

PSRI Continuous Improvement Model for School Risk Management

A. Leadership & General Management

1. Superintendent expectations

Question/ Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
Has the Superintendent clearly communicated support and expectations regarding safety policy for students and employees?	Other than written policy or administrative regulations, active support for student and employee safety does not exist.	A commitment to student and employee safety may be evidenced through safety & injury prevention programs, but not necessarily demonstrated by the Superintendent.	The Superintendent demonstrates support and expectations for student and employee safety through his/her cabinet level management and policies. -District level managers and school site administrators reinforce these efforts in other ways.	The Superintendent and cabinet level management demonstrates their support and expectations for student and employee safety through policies, programs and the budgeting process; district level managers and school site administrators are able to identify tools and methods in which cabinet level and Directors support these efforts.

2. Safety and injury prevention goals

Question/Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
<p>Have student and employee safety & injury prevention goals been established for the district? Have these goals been communicated to all staff members?</p>	<p>Safety and injury prevention goals have not been established or communicated to all staff members.</p>	<p>Safety and injury prevention goals have been established and communicated to all staff members, but some goals are not measurable and nor understood by some district level managers.</p>	<p>Measurable goals have been established at both the district and site level; and most district/site level managers understand the goals. Goals are measurable and focus primarily on results. Progress on the goals is tracked and communicated periodically. Safety and injury prevention issues may be included on the agenda of the Superintendent and cabinet level meetings.</p>	<p>Measurable goals have been established and communicated at both the district and site level; and all district/site level managers understand the goals' impact on the organization. Goals are both performance and results based. Progress is tracked and communicated on a monthly basis. Safety and injury prevention issues are typically included on the agenda of the Superintendent and cabinet level meetings.</p>

3. Cabinet level and Directors feedback and recognition

Question/Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
<p>Cabinet level and Directors provide feedback and recognition to the management team for implementing and sustaining safety and injury prevention goals?</p>	<p>Feedback and recognition to the management team for implementing and sustaining safety and injury prevention goals does not exist.</p>	<p>Feedback and recognition to the management team for implementing and sustaining safety and injury prevention goals exists but are not consistent or communicated.</p>	<p>Consistent feedback and recognition are communicated to the management team for implementing and sustaining safety and injury prevention goals on a regular basis by Superintendent, Cabinet level and Directors. District level managers and school site administrators support the district's commitment by supporting safe work and learning environments.</p>	<p>Cabinet level and Directors provide appropriate levels of feedback and recognition to the management team, focused on performance versus district goals. District level managers and school site administrators can cite specific examples of the district's commitment to school safety and injury prevention and work together toward creating a safe work and learning environment.</p>

4. Risk Manager influence/accountability

Question/Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
<p>Does the Superintendent Leadership Team demonstrate a strong, genuine, continuous, and personal commitment to risk and safety management strategic objectives?</p>	<p>Other than written policy or administrative regulations, active support for student and employee safety does not exist.</p>	<p>A commitment to student and employee safety may be evidenced through safety and injury prevention programs, but not necessarily demonstrated by the Superintendent or Leadership Team. Maintain sound communications with all affected levels of management.</p>	<p>The Superintendent demonstrates support and expectations for student and employee safety through his/her cabinet level Risk & Safety Management Policy Statement and Leadership Team's Statement of Safety Values and the budgeting process with Risk Manager having direct access to Chief Business Officer & Finance Officer. Maintain sound communications with all affected levels of management. District & School level administrators reinforce these efforts in other site-based ways.</p>	<p>The Superintendent and cabinet level management demonstrate support and expectations for student and employee safety through Risk & Safety Management Policy Statement and Leadership Team's Statement of Safety Values and the budgeting process and Risk Management having direct access to Superintendent or Chief Business Officer. Maintain sound communications with all affected levels of management.</p> <p>District & School level administrators are able to identify tools and methods in which cabinet level managers support these efforts.</p>

