


PROPERTY & CASUALTY PERFORMANCE & PARTNERSHIP REVIEW

**INDEPENDENT SCHOOL DISTRICT 709
DULUTH PUBLIC SCHOOLS**

MAY 14, 2015



CONTENTS

1. Account Service Team 1

2. Profile, Objectives, Strategies & Challenges 2

3. Key Accomplishments 3

4. Future Objectives and Recommendations 4

5. Additional Services/Information 5

Account Service Team

Bob St. Arnold Risk Management Consultant Direct Phone: 218-336-1541 E-Mail: starnoldb@rjfagencies.com	Responsible for the overall management of your risk management program. Conducts strategic, quarterly and renewal meetings. Develops and implements strategic planning models to assist in management cost of risk. Also responsible for aligning resources & timelines to provide objective and measurable results.
Lynda Mustonen Client Executive Direct Phone: 763-746-8511 E-Mail: mustonenl@rjfagencies.com	Responsible for aligning resources & timelines to provide objective and measurable results. Marketing and negotiating the best possible terms for your program. Day to day client and carrier interaction. Provides proactive client Service; manage the renewal process and ongoing problem resolution
Lindsey Hanson Risk Consultant Direct Phone: 763-548-8862 E-Mail: lhanson@rjfagencies.com	Accessible for comprehensive safety and loss control strategy development, communication and implementation. Provides assistance with safety committees, safety program development, employee training and regulatory compliance
Dawn Araya Claims Manager Direct Phone: 763-746-8293 E-Mail: arayad@rjfagencies.com	Manages all aspects of your Workers Compensation claims including file review on all high cost claims, reserve monitoring and adjustment with carriers when possible. Responsible for quarterly claim review prior
Dan Nyberg Claims Analyst Direct Phone: 218-336-1545 E-Mail: nybergd@rjfagencies.com	Responsible for trending analysis (graphs), unit stat review, performs review of financial impact on e-mod based on individual claims or group claims, E-Mod promulgation and mod worksheet and review for accuracy
Angela Wheeler Claims Consultant Direct Phone: 763-746-8266 Email: wheelera@rjfagencies.com	Provides claim management support including large loss oversight, a resource for problem claim issues and can assist with the development and implementation of policies and procedures to control workers' compensation costs such as return to work and claim reporting
Beth Watkins Client Advisor & Team Lead - MLG Direct Phone: 763-746-8220 E-Mail: watkinsb@rjfagencies.com	Oversees your Cyber Liability Program.

2

Profile, Objectives, Strategies & Challenges

PROFILE

- Fortunate to have a full time risk management department staffed with safety personnel and progressive attitude toward safety and risk management
- Extremely well run and tremendous attention to detail
- Very open to new ideas on how to maximize safety efforts within district

OBJECTIVES:

- Maximize total cost of risk and keep eye on cost
- Create culture of safety

STRATEGIES:

- Engage risk management resources available through Marsh & McLennan, RAS, and Riverport to engineer optimum loss history / stay attractive to the market!
- Be strategic on when to take the plan out to market
- Look for opportunities to create more department / site accountability
- More internal communication within district on safety initiatives / how cost of risk impacts funding for all district programs

CHALLENGES:

- Improving School Board relations
- Risk management and HR staff turnover
- Challenging work comp claim results for 2012-13; 2013-2014
- Manpower

3

Key Accomplishments

(Include 3-5 accomplishments; should tie into objectives).

- Effective marketing of the Property/Liability/Auto/Umbrella/E&O program – move to Riverport saved district over \$175,000 on premium in 2014-2015
- Deductible program on Work Comp was a better buy vs fully insured
- Cyber Liability program closed a critical coverage gap
- Quarterly claims review process – helps keep the focus on loss drivers, trends, and areas where more targeted risk management can be impactful
- Risk Management initiatives
 - Started discussions on possibly implementing pre-employment physicals
 - Investigated alternatives for bus driver seating
 - Review RAS program for Para Professionals and injury prevention to staff members from combative students

Future Objectives and Recommendations

- Evaluate Workers Compensation – Nurse Triage line coming soon from RAS
- Work with Lindsey Hanson to develop Loss Prevention service calendar – coordinate with carriers and have next year mapped out
- Continue Quarterly claims review process
- Look for opportunities to communicate our 2015-2016 plan to your leadership team and board

Additional Services/Information

How can we (Marsh & McLennan Agency) get better? How can we better help you achieve your risk management goals and objectives?



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