

Safe & Sound School Solution

Public Accountability is becoming a serious concern for school boards, councils and principals nationwide. Mitigating risk and devising proactive risk solutions is crucial in upholding your school's duty to create a safe environment for students, staff, parents and the public at large.

How promptly and professionally you react to unexpected situations could be fatal to your organization and its reputation. Many schools are now being advised by legal council and other advisory committees to perform insurance reviews, risk audits and additional specialty risk management procedures. Not only does this reduce the likelihood of serious incidents, but it also serves as demonstrable evidence that the organization and its individual office bearers are taking proactive measures to meet the ever-increasing standards now expected of schools.

This rising demand for professional, independent consultants to evaluate school risks and provide action oriented solutions prompted **JB Risk** to design our **Safe & Sound School Solution**. This phased program can be adapted to fit any educational institution based on its type, size and individual risk needs. Our recommendations and solutions allow you to respond quickly to difficult situations, but also tend to have the added benefit of reducing insurance premiums, claims costs and the overall **"Total Cost of Risk"** to your organization. We have categorized our consulting services into the following three categories:

1. **Primary Review:** Our Primary Review will examine the scope of your insurance program as well as the amount and quality of coverage. Our review includes:
 - **A review of the current insurance policies in place;**
 - What is your organization's exposure to loss and how has it been treated?
 - How does your insurance coverage work?
 - Does it fit your risk exposures?
 - **A review identifying risks that have not been transferred.**
 - Are there gaps or overlaps in your current coverage?
 - Are you buying too much? Too little?
2. **Detailed Review (includes the above services):** The goal of **JB Risk's** Detailed Review is to not only minimize risk and maximize coverage, as provided in the Brief Review, but also ensures you continue to operate in the most efficient and cost effective manner possible if a loss occurs. In addition to the Brief Review we provide the following:
 - **Identification of any opportunities to transfer the risk identified above, and**
 - **Identification of any opportunities to realize any efficiency in this area such as:**
 - Are various policies integrated in a seamless manner?
 - Are there any exclusions, warranties or other terms which could potentially threaten full indemnity?
 - Are your deductibles and self-insurance arrangements fully optimized?
 - Is your insurance over-priced?
 - Is the insurer solvent?
 - What alternatives are there to insurance?
 - What risks do your owners and executives face?
 - What are the risk and insurance implications of the insurance and indemnity provisions of your contracts?

3. Specialized Services: Our specialty services can provide you with the solutions you need to predict, prevent and respond to not just “routine risks,” but a full range of operational exposures quickly. Our specialized services include, but are not limited to:

- Enterprise Wide Risk Management
- Business Continuity Planning
- Crisis Management
- Disaster Planning
- Contractual Risk Management Strategy
- Loss Control Planning
- Claims Audits and Reviews
- Staff Training Opportunities, Tracking and Manual
- Plan Testing Procedures and Schedules
- Certificate of Insurance Management

These are just some examples of the consulting services **JB Risk** is capable of providing and have provided to schools in the past. Taking proactive steps to analyze your unique exposures and mitigate risk can be invaluable. To learn more about our **Safe & Sound School Solution** and arrange a meeting to discuss your organization’s current situation please contact:

Grant Robinson, CRM, CCIB
Managing Partner
Phone: (403) 298-4314
Email: grobinson@jbrisk.ca

Katie Ellwood, BComm.
Risk Management Associate
Phone: (403) 213-6712
Email: kellwood@jbrisk.ca