



New Mexico
Public Schools
Insurance Authority

House Memorial 57: School Ethical Conduct November 4, 2020

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ABOUT NMPSIA

The New Mexico Public Schools Insurance Authority (NMPSIA) was created by the NM Legislature in 1986 to serve as a purchasing agency for public school districts, post-secondary educational entities and charter schools. Through NMPSIA, member schools are afforded the opportunity to offer quality employee benefit and risk coverages.

Purpose of act. 22-29-2.

The purpose of the Public School Insurance Authority Act is to provide comprehensive core insurance programs, including reimbursement coverage for the costs of providing due process to students with disabilities, for all participating public schools, school board members, school board retirees and public school employees and retirees by expanding the pool of subscribers to maximize cost containment opportunities for required insurance coverage.

Authority created. 22-29-4

There is created the "public school insurance authority", which is established to provide for group health insurance, other risk-related coverage and due process reimbursement with the exception of the mandatory coverage provided by the risk management division on the effective date of the Public School Insurance Authority Act.

NMPSIA Today

•School Districts

- 88 Mandatory (*Excludes APS*)

•Charter Schools

- 96 Mandatory

•27 Educational Entities

- 27 (*Optional*)

•Average Monthly Membership

- 47,672 Employees and Dependents



•Staff

- 11 FTE

•Board of Directors

- 11 Board Members
 - Governor Appointees
 - Alfred Park, President
 - Denise Balderas
 - Sammy J. Quintana
 - New Mexico Association of School Business Officials
 - Chris Parrino, Vice President
 - Public Education Commission
 - Trish Ruiz, Secretary
 - NEA-NM
 - Bethany Jarrell
 - David Martinez, Jr.
 - AFT-NM
 - Tim Crone
 - Superintendents' Association
 - Ricky Williams
 - Educational Entities at Large
 - Vacant
 - School Boards Association
 - Pauline Jaramillo

Risk Program

- **Property:**
- Property deductible is \$1,000,000; \$750 Million in Insured limits Per Occurrence subject to sub-limits such as Flood and Earthquake: \$100 Million Annual Aggregate; \$800 Million in Terrorism Limits
- Crime Limit is \$2,250,000 Per Occurrence
- Assets insured are approximately \$26 Billion
- \$17 Billion are Frame/Stucco construction, the most flammable type of construction
- 60% of properties are located in Protection Class 9 or 10, 10 being the worst protection class
- 60% of properties are located in 100 Year Flood zones
- The property rate has increased only .021 per \$100 dollars of values since 1991
- **Liability and Workers' Compensation:**
- Both Liability and Workers' Compensation deductible are \$1,000,000 Each Occurrence
- There are no Tort Claims Act Limit protections for Independent School Bus Contractors and suits that are filed in federal court
- 44,000 employees
- \$2.0 Billion in payroll
- 325,000 students
- 44,000 school athletic participants
- 9,000 volunteers
- 9,300 vehicles including buses

