



New Mexico  
Public Schools  
Insurance Authority

# Public School Capital Outlay Oversight Task Force

August 28, 2018

Sammy J. Quintana  
Executive Director

Ernestine Chavez  
Deputy Director

Richard Valerio  
Chief Financial Officer



# 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. NMSA 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. NMSA 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
- **25 Other Educational Entities**
  - (Optional)
  
- **Staff**
  - 11 FTE
  - Change in leadership effective September 1, 2018:
    - Ernestine Chavez, Executive Director
    - Richard Valerio, Deputy Director
    - Patrick Sandoval, Chief Financial Officer
  
- **Board of Directors**
  - 11 Board Members
    - NEA-NM
      - Mary Parr-Sanchez, President
      - David Martinez, Jr.
    - AFT-NM
      - Tim Crone
    - Governor Appointees
      - Alfred Park
      - Robert Lowery
      - Gerald Schalow
    - Superintendents' Association
      - Ricky Williams
    - New Mexico Association of School Business Officials
      - Chris Parrino
    - Educational Entities at Large
      - David Willden
    - School Boards Association
      - Lowell Irby
    - Public Education Commission
      - Trish Ruiz



# Risk Program Facts

- **Property:**

- Assets insured are in excess of \$25 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
- 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 Million Per Occurrence
- The property rate has increased only .021 per \$100 dollars of values since 1991

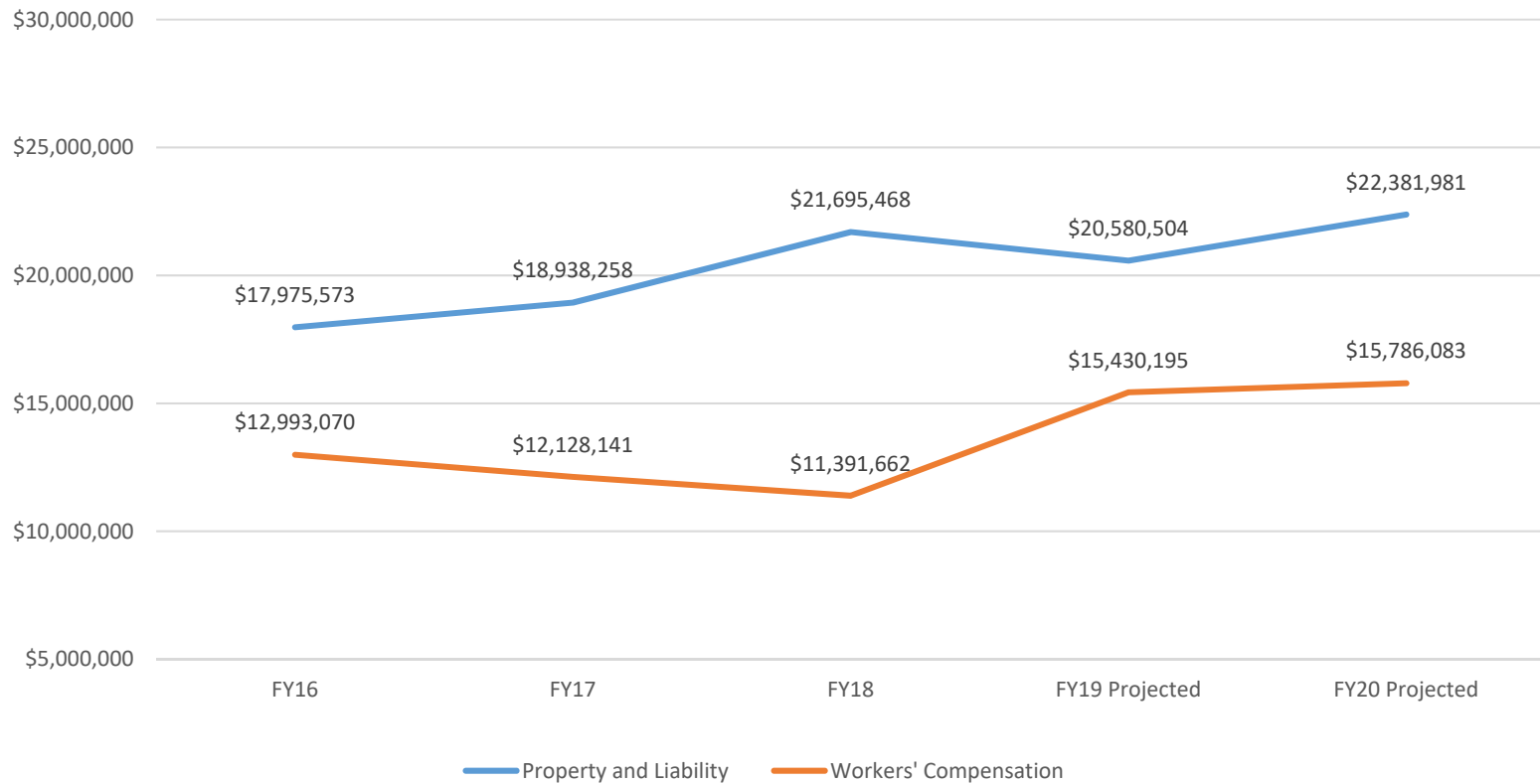
- **Liability and Workers' Compensation:**

