



OSS

ORGANIZATION OF

SELF-INSURED SCHOOLS

LIABILITY & PROPERTY DAMAGE JPA

HANDBOOK

WELCOME!

Inside this handbook is information about OSS and a helpful guide to our [website](#), where you will find online training courses, detailed information about our officers, policies and meetings, and links to other information.

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GENERAL INFORMATION

Joint Powers Authority (JPA)

The OSS Joint Powers Authority (JPA) was created in 1986 by a group of Central Valley educators to provide quality liability and property damage coverage at reduced rates. OSS is the ideal size because it is large enough to obtain the benefits of a large organization but small enough to deal with the unique needs of each member district.

Philosophy

The JPA was designed by its board to provide broad insurance coverage at the lowest cost. There are no buildings owned by the JPA and no staff employed. Broker, risk management, and claims administrator services are contracted out. If necessary, other experts may be retained on a short-term basis to provide assistance. This, along with great experience factors, has kept the rates extremely low.

By providing basic services, the JPA has not encumbered the districts with a great number of requirements which are a part of many larger organizations. The preference has been to have fewer guidelines and requirements, while encouraging membership-wide compliance with those policies.

Unique circumstances are going to exist in each district and it is the philosophy of the JPA board to do everything possible to accommodate those needs. The board has wrestled with some difficult issues, but ways have been found to accommodate each district's concerns.

Accreditation

As with educational institutions, accreditation by a recognized accrediting organization has been one way of ensuring standards are established and met. The JPA has received Accreditation with Excellence

status by the California Association of Joint Powers Authorities (CAJPA) and the accreditation is renewed on a regular basis. Only thirty-five out of the hundreds of JPAs in California have received this level of accreditation.



Broker/Administrative Services

The service responsibilities of the Broker/Administrator are specified in the Servicing Agent Agreement between OSS and Tucker-Alexander Insurance Associates. Those services include, but are not limited to, review of gross rate calculations and individual member experience factor calculations by the actuary and presentation of rate recommendations to the OSS Board of Directors, keeping board advised of policy/coverage changes that may impact OSS, and assisting in obtaining and maintaining accreditation from CAJPA. OSS member districts have retained their original insurance brokers who work with the administrative broker.

Responsibilities not included in the agreement but performed by the administrative broker include developing procedural policies, assisting in bylaw amendments/rewrites, utilization of outside service providers through the Request for

GENERAL INFORMATION

Proposal(RFP) process, visiting members, and meeting with Third Party Administrator (TPA) to review claims, and other responsibilities as the board may see fit.

Risk Management Services

The risk management services for OSS are provided by Brock’s Loss Control Services. A full range of assistance is provided to the participating districts. These services include: maintain an online training system; meeting with district staff, when invited, to discuss problems, and assisting with preparation of an action plan; assisting with preparation or review of Injury and Illness Prevention Plan (IIPP); assisting members in evaluation of loss exposures; informing districts of “best practices;” assisting with hazardous materials storage and disposal; evaluating security of buildings and property; supplying model policies on various topics when requested; conducting site inspections; evaluating specific hazard conditions; conducting employee training both online and in person; supplying bulletins to member districts; supplying an employee training matrix; supplying videos when requested in English and Spanish; and assisting districts with CAL/OSHA compliance.

Insurance Information

Member funding for OSS is segregated into two areas: 1) the Loss Fund and 2) the Excess Liability Fund. The Loss Fund is the pool of funds used to satisfy the Self-insured Retention (SIR), which is the self-insured portion of each claim. The Excess Liability Fund pays for that portion of claims that may exceed the SIR. The current SIR is \$50,000 for both property and liability claims. The base rate for Loss Fund contributions is actuarially determined by the actuarial firm



OSS COVERAGE LAYERS		
LIABILITY	PROPERTY	
<p>S.E.L.F. Optional Excess Layer \$25,000,001 - \$45,000,000 Per Occurrence</p>	<p>NorCal ReLiEF \$50,001 - \$250,000,000 Blanket Per Occurrence</p>	
<p>S.E.L.F. Primary Excess Layer \$5,000,001 - \$25,000,000 Per Occurrence</p>		
<p>NorCal ReLiEF \$50,000 - \$5,000,000</p>		<p>VEHICLE PHYSICAL DAMAGE</p>
<p>OSS SIR \$0 - \$50,000 Per Occurrence</p>	<p>OSS SIR \$1,000 - \$50,000 Per Occurrence</p>	<p>Comprehensive Deductible \$250</p>
<p>No Member Deductible</p>	<p>Member Deductible \$1,000 Per Occurrence</p>	<p>Collision Deductible \$500</p>

GENERAL INFORMATION

of Milliman, Inc. Individual member's Loss Fund rates are also calculated by the actuary by applying either a credit or surcharge to the base rate depending on the member's claim activity within the Loss Fund.

