



FY25

July 1, 2024 to June 30, 2025

Member WC Renewal



ACCOUNT SUMMARY

Your participation in our programs ensure the stability and success of all members. Through value-added benefits, premium coverages, and in-person trainings and assessments, we aim to provide you with a comprehensive, customized safety program to meet the unique needs of your district.

397	Members in the Pool
1991	MSGIA Member Since
\$24,826,353	Total Payroll

Fiscal Year	Gross Premium	Underwriting Credits	Net Premium
2024-2025	\$257,767	(\$56,079)	\$201,688

RENEWAL NOTICE AND DECLARATION

Browning School District #9

COVERAGE YEAR: JULY 1, 2024 – JUNE 30, 2025

MEMBER#: 032148

SUMMARY

	2024-2025	Elective Coverage
Premium	\$257,767	
Modification Factor	0.93	
Volume Discount Factor	0.104	
Renewal Credits	(\$56,079)	
Volunteer Coverage Factor	.015	Yes
School to Work Coverage Factor	.021	Yes
Net Premium	\$201,688	

PAYROLL BY CLASS CODE

	2024-2025
8868 Teachers, Professionals	\$21,284,924
9101 All Other	<u>\$3,541,429</u>
Total Payroll	\$24,826,353

Workers' Compensation Rates per \$100	2024-2025
8868 Teachers, Professionals	0.45
9101 All Other	5.85

OCCUPATIONAL DISEASE AND EMPLOYERS' LIABILITY COVERAGE

PART I – Workers' Compensation and Occupational Disease Coverage

Workers' Compensation	Statutory
Occupational Disease	Statutory

PART II – Employers' Liability Coverage

Bodily Injury by Accident – each accident	\$1,000,000
Bodily Injury by Disease – each employee	\$1,000,000
Employers' Aggregate Limit of Liability	\$1,000,000

LOSS EXPERIENCE

Browning School District #9

FREQUENCY AND SEVERITY BY FISCAL YEAR

Fiscal Year	Frequency	Total Paid	Total Incurred
2021	18	\$8,356	\$8,356
2022	45	\$67,471	\$67,471
2023	41	\$130,896	\$162,744
2024	39	\$15,899	\$106,282

LOSSES BY CAUSE CODE – 2021+

Fiscal Year	Frequency	Percentage
Slip/Fall/Trip	84	58.7%
Other	25	17.5%
Strain	13	9.1%
Struck by Another Person	13	9.1%
Burn	5	3.5%
Motor Vehicle	2	1.4%
Cut	1	0.7%

LOSSES BY JOB CLASSIFICATION – 2021+

Fiscal Year	Frequency	Percentage
Teacher/Instructor/Counselor	51	35.7%
Custodian	29	20.3%
Teachers Aid	28	19.6%
Administrator	20	14.0%
Transportation	8	5.6%
Food Service	7	4.9%

LOSS EXPERIENCE

Browning School District #9

INCURRED LOSSES BY LOCATION – 2021+

Location Name	Claim Count	Open	Closed	Total Incurred	Open Incurred	Closed Incurred
Browning Middle School	17	1	16	107,312	17,605	89,708
KW Bergan	14	1	13	70,690	64,000	6,690
Napi Elementary	14	2	12	53,341	34,029	19,312
Maintenance Building	2	0	2	32,420	0	32,420
Vina Chatten	2	1	1	30,779	30,530	249
Browning Elementary	28	1	27	19,915	16,413	3,501
Browning High School & Vo-Ag	35	2	33	15,668	3,736	11,932
Browning School District #9 Administration	12	1	11	7,042	2,800	4,242
Project Choices Building/day care	1	0	1	4,716	0	4,716
Transportation Admin	2	0	2	1,643	0	1,643
Special Needs Blding/Technology Center	3	0	3	700	0	700
Food Service/maintenance building	2	0	2	468	0	468
Napi Grandstand	1	0	1	158	0	158
Bus Barn	3	0	3	0	0	0
Transportation	6	0	6	0	0	0
Vo-Tech Blding/Buffalo Hide Academy	1	0	1	0	0	0

LOSS REPORTING LAGTIME

Browning School District #9

WC REPORTING LAG

Fiscal Year	Days from IW to School	Days from School to MSGIA	Total Days
2021	15.33	12.11	27.44
2022	3.44	8.67	12.11
2023	2.76	4.39	7.15
2024	0.67	7.97	8.64

RISK MANAGEMENT SERVICES

The Risk Management team offers customized, one-on-one consultations, site visits, assessments, training and workshops, and informational resources to help maintain site safety and identify potential risks and hazards.

CONSULTING SERVICES

- Customized risk management plans
- Assistance streamlining claim reporting and investigative processes
- Review and development of safety programs and best practices
- Helps ensure compliance with state safety standards
- In-district employee trainings
- Physical security assessments
- School district safety program assessments

ASSESSMENT TOOLS

- Building hazard assessments
- Self-inspection assessment tools
- Ergonomic assessments

RESOURCES

- In the Classroom quarterly risk management publication
- Safety posters
- Safety awards program - Target Accident Prevention Expenditures (TAPE)
- Crisis management support (SEC)
- Asbestos re-inspection services
- Asbestos employee educational trainings
- ACH payment options available instead of mailing a check
- Safe Schools online training
- Pre-employment physical program
- Early Return to Work support
- Emergency Operations Management Planning-reimbursement grants available for qualifying crisis management apps



Comprehensive Risk Management

- One primary risk management contact for all aspects of your school operations
- Pre-Employment Physicals paid for by MSGIA with new hires in Food Service and Maintenance.
- Two full-time risk managers to serve you: Certified playground inspectors, certified school risk managers, certified asbestos re-inspection, master's in industrial hygiene.
- Asbestos re-inspection services saving districts upwards of \$8,000 each time needed to keep compliant with federal and state regulations.
- Assistance in development and annual maintenance of district emergency response planning for multiple potential crisis events.
- Monthly risk management quick notes.
- Quarterly risk management newsletters.
- In-district training is available on a wide range of school topics.