- 44,000 employees
- \$2.0 Billion in payroll
- 325,000 students
- 44,000 school athletic participants
- 9,000 volunteers
- 9,300 vehicles including buses
- Liability deductible is \$1,000,000; \$30 Million in Liability Limits for Sexual Abuse
- There are no Tort Claims Act Limit protections for Independent School Bus Contractors and suits that are filed in federal court



# Risk Claims

## Total \$ Spent



- Over the past several years, claim frequency has been steadily decreasing, while claim severity has been steadily increasing.

# Loss Prevention Programs

- **NMPSIA Loss Prevention Program**
  - Established through NMAC 6.50.12 with the objective of reducing claims and costs.
  - Facilitated through contractual arrangement between NMPSIA and Poms & Associates.
- **Programs**
  - **Ergonomics**

Objective: reduce the frequency and severity of costly soft tissue injuries by school employees.
  - **Threat Assessment and Active Shooter**

Objective: Reduce the probability of an incident of multiple victim school violence.
  - **Employment Practices Policy and Consulting**

Objective : Reduce the number of employment practices claims (wrongful termination, violation of contract).
  - **Technical Assistance Program for Special Education**

Objective: reduce the number of IDEA (Individual with Disabilities in Education) Due Process and Litigation claims.
  - **On-site School Facility Audits**

Objective: reduce the frequency of Worker's Compensation, Liability and Property Claims.
  - **Identifying a Predator Training**

Objective: reduce the number of sexual molestation claims in NM public Schools.
  - **Bullying Prevention Training and sustainable policy development consulting**

Objective: To assist schools with understanding of the issues and development of policies addressing bullying.
  - **Armed school employees**

Objective: To assist schools with an understanding of the relevant statutes, policies, procedures and liabilities necessary to make informed judgements regarding arming employees. To assist with appropriate training necessary to reduce potential wrongful death claims.

# Facility Audits

- **Potential for property loss**

- Water Leaks
- Foundation problems
- Poor construction
- Electrical issues
- Roof conditions

- **Potential for loss of life or injury**

- Playgrounds
- Worker's injury (Worker's Comp)
- Life Safety code violations
- Security Audits
- Ergonomics

# Facility Audits

- **Regulatory Compliance**
  - ADA
  - Life Safety Code
  - Building Codes
  - FEMA
  - OSHA

# Facility Audits

- **OSHA 10 and 30**
- **Defensive Driving**
- **CPR**
- **Employment Practices**







# **Your Instructor**

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# "290 School Shootings In America Since 2013"

(Everytown For Gun Safety – Feb 2018)

**Any time a live round is discharged from a firearm inside a school building or on a school campus/grounds, it counts as a school shooting - regardless of whether or not the shooting results in injury or death.**



# Beware Of The Research

**“54 Mass Shootings in 2018”**

( Gun Violence Archive – March 2018)

If 4 or more casualties in a single incident (not including the shooter) that incident is categorized as a mass shooting based purely on the numerical threshold of 4.



