

Cozad Community Schools

Board of Education Special Meeting

Thursday, October 29, 2020 5:00 PM

Office of the Superintendent

Mission: The mission of Cozad Community Schools is to prepare students to be lifelong learners and productive, responsible citizens by providing a quality education in cooperation with family and community.

Values - Guiding Principles

Respect - Trust, appreciate, celebrate, value, act with urgency

Integrity - Do the right thing, deliver highest quality instruction and practice full accountability

Teamwork - Teamwork at all levels districtwide, recognize and celebrate, have fun and enjoy

Innovation - Positive attitude, open to new ideas,

Courage - Embrace change and take calculated risk, encourage others, communicate directly with respect

1. BOARD OF EDUCATION SPECIAL MEETING 5:00 P.M.

1. Call to Order, Roll Call

2. Nebraska Open Meeting Law, Publication of Meeting

This meeting has been preceded by advance notice and is hereby declared to be in open session. A current copy of the Nebraska Open Meetings Act is posted on the N.E. wall of the meeting room.

Notice of this meeting was given in advance by publication in the Tri-City Tribune and posted on the Cozad Community Schools website and at the District Office. Notice of this meeting was also given in advance to all members of the Board of Education.

3. Excused/Unexcused Board Member Absence

2. ALICAP PRESENTATION ON SCHOOL INSURANCE

3. **DISCUSS, CONSIDER AND TAKE ACTION ON SCHOOL INSURANCE CARRIER PROPOSAL**

Insurance Quotes

Arnold Insurance-\$143,351.00

ALICAP- \$115,874 (Prorated \$93,626)

4. **EXECUTIVE SESSION**

5. **AGENDA SETTING AND FUTURE MEETINGS**

- Monday, November 16, 2020, Regular Board of Education Meeting, 7pm
- Tuesday, November 17, 2020, Board of Education Retreat, 5pm

6. **ADJOURNMENT**

* **Closed Session:** If, during the course of the meeting, discussion of any item on the agenda should be held in a closed meeting, the board will conduct a closed meeting in accordance with the Nebraska Open Meetings Law.

****Sequence of Agenda:** The sequence of agenda topics is subject to change at the discretion of the board. Please arrive at the beginning of the meeting.

*****Action Item:** The board reserves the right to take action on any item on the board agenda.



Educational Session

Cozad Public Schools

Presented by:

Megan Boldt, NASB ALICAP Director

Sheri Shonka, Principal, Public Risk Manager, Inc.

Daniel Shonka, Account Executive, Public Risk Management, Inc.

History of Pooling In Nebraska

Hard Market Hit in Early 80's

- ◆ 1986 Pooling Legislation Passed
- ◆ 1988 Counties Pooled
- ◆ 1989 Cities Pooled
- ◆ 1990 NASB WC Pool Formed
- ◆ 1995 Colleges Pooled
- ◆ 1996 NASB WC Pool expanded to ALICAP

Philosophical decision to pool total cost of risk

- ◆ Schools joined together to reduce the cost of their risks
- ◆ Become an owner of their own insurance company
- ◆ Control expenses and retain “insurance company profits”
- ◆ Obtain “school coverage” for every member

