period, benchmarking your loss data against similar sized charter schools in California as well as the membership. We hope this information will allow you to make informed decisions for the safety of your school.

CharterSAFE provides many member services, going above and beyond any broker to be a true partner and advocate for our member schools. In this report, we will provide you with a suggested mitigation program that includes services we offer, free of charge, to our members. We hope to work with you in the 2020-2021 year to implement safety measures that fit the needs and culture of your school to prevent and reduce your risks, keeping your students, staff, and organization safe and sustainable.

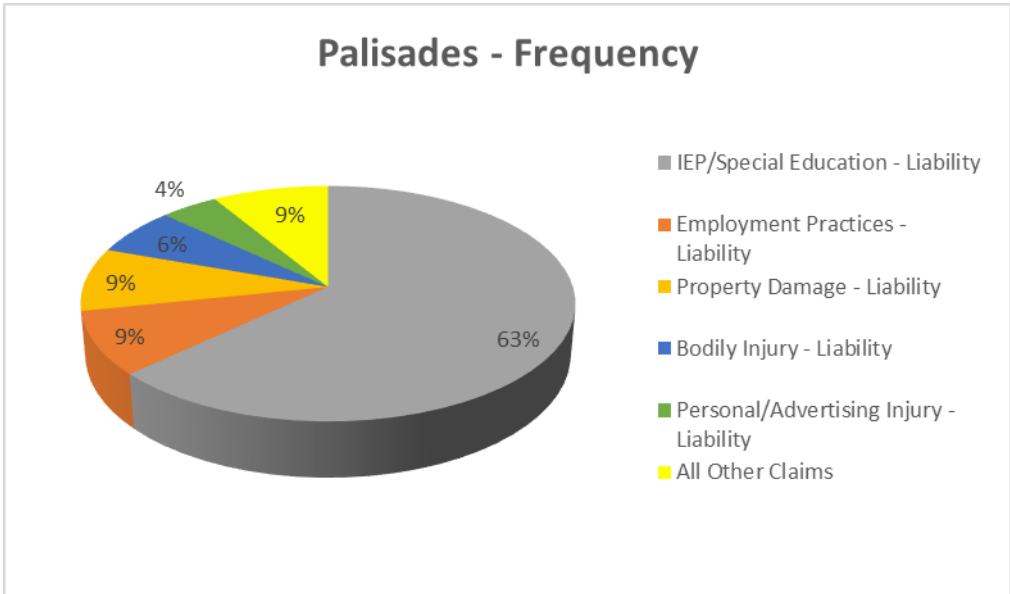
***“CharterSAFE is committed to providing our members with a strong understanding of school hazards and approach to risk management”***

# Liability and Property Review

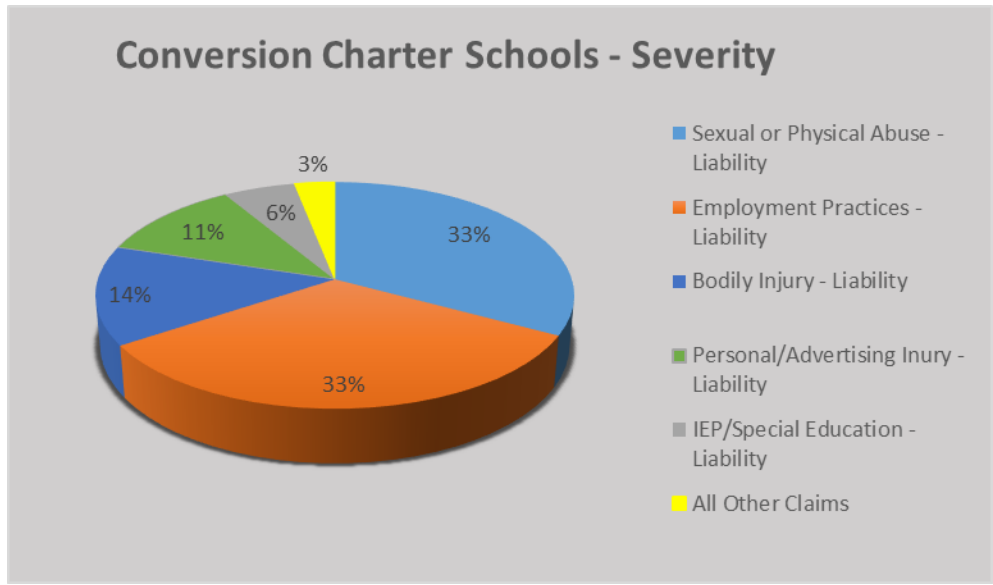
The chart below depicts the five claim types that have had the highest claim payments for Palisades.