# Low Probability – High Impact

Since 1999, the probability that a public school student will be killed by a gun in school on any particular day is...

**1:614,000,000**

(Dr. J. Reid Meloy – Forensic Psychologist)

Frequency of mass shootings has **tripled** since 2011.

(Law Center to Prevent Gun Violence)





# What We Can Do Now

## *Prevention Does Not Require Prediction*

- ***Primary Prevention*** – Reduce general risk factors in the environment.
- ***Secondary Prevention*** – Focus on addressing individuals at risk.
- ***Tertiary Prevention*** – Manage their risk.



# Planning to Plan Is Not a Plan

- Must Have a Safe School Plan (EOP) that ***identifies & prioritizes YOUR risks and hazards*** (not “Media Hazards”).
- Plan should focus on your capacity to ***Prevent, Protect, Mitigate, Respond and Recover*** (Business Continuity).
- Facility must establish a ***Safety Committee and Threat Assessment Teams*** (FEMA/DHS/NMPED).
- Must have ***reliable Emergency Notification Systems*** that provide timely information to all stakeholders.
- ***TRAIN & PRACTICE*** your plan to find/fix flaws and build your response to stress.

# Site Security Assessments

## Areas of Focus

- Exterior Site Observations
- Building Design
- Current Security Measures
- Intrusion Ability/Vulnerability
- Current Policies/Procedures
- Staff Development/Training



# Site Security Assessments

## Prioritizing Improvements

- Access Control for Outside Threats  
(Primary Prevention Measures)
- Site Emergency Communications Systems  
(Type, Location, Access, Redundancy)
- Behavior Threat Assessment  
(Secondary & Tertiary Prevention Measures)



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# Situational Awareness





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# Who's Job is Security?





# **Culture of Awareness**

## **Inexpensive Security**

**Establishing and enhancing a culture of awareness, safety & trust among staff & students is the cheapest security measure any school can adopt!**