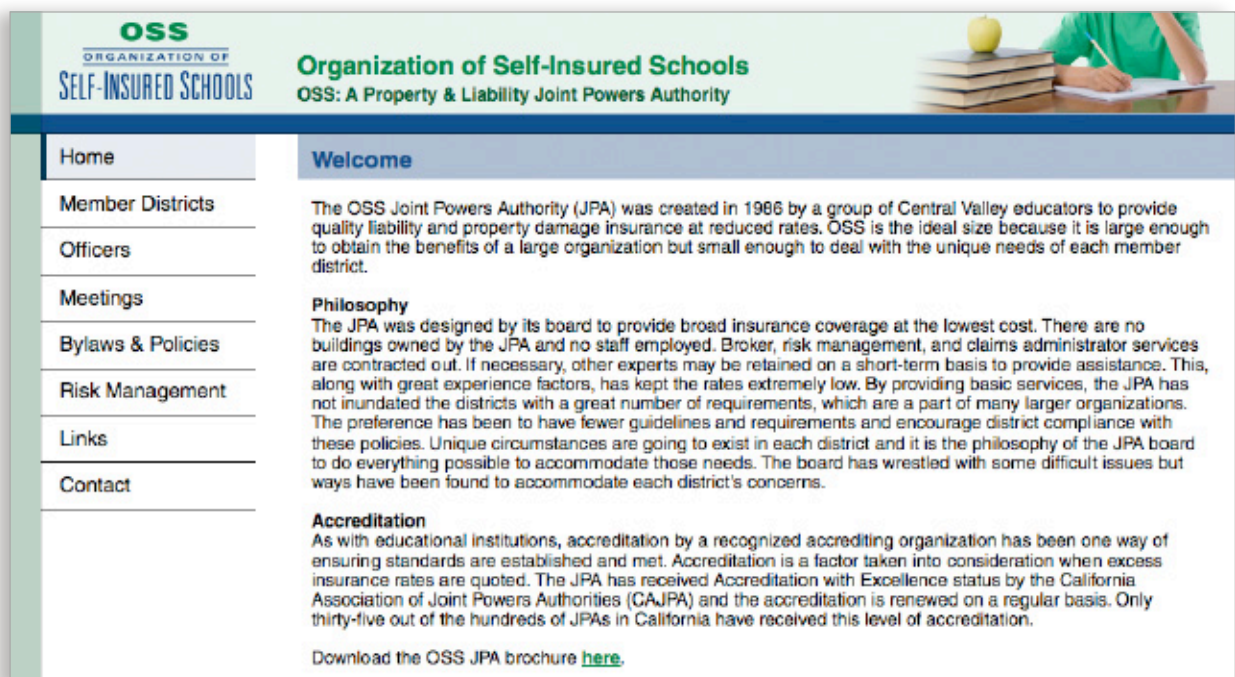
OSS insures claims in excess of the SIR as a member of Northern California Regional Excess Liability Fund (NCR). NCR is a large JPA whose members include JPAs like OSS and individual school districts throughout northern California. NCR represents nearly 400 public school districts with a combined ADA over 1,000,000. OSS has been a member of NCR since 1966. NCR provides

total property limits of \$250 Million per occurrence and liability limits of \$5 Million per occurrence. The coverage under the NCR program was developed specifically to address the needs of California public schools and is extremely broad compared to standard property and liability policies.

THE OSS WEB SITE

A significant amount of information is available on the web site. The web address is www.ossweb.org. The major topics include, Home, Member Districts, Officers Meetings, Bylaws and Policies, Risk Management, Links and Contact information.