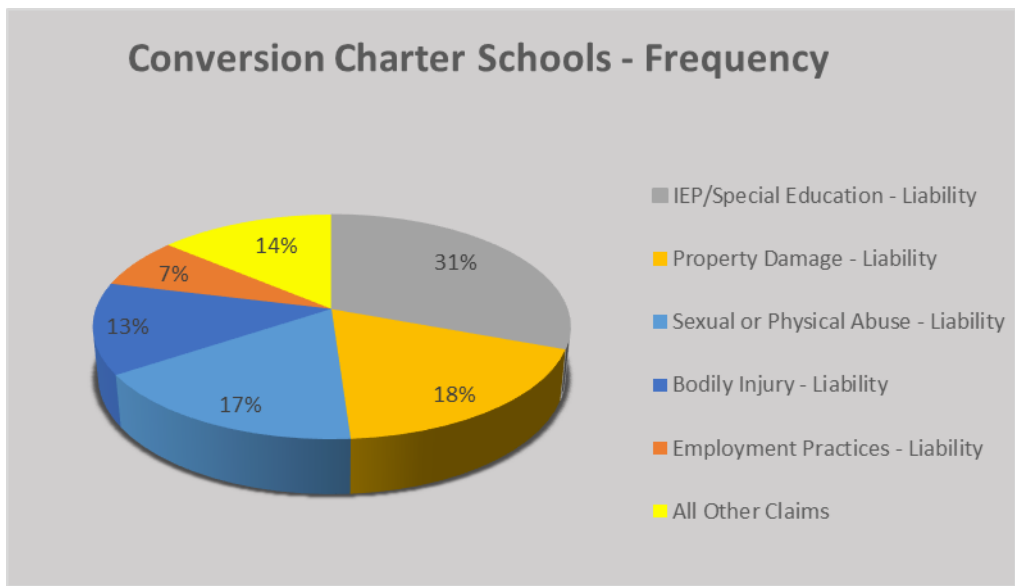
The chart below depicts the five claim types with the highest frequency for Palisades.



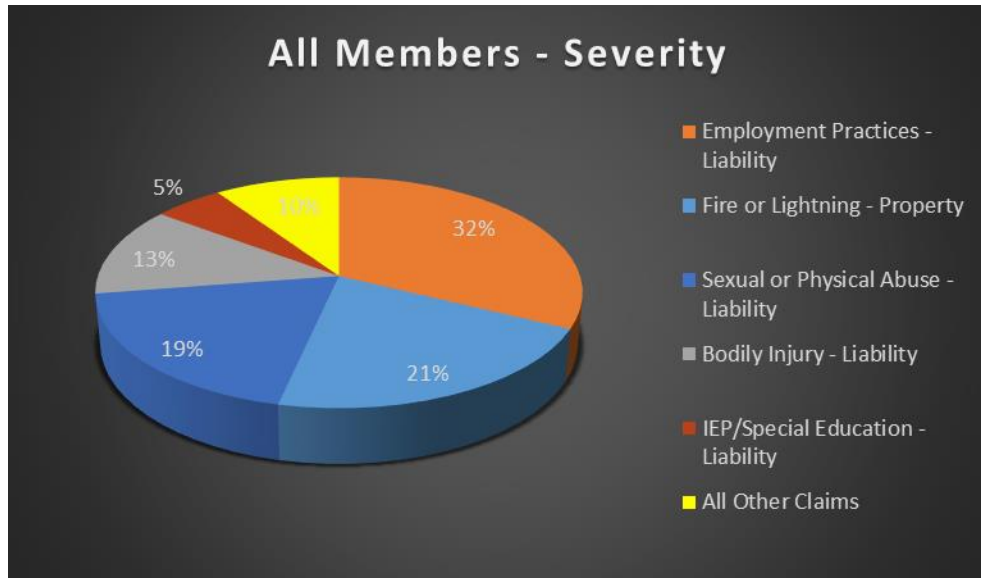
The chart below depicts the five claim types that have had the highest claim payments for Conversion Schools.