# What is your School “Climate”

## School Dynamics

**Patterns of behavior, thinking, beliefs, customs, traditions, roles and values that exist in a school’s culture.**

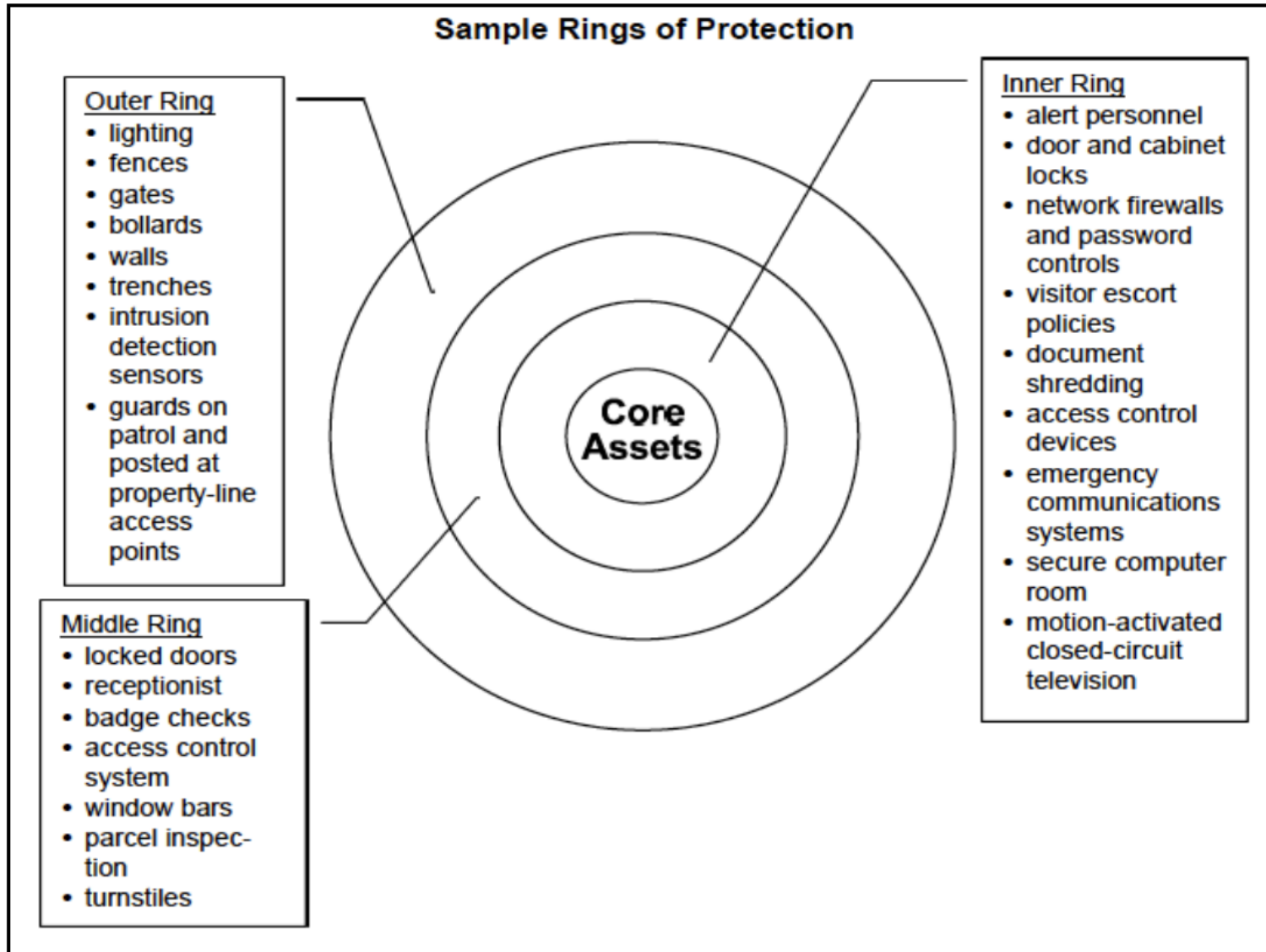
- Staff need to be aware of how a school’s dynamics are seen *by students, teachers & parents.*
- Warning signs of many negative behaviors may be related to school dynamics.



# Site Security

(Security In Layers – Goal #1: Protect People)









# Establishing Behaviors

If every adult on your campus was expected to possess visible ID – the person without will stand out!



***“Aggressive Hospitality” is not physical aggression! – It’s a friendly encounter meant to indicate “I see you, I’m watching.”***



# Ideas For Classroom Set-up

1. Know the layout of your school and the nearest exit(s) to your classroom (Know your off-site Rally Points).
2. Place your natural teaching position as far from the door as possible.
3. Consider arranging a low bookshelf to create a path into the class.
4. Know the type of door for your classroom (interior vs. exterior, glass, solid core, location/type of lock system)
5. Pre-plan how you will barricade your room in case of a violent intruder.
6. Know how to utilize (or break) your classroom windows.



# Culture of Awareness

People are the strongest – and weakest – security measure in place.