<http://www.ossweb.org>



The screenshot shows the homepage of the Organization of Self-Insured Schools (OSS). The header features the OSS logo and the text "Organization of Self-Insured Schools" and "OSS: A Property & Liability Joint Powers Authority". A navigation menu on the left includes links for Home, Member Districts, Officers, Meetings, Bylaws & Policies, Risk Management, Links, and Contact. The main content area has a "Welcome" section with a paragraph about the JPA's creation in 1986. Below this is a "Philosophy" section and an "Accreditation" section. At the bottom, there is a link to download the OSS JPA brochure.

OSS
ORGANIZATION OF
SELF-INSURED SCHOOLS

Organization of Self-Insured Schools
OSS: A Property & Liability Joint Powers Authority

Home

Member Districts

Officers

Meetings

Bylaws & Policies

Risk Management

Links

Contact

Welcome

The OSS Joint Powers Authority (JPA) was created in 1986 by a group of Central Valley educators to provide quality liability and property damage insurance at reduced rates. OSS is the ideal size because it is large enough to obtain the benefits of a large organization but small enough to deal with the unique needs of each member district.

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Accreditation

As with educational institutions, accreditation by a recognized accrediting organization has been one way of ensuring standards are established and met. Accreditation is a factor taken into consideration when excess insurance rates are quoted. The JPA has received Accreditation with Excellence status by the California Association of Joint Powers Authorities (CAJPA) and the accreditation is renewed on a regular basis. Only thirty-five out of the hundreds of JPAs in California have received this level of accreditation.

Download the OSS JPA brochure [here](#).

ONLINE TRAINING COURSES

Utilizing and Accessing the Online Training Courses Available Through the Website

The online training courses may be utilized for a variety of purposes.

1. In-servicing new employees
2. Meeting current training requirements
Education Code, Labor Code, CalOSHA and other standards
3. Avoiding injuries by preventative instruction
4. Providing avoidance information to staff injured on the job

Links for FCSIG:

[FCSIG online](#)

[Risk Management](#)

[Online Training](#)

[Memos & Bulletins](#)

[Training Matrix](#)

To access the online training courses click on (1)[Risk Management](#) then (2) [Online Training](#). (3) Enter your last name and PIN to sign in.

The image shows two screenshots from a web browser. The top screenshot is the OSS (Organization of Self-Insured Schools) website. On the left is a navigation menu with 'Risk Management' highlighted by a green box labeled '1'. An arrow points from this box to the 'Risk Management' link in the main content area, which is also highlighted by a green box labeled '2'. Below 'Risk Management' are links for 'Training' and 'Online Training'. The bottom screenshot is the 'Risk Control Online' sign-in page. A green box labeled '3. Sign in' has an arrow pointing to the 'USER SIGN IN' section, which contains input fields for 'Last Name', 'PIN', and 'First Letter', along with a 'SIGN IN' button. To the right is a 'WELCOME TO RISK CONTROL ONLINE' section with a list of benefits and a 'NEW USER?' button.


continued on next page

ONLINE TRAINING COURSES


(4) Choose your employer from the drop-down menu. (5) Select an online training course from the list.

4. Select Employer





FRESNO COUNTY
SELF INSURANCE GROUP



OSS
ORGANIZATION OF
SELF-INSURED SCHOOLS

RISK CONTROL ONLINE

Welcome to online training. The table below is your personal training record and a list of available online training courses and in-person courses based on your job title or as assigned by your employer. Due dates in red indicate the training is past due and should be taken immediately.

If you just completed an online training course and the "Certificate" link did not appear, please refresh your browser. Previously completed courses will continue to have a "Certificate" link even though the due date has past. In order to get a new certificate with an updated

General Employee Safety						
Online Training Course	HTML or Flash	Completion Date	Due Date	Instructor	Hours	Certificate
Art Hazard Safety	HTML	0		Web-Based Training	0.25	
Auditorium and Theater Safety	HTML	0		Web-Based Training	1.0	
Back Injury Prevention	HTML	0		Web-Based Training	0.25	
Bloodborne Pathogens	HTML	0		Web-Based Training	0.5	
Classroom Safety	HTML	0		Web-Based Training	0.5	
Compressed Air Safety	HTML	0		Web-Based Training	0.25	
				Web-Based		

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TRAINING MATRIX

Utilizing and Accessing the Training Matrix

A training matrix that outlines the training options by subject including job titles, legal references, training frequency, length of the training and resources available can be found on the website. This information is listed under [Risk Management](#) > [Memos and Bulletins](#) > [Training Matrix for School Employees](#). Few, if any, school districts are in compliance with all of the regulations, but it is important for each district to review the required topics in the matrix and prioritize the training of district employees.