Pooling Advantages –vs- Disadvantages

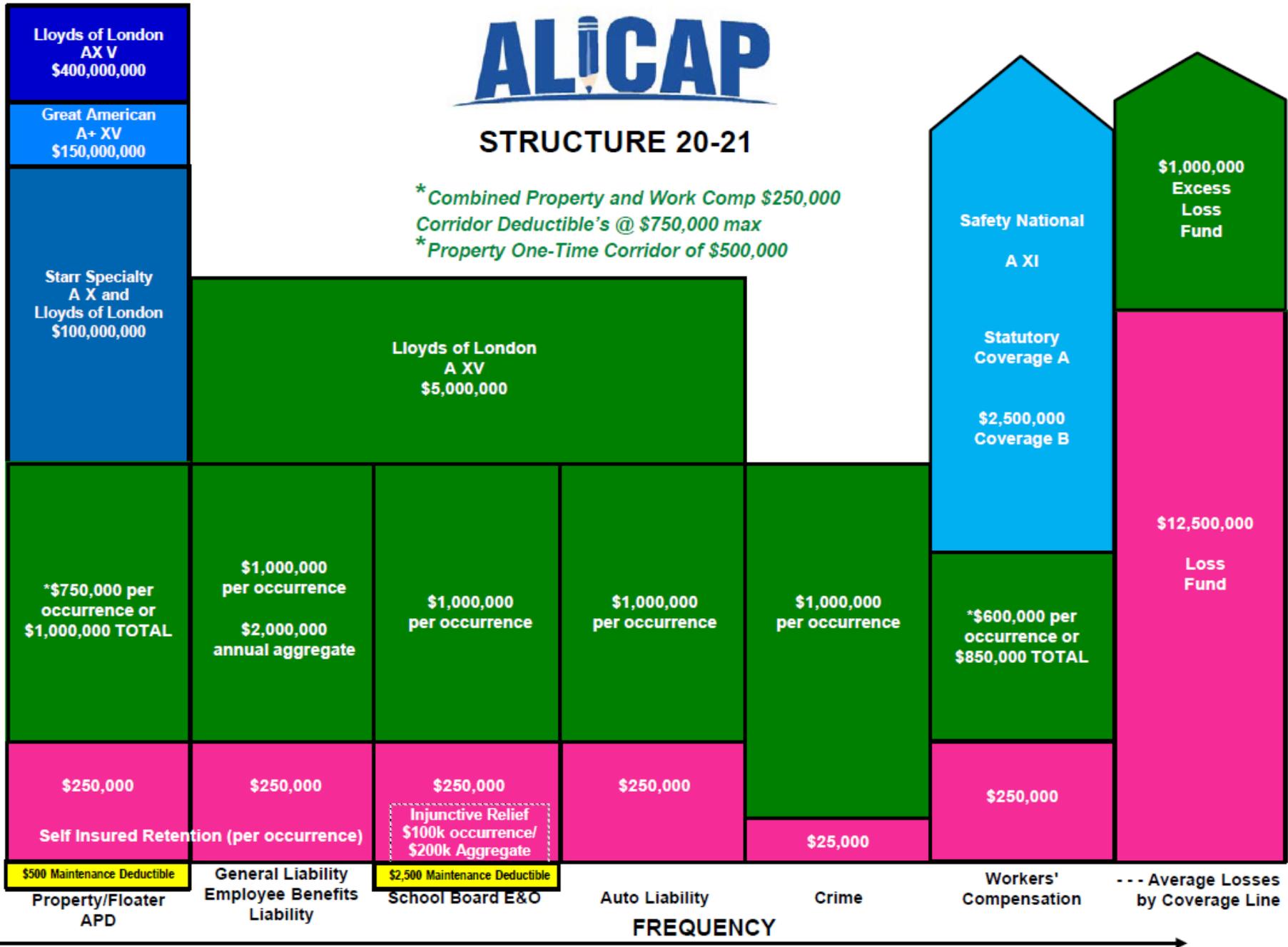
- ◆ Enhanced Coverage & Group Purchasing through Group Purchasing
- ◆ Low Expenses – 2019 was 7%
- ◆ Claims Coordination – Dedicated Unit for all members
- ◆ Customized Loss Control
 - 6 Retired Superintendents
 - Safe Schools Online Safety Training
- ◆ Building Appraisals within 90 days
- ◆ No Endorsements or Invoices
- ◆ Management Input
- ◆ Members OWN the Pool
 - Surplus/Investment Income returned to the Members
 - Cozad has received \$90,500 to date
- ◆ Long Term Commitment
- ◆ Assessment – transferred risk
- ◆ Procedure to Exit



STRUCTURE 20-21

* Combined Property and Work Comp \$250,000
 Corridor Deductible's @ \$750,000 max
 * Property One-Time Corridor of \$500,000

SEVERITY



FREQUENCY



Broader Coverage, Higher Limits, Fewer Deductibles

- ◆ Broader coverage & Higher Limits
 - Blanket Building, Contents & Property in the Open \$400,000,000
 - Property Deductible is \$500
 - Building Ordinance, Debris Removal \$50,000,000
 - Extra Expense \$25,000,000
 - Earthquake & Flood (excluding Zone A) \$50,000,000
 - Flood Zone A Aggregate \$15,000,000
 - Replacement Cost on losses of 2 or more busses
 - Sexual Abuse/Molestation \$5,000,000
 - Employee Dishonesty \$1,000,000
 - Cyber Liability & Data Compromise
 - Pollution Coverage Included effective 9/1/2017
 - School Board Treasurer's Bond Included



ALICAP

BOARD OF TRUSTEES

- ◆ Stacie Higgins, NASB Board President, Nebraska City PS
- ◆ Doug Lewis, ALICAP Board President and Asst. Superintendent, Papillion-LaVista PS
- ◆ Ted DeTurk, Administrator, ESU #2
- ◆ Tom Menke, Board Member, Chadron PS
- ◆ Virgil Harden, Business Manager, Grand Island PS
- ◆ Jeff Rippe, Administrator, Bellevue PS
- ◆ Amy Sines, Board Member Cambridge Public Schools
- ◆ Steve Koch, Board Member Hershey Public Schools
- ◆ Patty Bentzinger, Board Member, Norris PS
- ◆ Bill Knapper, Board Member ESU #13
- ◆ John Spatz, Executive Director NASB