5. Cost allocation system

Question/Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
<p>Does your organization allocate sufficient resources to achieve the levels of risk-financing and safety success that your company has targeted? Example exposure bases: revenues, payroll, vehicle-miles, full-time equivalent employees or students, total insured values, total sq. ft., etc.</p> <p>This includes supporting qualitative and quantitative audits, hazard prevention, training, and employee involvement programs requiring hiring of _____.</p>	<p>Allocation systems relate financial risk from local, federal, and enterprise funding sources with attributable losses and exposures from all losses.</p> <ul style="list-style-type: none"> • absorb small, intermediate, and large shock or random losses at overall organization level. 	<p>Allocation systems relate financial risk from local, federal, and enterprise funding sources with attributable losses and exposures, and management incentives among operating units on equitable, understood and accepted basis.</p> <ul style="list-style-type: none"> • smaller and intermediate levels of potential or actual losses directly to responsible units. • absorb larger shock or random losses to overall organization level. 	<p>Allocation systems relate financial risk from local, federal, and enterprise funding sources with attributable losses, exposures, and management incentives among operating units on equitable, understood and accepted basis.</p> <ul style="list-style-type: none"> • smaller losses (high frequency) directly to responsible units, • absorb intermediate & larger shock or random loss at overall organization level. • prepare annual budget for each operating unit incl. expected allocable losses. 	<p>Allocation systems relate financial risk from local, federal, and enterprise funding sources with attributable losses, exposures, & management incentives among operating units on equitable, understood & accepted basis.</p> <ul style="list-style-type: none"> • smaller losses (high frequency) directly to responsible units, • share intermediate levels of potential or actual loss, • absorb larger shock or random loss at overall organization level. <p>Prepare annual budget for each operating unit including expected allocable losses.</p>

6. Loss reserve practices and financial reporting

Question/Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
<p>Are loss reserve practices and financial reporting adequate to determine potential impact losses could have on district budgeting process and financial planning?</p>	<p>There are no written policies pertaining to loss reserve practices and financial reporting. This responsibility has not been well defined or in some cases even considered. There is a sense that losses cannot be managed. Almost all programs are guaranteed cost plans or first dollar coverage programs depending on what the carrier will allow. Insurance is viewed as a necessary cost associated with operations and one on which little impact can be made.</p>	<p>The organization begins to review loss data from year to year although there is no specific focus on reserving practices. The organization begins to develop a concern for costs and believes some losses can be controlled. Some dialogue begins to take place with service providers as the district seeks advice for program improvement. The organization begins to recognize the importance of training and preventing losses. A written plan with some guidelines are developed on a general or district wide level.</p>	<p>The organization believes losses are preventable. The responsibility for loss prevention and training is recognized and developed. Written procedures are in place for some activities over and beyond OSHA requirements. The organization regularly reviews and discusses loss reserves with claims administrator.</p>	<p>The district has a complete and sound understanding of financial losses from year to year and its annual loss picture. The district is in full compliance with Governance Accounting Standards Board (GASB 10). Projected losses are adequately funded by the district from year to year. Retentions and deductibles are reviewed annually to maximize self-funding opportunities.</p>

7. Control of total cost of risk

Question/Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
Does the district understand and apply total cost of risk concepts to managing its risk management and insurance program?	Organization has no understanding of total cost of risk.	Organization uses loss costs and premium costs to try to understand operating issues. District begins using other components of total cost of risk on an individual basis.	Organization understands impact of risk management program on organization and begins tying together the incidental parts of total cost of risk for conversation.	Organization fully understands combination of premiums, fees, retentions, deductibles, training, salaries, and benefits and views them as a whole. The organization is fully utilizing total cost of risk number in financial planning and budgeting process.

8. Board of education policy

Question/Issue	1 Stagnant	2 Striving	3 Stretching	4 Sustaining
Does the Board of Education have a policy that sets forth its expectations for managing risk?	No risk management or safety board policy is well known or read.	Board policies express a concern of the board but there is no accountability for implementation.	Staff member is designated to implement program supported by board policy.	Board policies provide directive for the various parts of the risk management program. Policies are established to convey direction and emphasis at district level and provide flexibility in implementation through procedures.