Training Matrix for School District Employees Organization of Self-Insured Schools (OSS) & Fresno County Self-Insured Group (FCSIG) <small>Online Safety Training www.riskcontrolonline.com</small>					
Subject (A-Z)	Applies to (Job Types)	Legal Reference	Training Frequency	Length	Resources
ADA	All Employees	Title 1 Employment Title 2 Accessibility	Initial Hire	Discretionary	OSS , USDOJ
Accident Investigation	Supervisors	Risk Management Practices, CLC 6314.5	Initial Hire	Discretionary	FCSIG , Workers' Comp Administrator, Competent Person
Animal Management	Science, Administration, Custodial	Ed. Code 51540, CDC, HSC 1650-1662,	Initial Hire	Discretionary	Animal Control, Center for Disease Control (CDC)
Antimicrobial Pesticides	Custodians, Nurses, Health Clerks, Food Service	Title 8-3203, 5194	Prior to Use	Discretionary	Online , FCSIG , Competent Person
Aquatic Safety	Aquatic Coaches, Lifeguards	Health and Safety Code 116025-116068	Initial Hire & Every 3 Years	8+ Hours	ARC , OSS
Asbestos General Awareness Class IV Work	M&O, Grounds, Custodial, Mechanics, Technology	Title 8-1529, AHERA, Ed. Code 49410	Initial Hire & Annually	2 Hours	Online , FCSIG , Competent Person
Asbestos Class III Work	M&O Disturbing ACM or PACM	Title 8-1529, AHERA, Ed. Code 49410	Initial Hire & Annually	16 Hours	FCSIG , Asbestos Consultant
Back Injury Prevention	Potentially All Employees	Risk Management Practices, Title 8-3203	Initial Hire & As Needed	Discretionary	Online , FCSIG , Competent Person
Biosafety	Science, Nurses, Health Clerks	CDC, HSC, Title 8-5193, Medical Waste Act	Initial Hire	Discretionary	FCSIG , CDC , Competent Person
Bloodborne Pathogens	All employees or employees who are exposed to human blood or blood containing fluids	Title 8-5193	Initial Hire & Annually	Discretionary	FCSIG , CDC , District Exposure Control Plan
Chemical Hygiene Plan	Employees working in a chemical laboratory	Title 8-5191, 5154.1, 5209	Initial Hire	Discretionary	FCSIG , Chemical Hygiene Plan, Competent Person
Child Abuse Awareness	All Employees	Penal Code 11166	Initial Hire	Discretionary	Online , OSS , Pamphlets, Competent Person
Classroom Safety - General	Teachers, Aides	Risk Management Practices, Title 8-3203, NFPA 101	Initial Hire	Discretionary	Online , FCSIG , OSS , Competent Person
Classroom Safety - Art	Art Teachers, Aides	Title 8-3203, Ed Code 32060	Initial Hire	Discretionary	Online , FCSIG , OSS , Competent Person , ACMI
Classroom Safety – Industrial Arts/Technology	Industrial Art/Technology Teaches, Aides	Risk Management Practices, Title 8-3203	Initial Hire	Discretionary	Online , FCSIG , OSS , Competent Person , Suppliers
Classroom Safety - Science	Science Teachers, Lab Assistants, Aides	Title 8-3203, 5191	Initial Hire	Discretionary	Online , FCSIG , OSS , Competent Person , Suppliers, Science Safety Handbook
Compressed Air & Gas	M&O, Industrial Arts, ASB	Title 8-3301 & 4650	Prior to Use	Discretionary	Online , FCSIG , Competent Person
Confined Spaces	M&O or employees entering vaults, tanks, sewers, manholes, etc.	Title 8-5156 thru 5159	Prior to Entry / Annually	Discretionary	FCSIG , Competent Person
CPR	Coaches, Credentialed Employees	CCR-Title 5, Ed. Code 49413, 44259 & 35179.1	Upon Credential & Every 2 Years	2 - 8 hrs.	ARC , FCSIG , OSS
Cranes & Hoists	M&O	Title 8	Prior to Use	Discretionary	Supplier, Competent Person

Sample only – complete matrix available online.

