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NYSIR's Approach to Risk Management

Overview: The New York Schools Insurance Reciprocal (NYSIR), New York's premier provider of property and casualty insurance for school districts and BOCES, offers public schools and BOCES a comprehensive school-based risk management program. Through collaborative service, NYSIR helps its extended family of subscribing members control the risks and exposures that can harm public school districts. NYSIR offers the prospect of safer schools and long-term cost containment through proactive risk management—as opposed to treating insurance as a mere price-sensitive commodity.

Sharing responsibility: NYSIR is a fully licensed insurance company that offers insurance programs that are customized for public schools and BOCES across the state. NYSIR differentiates itself with focused expertise in school district risk management that tailors unique safety and risk-reduction programs for each participating member. These programs improve participants' operations and preparedness, and help members increase safety and, thus, reduce losses and expenses.

NYSIR's approach to risk management: The NYSIR risk-management program is school-specific—that is, designed to address the loss exposures unique to school districts and BOCES. NYSIR members receive the following added-value services free of charge:

- *Regular Facility and Operations Evaluations:* To identify and reduce risks, NYSIR offers members evaluations of risk at school district operations, activities, and facilities. NYSIR also performs policy and procedure reviews on such issues as district employment practices and social media and anti-bullying practices.
- *Special Inspection Services:* Additional visits to evaluate specific areas (such as playground equipment and gymnasiums) are scheduled if requested by members. NYSIR will also assess the security of facilities and safety protocols.
- *Risk Transfer:* To protect members from liability, NYSIR performs risk transfer services such as reviews of service contracts and certificates of insurance compliance. NYSIR helps members reduce potential losses and claims costs by helping them appropriately transfer risk through the effective use of insurance certificates and indemnification language. These transfers typically involve users of facilities, contractors, and transportation providers.

At members' request, NYSIR will also take over the risk transfer process for facility users and transportation contractors.



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- *In-District Training Opportunities:* NYSIR offers custom, on-demand training programs for individual members. Popular sessions include training sessions for playground monitor, security staff, custodial safety, and employment liability.
- *Support Material:* NYSIR maintains a library of safety and risk management materials and publications for subscribers.
- *Risk Management Consulting Services:* NYSIR members have unlimited access to NYSIR risk management staff to get answers to questions or conduct research concerning physical hazards, district activities, procedures, school security, employment practices, transportation, and waiver and release forms.
- *NYSIR Regional Seminars:* With its strategic partners, NYSIR sponsors regional seminars throughout New York to address current trends and legal issues that create potential loss exposures for public school districts and BOCES. Topics include: playground safety, school violence, employment practices liability, anti-bullying, sports and athletic safety, risk transfer, and boiler and electrical safety.
- *Training Opportunities:* NYSIR offers both web-based and customized training programs for school district employees.

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