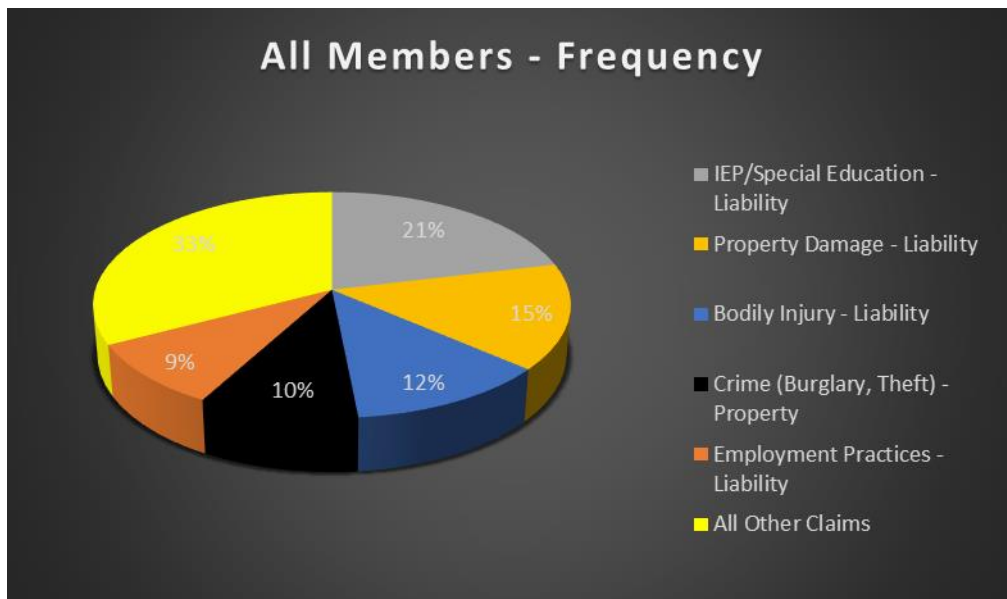
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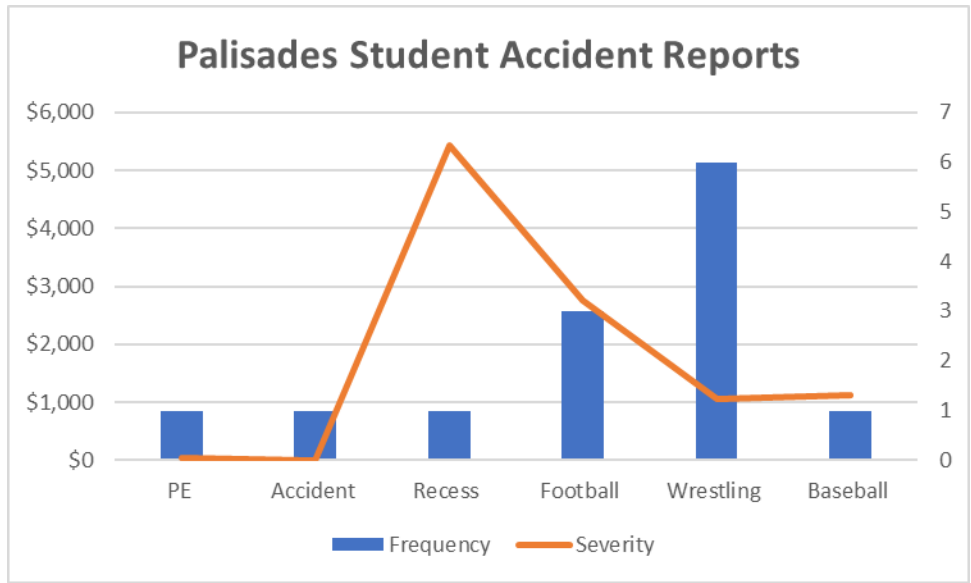
The chart below depicts the five claim types that have had the highest claim payments for all members combined.