RISK ADVISOR

Utilizing and Accessing the Risk Advisor

The Risk Advisor is a part of the website that contains a significant amount of information regarding a large number of risk-related topics. The Risk Advisor provides real-world, practical information that school district personnel can use to make smart risk management decisions. These tools include risk and safety, best practices and compliance requirements.

To access the Risk Advisor go to www.ossweb.org, click on [Risk Management](#) > [Risk Advisor](#). Your user name is the email address of the insurance JPA liaison (superintendent or assistant superintendent), and the password is the liaison first initial and last name (i.e. hbrock). You are now ready to select a topic.

PLAYGROUND SAFETY

Information regarding the important topics of playground safety is available online under [Risk Management](#) > [Memos and Bulletins](#) > [Playground Safety](#) & [Dirty Dozen Brochure](#).

1. Playground equipment must be regularly inspected. Forms are available at the aforementioned web location.
2. Playground safety brochures are available from the risk manager.
3. Proper playground supervision contributes to avoiding many accidents and injuries. The online training course entitled *Playground Safety and Supervision* is available.
4. All new playgrounds must be audited by the risk manager prior to being utilized by students.

FACILITY SAFETY AUDITS

Detailed facility safety audits are conducted every three years by a well qualified vendor. The audits are usually conducted in the fall of the year. Reports are completed and sent to the district. Items are provided a priority rating of one to four, with one representing an immediate danger to students and staff. A follow up review is conducted in the summer following each audit to ensure the number-one priorities have been corrected and significant progress is being made on the number-two priorities. If you are not able to locate the results of the last audit, contact the risk manager.

Safety self-inspections should also be periodically conducted. An appropriate form is located on the web site under [Risk Management](#) > [Memos and Bulletins](#) > [Sample Safety Inspection Checklist](#).

OSS POLICIES

The OSS policies are available on line under [Bylaws and Policies](#). Particular attention should be paid to (find under [Bylaws and Policies](#) > [Policies](#)):

[F-01 Use of School Facilities by Third Party](#)

[PS-01 Field Trip and Sports Permission Slips](#)

[V-01 Use of Vehicles by Third Parties](#)

WETIP PROGRAMS

The WeTip school safety hotline is available to all districts. Detailed information is available under [Risk Management](#) > [Memos and Bulletins](#) > [Reducing Losses through the WeTip Program](#).



SELF INSURANCE GROUP

WORKERS' COMPENSATION SUPPLEMENT TO THE OSS HANDBOOK

WELCOME!

This supplement to the OSS Handbook covers useful information for Fresno County Self Insurance Group. For help using the FCSIG website, www.fcsigweb.org, use the same directions outlined in the OSS Handbook (pages 4-7) for navigating the OSS website.

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GENERAL INFORMATION

FCSIG Joint Powers Authority (JPA) Organization

The FCSIG Joint Powers Authority (JPA) organization was formed by a group of Central Valley educators in 1982, to reduce the costs of workers' compensation insurance.



Philosophy

The JPA was designed by its board to provide workers' compensation insurance coverage at the lowest cost. There are no buildings owned by the JPA and no staff employed. Broker, risk management and claims administrator services are contracted out. If necessary, other experts may be retained on a short-term basis to provide assistance. This, along with great experience factors, has kept the rates extremely low.

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FCSIG Rate Comparison

Ten (10) California School Workers' Compensation Joint Powers Authorities (JPA) were contacted to solicit information for rate comparison purposes. Through the process it was determined that there are many factors that come into play in determining a final base rate for any JPA. The two major factors are the Confidence Level, usually expressed as a percentage, and the Self Insured Retention (SIR). The



GENERAL INFORMATION



Confidence Level reflects the probability that the rate will be adequate to address all claims for a determined number of years out of ten years. Example: 70% Confidence Level should be adequate to address all claims seven out of ten years. The SIR is the level of risk assumed by the JPA. The surveyed JPAs have Confidence Levels that ranged from 50% to 99%, and SIRs that ranged from \$350,000 to \$1,000,000 per occurrence. Higher confidence levels and lower SIRs tend to drive rates higher. FCSIG currently funds at a 75% Confidence Level and a \$500,000 SIR resulting in the lowest actuarially determined rate among those contacted.