Financial Stability:

- WC pool operating since 1989 and is the largest and strongest of all WC governmental self-insured pools, never once assessing members even a nickel.
- Conservative rating/well-structured reinsurance.
- Nine member board of directors: School board trustees, superintendents, and school business managers.
- Endorsed by MTSBA, MASBO, and a proud partner sponsor of SAM.
- Millions of dollars returned to members in premium credits – last year's credit equated to a 25% average return to MSGIA members.
- MSGIA WC Safety Rewards program provides up to 5% additional credit for good member performance.

A Member Centric Innovation Model

- Extensive library of on-line staff training courses through Safe Schools: 350+ courses
- Crisis Management support team through Secure Educational Consultants – supporting our members through all their toughest moments.
- Online claim reporting for all lines of coverage
- Online Member Management Portal with Dashboard style performance metrics
- Online Asbestos annual refresher courses in AHERA for district staff to stay current and well versed on needed safety measures.
- iPad based building safety inspection forms.
 - Member self-assessment form built in conjunction with department of labor inspectors.
- iPad based playground inspection forms
- Full time Helena based claim adjusters.
- We just provide coverage for Montana K-12 public school districts – we have no corporate profit motives to meet.

WORKERS' COMPENSATION SERVICES

The MSGIA risk management professionals work with our members to review and enhance their state required workplace safety and crisis management plan documents.

Assessing the safety risks in our public schools is becoming an increasingly complex process that required multiple layers of analysis, varying degrees of professional discipline, and, undoubtedly, significant resources beyond those typically found in our member school districts. Yet despite these attendant challenges, if the process is thoughtful and thorough, it can be as worthwhile as it is successful.

MSGIA clients take advantage of our risk managers' expertise to assist district school boards, administrative teams, and district safety committees when working their way through a district-wide risk assessment process. And while this is a process that is proscriptive in the sense of being checklist-driven, it can nonetheless be customized to your location in the state and to your district's unique school culture.

- In-district safety planning reviews, consultation, plan enhancements
- Safety committee support and planning
- Self-inspection forms for building and other hazard assessment checklists
- Ability for safety grants for equipment such as: step ladders, eye protection, ear protection, ergonomic lifts, furniture movers, hand trucks, ice melt, and Yaktrax for workplace safety trainings completed within the school year.



FILING A WORKERS' COMPENSATION CLAIM

Workers' Compensation claim losses occurring for a MSGIA pool member should be reported as soon as an occurrence is known. Early reporting will allow MSGIA staff adequate time to perform a complete claim investigation and timely directives for appropriate medical care if needed for the injured worker.

Report your claim online at www.msgia.org

Click Report a Claim on the top of the page Select Workers' Compensation

Click First Report of Injury Form (FROI) Choose your district

PLEASE complete as much information as you can on the form, choosing from the drop down boxes or lookup boxes.

Once you are satisfied with the information, click Complete Incident.

The next screen that comes up gives you the ability to attach any supporting documents or photo. Click "Upload File" on the right side of the screen and choose the file(s) you wish to attach and "Save"

Once you have completed the uploads, click "I'm Done" and everything is submitted to MSGIA

You are done!

For an online guide to walk you through the steps on completing your online claim use the link below:

<https://www.msgia.org/reportclaim>

For in-person phone support in completing your online claim, you can contact MSGIA staff by calling **(877) 667-7392** and they will walk you through the reporting process.

WHO TO CONTACT

GENERAL PAYROLL REPORTING, AUDIT, AND PREMIUM QUESTIONS

Lisa Gates, Executive Assistant to the Director of Insurance Services (877) 667-7392 | lgates@mtsba.org

RISK MANAGEMENT AND LOSS CONTROL

- Develop customized safety programs and reviews of potential workplace hazards
- Safety Committee resources and support
- Accessing Safe Schools online training courses
- Providing in-district trainings
- Request for safety posters

Brenda Koch, Risk Management Consultant
(406) 696-0562 | bkoch@mtsba.org

Annette Satterly, Risk Management Consultant
(406) 439-1271 | asatterly@mtsba.org

CLAIMS

- Discuss concerns regarding a claim or alleged injury
- Develop a return to work program
- Questions about ERTW or pre-employment programs

Kevin Bartsch, Assistant Director, Workers' Compensation Pool Operations
kbartsch@mtsba.org

Claim examiners: Katy, Brenda, Shauna and Gina | (877) 667-7392

SAFE SCHOOLS

- Questions about accessing SafeSchools courses, running reports or general support

Annette Satterly, MSGIA Risk Management Consultant
asatterly@mtsba.org | (406) 439-1271

Megan Nobert, SafeSchools, Customer Success Manager
megan.nobert@vectorsolutions.com (513) 463-1698

John-Michael Larry, SafeSchools, Account Management Team Lead
john-michael.larry@vectorsoulutions.com
(513) 792-4404

MSGIA

Montana Schools Group Interlocal Authority

863 Great Northern Blvd., Suite 201
Helena, MT 59601
(406) 457-4500 Main
(877) 667-7392 Toll Free
(406) 457-4505 Fax

MSGIA is a program of the Montana
School Boards Association