The chart below depicts the five claim types with the highest frequency for all members combined.



The chart below depicts the number of Student Accident Reports received in comparison to the severity of same reports.



**Analysis:** There were 46 liability and property related claims received for the five-year data collected for this report.

Employment Related Practices – these claims lead in severity for Palisades. They also lead the All Members category at 32% and tie for first in the Conversion School category at 33%. These types of claims are on the rise in California and have been a concern for the insurance industry.

Personal/Advertising Injury – at 24% of the claims severity, this is a negligence and defamation of character lawsuit. These types of claims do not rise to the severity in the All Members category. What is reflected in the Conversion School chart is Palisades loss data. These types of claims are few but usually significant due to the litigation.

IEP/Special Education – these claims are on the rise. In general, what we are seeing that causes concern is the lack of Due Process for evaluations and contracts that are not adhered to by school staff.

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Student Accident Reports – The 8 largest schools combined had 91 reports in the five-year period. Palisades received 13 within that same period which is slightly higher than average compared to schools of similar size. The report shows that wrestling has had a higher frequency of reports. Conversely, recess has had the higher severity with only one report.

**Recommendation:** To help mitigate employment related claims, CharterSAFE has developed an on-demand HR certification course geared specifically to charter schools. Employees engaged in human resources should take these courses.

**Recommendation:** Consider utilizing our HR Audit services. Our team can help mitigate potential personnel issues.

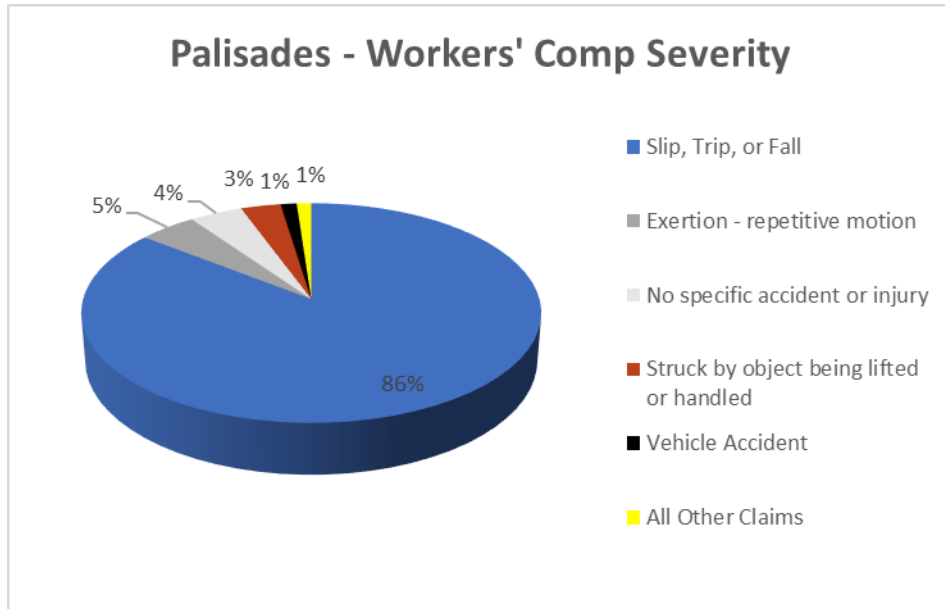
**Recommendation:** To help mitigate IEP claims, utilize the training provided by SafeSchools titled: IEP Compliance, IEP Meetings and Team Collaboration to name a few.