Financial Condition

The FCSIG board of directors requires the completion of an independent financial audit annually. FCSIG has contracted with Borchardt, Corona, and Faeth Accountancy Corporation to perform the audits. The latest audit shows net assets (cash) to be in excess of \$8 Million. Because of this large surplus, FCSIG is able to return rebates to the members resulting in a significant reduction to the net cost to the members.

Insurance Information

California state law requires all employers to provide workers' compensation for employees. This coverage is for employees who are either injured at work, or contract a serious disease in connection with their employment. Coverage is available through commercial insurance options or through self-insurance. FCSIG was formed to insure employees through self insurance for substantially less than the least expensive available commercial insurance company. Through proper funding and good claims experience, FCSIG has been able to keep rates very competitive.

Rates for member contributions to FCSIG are established annually by the actuarial firm of Milliman, Inc. Upon completion of a detailed actuarial study, the base rate is adopted by the board and presented in the form of a rate per \$100 of payroll. Rates for individual members are calculated by the actuary applying either a credit or surcharge to the base rate depending on the member's claim activity.

Third Party Administrator (TPA) Information

The FCSIG board contracts with a firm that administers the workers' compensation claims. This firm has been a leading provider of claims administration and investigation services. The TPA team acts as an in-house claims department and negotiates and monitors expenses to ensure that service providers supply the most cost effective results.

The TPA keeps the JPA informed regarding the status of claims and endeavors to promptly bring to a close those cases that require aggressive negotiation.

A SAFE WORKING ENVIRONMENT

Establishing a Safe Working Environment for Staff and Students

The most important step that can be taken to provide a safe environment and keep premiums low is to establish a “culture of safety.” District leadership can accomplish this by being aware of safety, purposefully discussing safety issues with the staff, modeling safety, and providing the tools necessary for the staff to consider safety in their decision making.

PREVENTATIVE MEASURES

Preventive Measures to Avoid Claims

1. Ensure new staff members receive the required safety in-service. The section of the OSS Handbook entitled *Utilizing and Accessing the Training Matrix* will be helpful to bring new hires into compliance with state requirements.
2. Utilization of the online training courses in the OSS Handbook section *Utilizing and Accessing the Online Training Courses Available Through the Web Site* will simplify compliance issues.
3. Establish a system for in-house facility inspections. (See *Facility Safety Audits* in the OSS Handbook.)
4. Ensure that the high priority items identified in the facility safety audits are addressed as soon as possible.

WORKERS COMPENSATION PROCESS

1. Employees are allowed to predesignate a personal physician. This is accomplished utilizing the [Predesignation of Personal Physician Form](#).
2. If an employee is injured, an [Employee's Report of Injury or Illness](#) must be completed. There may be occasions when an injury such as a muscle injury, is noticed at a later date and the form should be completed as soon as the injury is recognized.
3. The on-duty supervisor then completes the [Supervisors Report of Injury or Illness](#).
4. If the injury requires medical attention and the employee has not completed a predesignation form then the injured employee is sent to a practitioner on the Medical Provider Network (MPN) list.
5. A [DWC-1 Workers' Compensation Claim Form](#) must be provided to the injured employee within one working day of notice or knowledge of an occupational injury or illness. A fine may be imposed by the state if this timeline is not met.
6. [Form 5020 – Employer's Report of Occupational Injury or Illness](#) must be submitted within five days.
7. FCSIG employs an Early Intervention Nurse, and it is this person's responsibility to coordinate medical aspects of the case.

REPORTS OF INJURIES BY SITE

Districts are sent a quarterly report that lists injuries by site. This report should be distributed to the work sites in a timely manner so the supervisors can take appropriate action.

INJURY FOLLOW-UP

Corrective action should be taken for every injury or illness reported to a supervisor on the *Employee's Report of Injury or Illness Form*. An explanation from the supervisor regarding how the employee can avoid the accident in the future is necessary in all cases. Along with that preventative explanation, an on-line safety training course should be assigned to the employee. The on-line training program has many different safety course titles but if there is no course available that addresses the exact circumstances, then the course entitled *Safety Essentials – Existing Employees* may be utilized as a safety refresher. Proof of completion of the course is available at the end of each course.

FCSIG INFORMATION MANUAL

The entire [FCSIG Information Manual](#) is available on the website under the date of February 3, 2010 (Risk Management>Memos & Bulletins). This is a helpful document for detailed information.