Educator Sexual Misconduct

Not a new issue

It is estimated that 1 in 5 girls
And 1 in 8 boys
are victims of sexual abuse

S . E . S . A . M . E

Stop Educator Sexual Abuse Misconduct and Exploitation

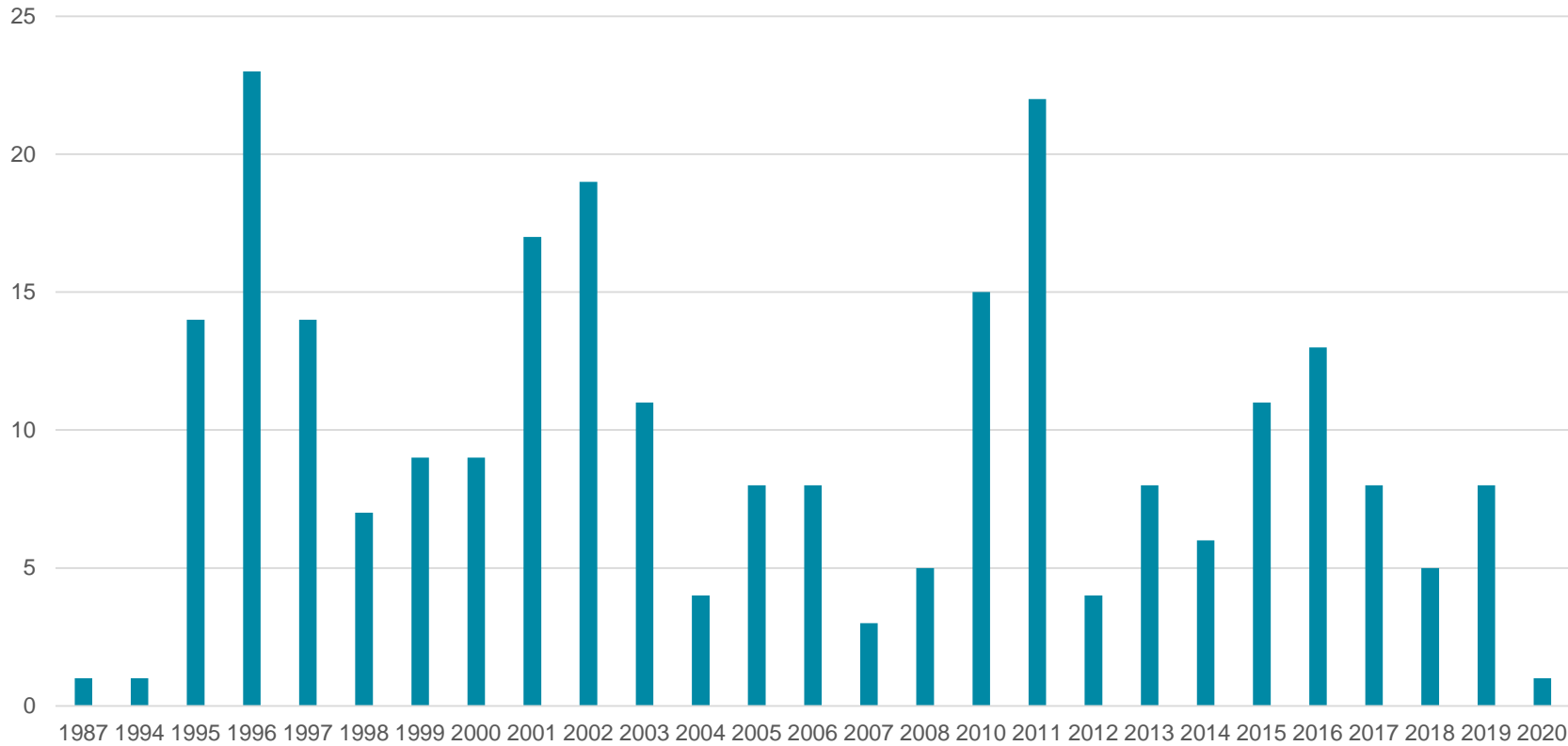
As many as 1 in 10 students will be the victim of some form of sexual abuse or misconduct by a school employee by the time they graduate

Less than 11% of educators will report misconduct by another employee

Vector Solutions
Safe Schools

This is not a new issue for NMPSIA by year of incident

Claims related to Improper Touching



Avg 9.5
per year

80 mil incurred

History of efforts

1996 – Training -Identifying misconduct and mandatory reporting reporting

1999 – Training – Identifying a predator

2002 – World Safety Award for innovative programs in schools

2015 – Congress Amends ESSA to include a prohibition against “Passing the trash

“Perhaps the only thing more deplorable than an adult harming a student is other adults actively covering up what happened,” Education Secretary Betsy DeVos said in a statement, adding that these policies must be implemented to “ensure no one that preys on children will ever be allowed back in a classroom or school, anywhere.”

NM is not on the list to have passed legislation

2017 – Developed a Boundaries Policy and Boundaries Training

Adopted by the NM School Bord Policy Service



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Questions???

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