**Additional Services Provided by CharterSAFE:**

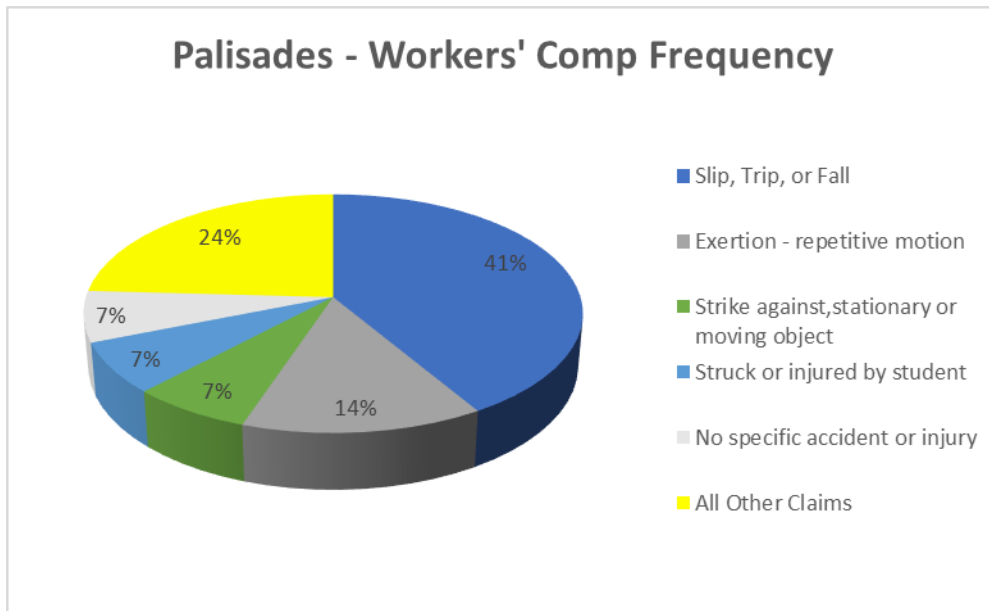
- Loss control services
- Risk management consulting
- Sample forms and templates
- Claims and litigation management
- Ergonomics
- HR consulting
- Contract review
- Unlimited only training via SafeSchools

# Workers' Compensation Review

The chart below depicts the five claim types that have had the highest claim payments for Palisades.

