

RISK MANAGEMENT

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MSBA RISK MANAGER

RISK MANAGEMENT DUTIES (SOME)

- Risk Manager appointed by The Manitoba School Boards Association to assist School Boards in the conservation of life and property, and in prevention of disruption to the education process
- property and playground inspections
- loss control and safety seminars including Workplace Safety and Health seminars
- air quality analysis
- infra-red studies
- radon assessment
- security (alarm system) evaluation
- safety and loss control bulletins
- Safe Grad/TADD

MSI INSURANCE PROGRAM

- the MSI (Manitoba Schools Insurance) is a program of property and casualty insurance and self-insurance operated by The Manitoba School Boards Association on behalf of the 38 public School Divisions and Districts in Manitoba
- initiated in 1978 in response to MAST 1977 convention resolution for “some form of self-insurance”
- initial participation by 40 Boards, growing to all 54 public School Boards in Manitoba by 1987, 38 following amalgamations in 2002
- both the property and the liability coverages have substantial self-insurance components, providing the potential of annual rebates if claims are low

OBJECTIVES OF THE MSI

- the best insurance coverages available reasonable and stable pricing
- as great a degree of self-insurance as is feasible
- excess insurance protection from top-rated quality insurance companies
- assistance in loss prevention and risk management

MSI COVERAGES – BUILDING AND CONTENTS

- “full all risks” protection including fire, windstorm, flood, vandalism, burglary
- replacement cost coverage including upgrading in reconstruction if required by by-law
- “protected self-insurance” structure with significant level of self-insurance including both individual Board deductibles and province-wide self-insurance loss pool
- protection above the loss pool up to the total value of property insured by a group of the best commercial insurance companies in Canada
- loss pool funds not used for claims payments belong to participating Boards and are rebated annually

MSI COVERAGES – LIABILITY \$40,000,000

- “protected self-insurance” structure similar to property; loss pool pays defined portion of claims
- protection from legal liability for bodily injury or property damage (including classrooms, playgrounds, gymnasiums, laboratories, sports, work experience)
- protection for employees, volunteers, and safe grad committees (if sanctioned), in the event they are sued for injury or damage

MSI - CLAIMS

- review every claim in Manitoba schools, property and liability
- work with our insurance adjusters to determine patterns or trends
- create loss prevention techniques

SAFE GRAD

- created in 1979 due to accidents/deaths on grad night in Manitoba
- 6 organizations recognized a need for change
- every year, overwhelming majority of high schools implement some sort of Safe Grad in Manitoba
- parent meetings
- ALL students are supervised and driven home by a sober adult, NO exceptions

TADD MANITOBA

- created in 1986
- partnership with MPI
- work with grades 9-12
- positive impact with teens discussing dangerous activities around driving
- drinking and driving, texting and driving, marijuana impairment and driving
- provincial workshops throughout the school year

PLAYGROUNDS

- regular inspection of school play structures across Manitoba
- provide training and workshops
- oversee new playground requests for traditional and natural playgrounds
- ensure Manitoba schools are CSA compliant
- maintain training manual for schools to utilize for carrying out their own inspections

MSBA/MTS WORKPLACE SAFETY AND HEALTH

- over past 10 years, MSBA and MTS have worked together to bring training for WSH committee members
- in addition to the 10-12 locations we visit every Fall, we are asked to present for multiple individual School Boards throughout the year
- topics are specific to schools and safety concerns
- invite a 3rd party presenter for unique discussions related to schools

SCHOOL INSPECTIONS

- every single school in Manitoba has been inspected in Manitoba by the Risk Management department
- requirement of the insurance program to have a Risk Manager in place to conduct on site inspections every year
- utilizing loss prevention awareness, general walk-through of the building with maintenance, principal and/or safety officer
- written recommendations

SAFETY OFFICERS

- maintain strong rapport with all Safety Officers to discuss trends and strategies
- create a community of sharing ideas and knowledge
- arrange semi-annual Safety Officers full day meetings at MSBA office

SCHOOL SECURITY

- implemented a program of installing alarm systems
- mosquito alarms
- working with industry for camera installations at strategic positions
- Commissionaires summer patrols (Brandon and Winnipeg)

RISK MANAGEMENT DOCUMENTS

- Found on MSBA website
- Risk Management at a Glance manual
- YouthSafe Outdoor Guide/Outdoor Physical Activity Safety Manual
- Swim Safety Manual
- Ski Safety Manual
- Rehab the Lab
- multiple various Risk Management bulletins

RISK MANAGEMENT WORKSHOPS

- Rehab the Lab
- Playground Inspection training
- Conducting School Inspections
- Investigating Serious Incidents
- WSH and WHMIS
- Safe Grad/TADD

CURRENT RISK MANAGEMENT PROJECTS

- chemical safety – disposal of chemicals
- boiler inspections for all Manitoba schools
- Waiver and indemnity forms
- industrial arts safety project

QUESTIONS?