# Glass Is Usually Defeated

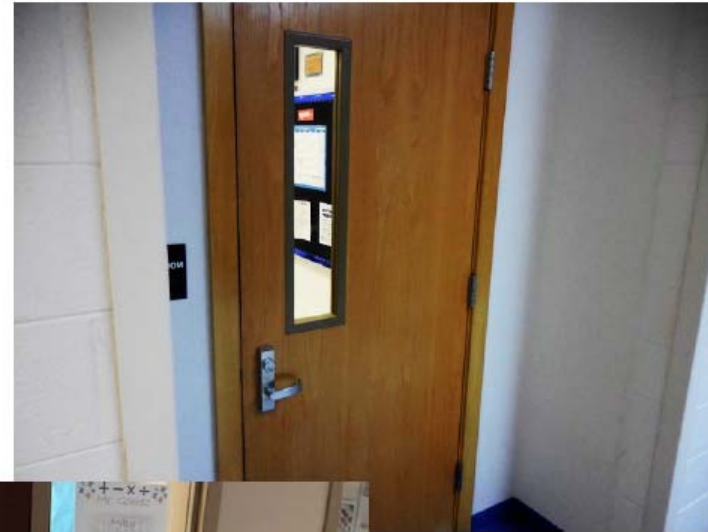
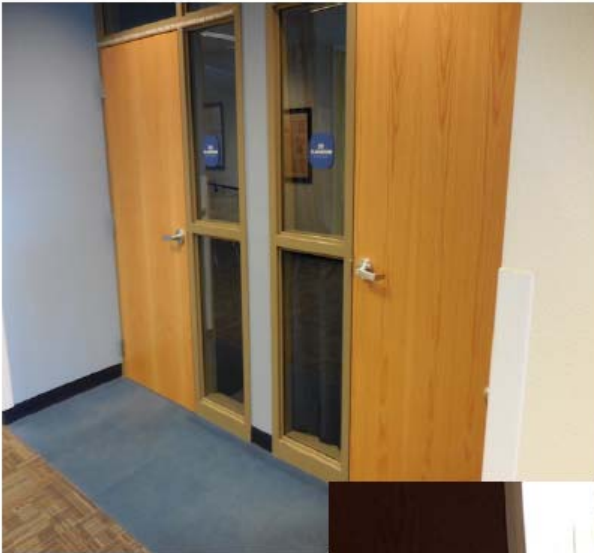
## School Shooting:

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- TL – Columbine
  - TR – Sandy Hook
  - BL – Hastings
  - BR – Red Lake
- 



# Fortify Weaknesses













**PROTECT  
YOUR FAMILY  
AND PROPERTY  
FROM BURGLARS**

**3M** SAFETY AND SECURITY  
WINDOW FILMS

01:15



# First: How Do You Warn People?



## Homeland Security

### *National Incident Management System (NIMS)*

Industry:	Resource:
Schools	IS – 100.b & 360
Higher Education	IS – 100.HE & 360
Gen./Business	IS – 100.b
Law Enforcement	IS – 100.LEb
Healthcare	IS – 100.HCb
Place of Worship	IS – 100.b & 360

Use '*plain English*' that is standard and consistent.

Within your Organization

- Emergency Plan Documents
- Training, documents, drills

With External partners

- Law Enforcement
- Public safety



# Emergency Communication Systems

- What is being communicated?
  - "Lockdown" \* "Lockout" \* "Modified Lockdown" \* "Shelter-In-Place" \* "Lock-In" \* Color Codes/Names
- What kind of system is it?
- How/Where is it accessed?
- Who can access it?
- Can everyone hear it AND/OR see it? (inside/outside)
- How many Layers (Redundancy)?
- Is communication moving quickly to all stakeholders?





**RISK ASSESSMENT GUIDELINE  
ELEMENTS for VIOLENCE:  
CONSIDERATIONS FOR  
ASSESSING THE RISK OF FUTURE  
VIOLENT BEHAVIOR**



**ASSOCIATION OF THREAT  
ASSESSMENT PROFESSIONALS**

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10/2006



Behavioral Analysis Unit—National Center for the Analysis of Violent Crime

**ENHANCING SCHOOL SAFETY  
USING A THREAT ASSESSMENT MODEL**

An Operational Guide for  
Preventing Targeted School Violence

 U.S. Department of  
Homeland Security  
United States  
Secret Service

National Threat Assessment Center  
July 2018





# Situational Awareness

**Who could be a violent threat here?**

- Student (possibility increases with age)
- Co-worker, Volunteer
- Intimate Partner of Employee
- Parent
- Stranger



**Thank You**

**Blind Hope is NOT a  
*Security Plan!***

**“We must all suffer one of two things: the pain of  
discipline or the pain of regret” – Jim Rohn**



# Questions???



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