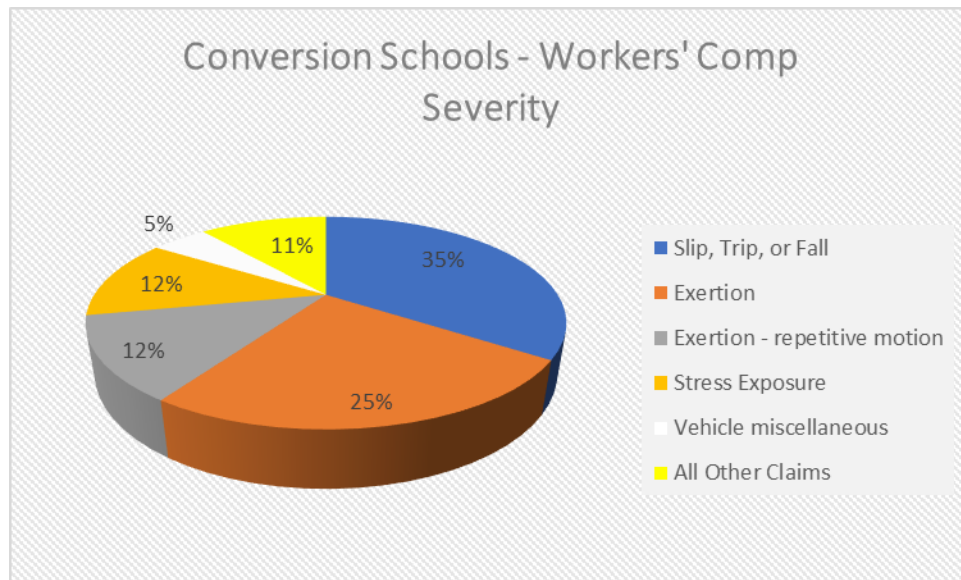


The chart below depicts the five claim types with the highest frequency for Palisades.

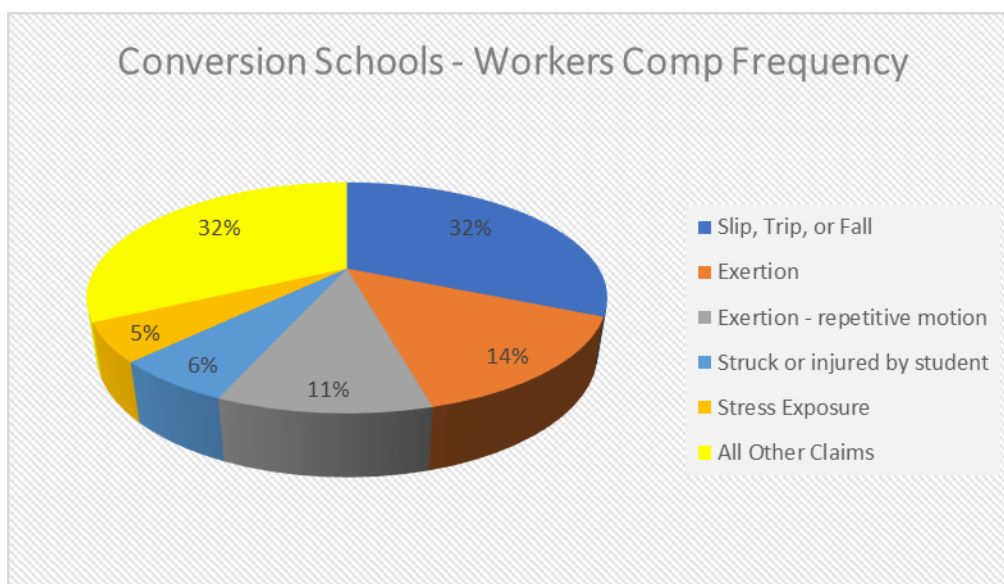




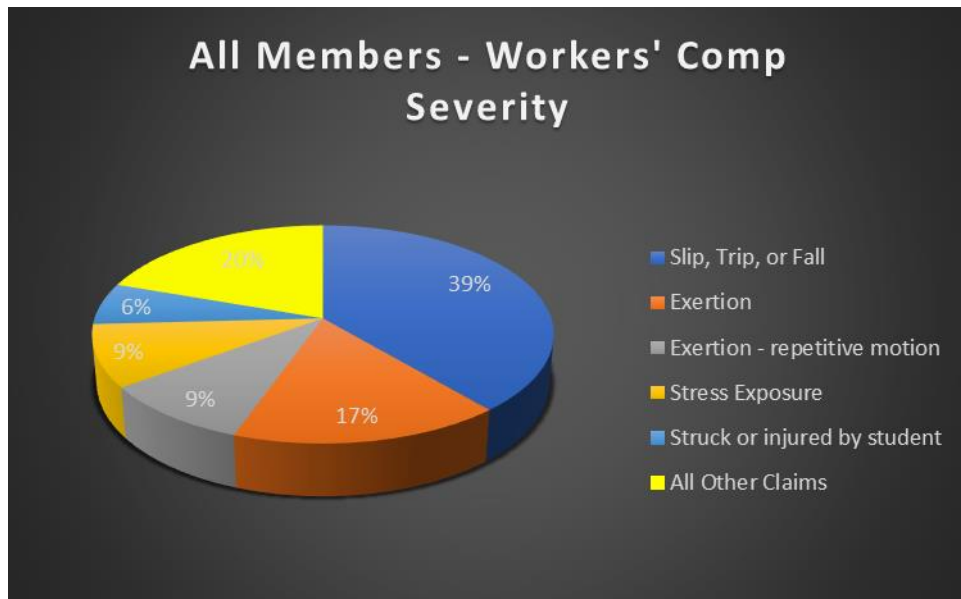
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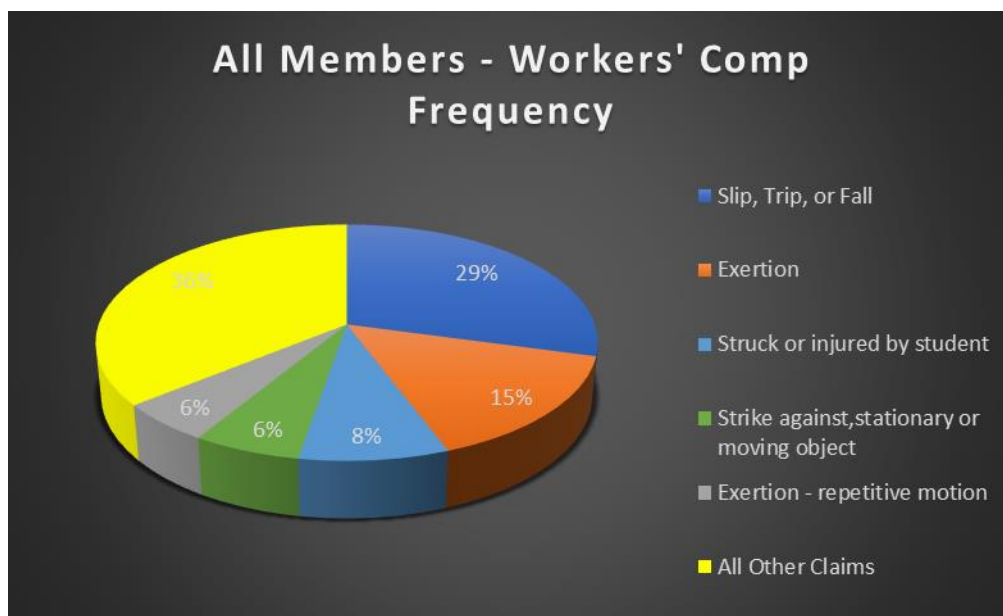
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The chart below depicts the five claim types that have had the highest claim payments for all members combined.



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**Analysis:** Palisades received 29 workers' comp claims within a five-year period. The leading cause of claims fall under the slip, trip, or fall category. This is the same leader in both the Conversion and All Members categories. 25% of Palisades slip and fall injuries are from one employee.

Exertion – repetitive motion is second both in frequency and severity. These types of injuries are a result of long-term use of certain body parts and the resultant injury thereof. An example would be the use of a keyboard over an extended period of time.

Of concern were three separate claims that fell under the No Specific Injury category. These claims are psychological in nature claiming anxiety, illness, and hostile work environment.

**Recommendation:** SafeSchools provides an array of training that can address the slip and fall issues and proper lifting to name a few. These resources are a CharterSAFE member benefit and are free of charge.

**Recommendation:** Check with your healthcare provider to see if an Employee Assistance Program (EAP) program is available. If so, make sure that your employees are aware of this benefit. This can potentially help with stress related issues.