



**Katie Ridgway**

Risk Manager



# RISKS



Avoid



Control



Finance



Transfer



Sub-contract

Restrict

Procedures

Equipment

Insurance

Fund

Contracts

*Absorb*



“We manage risk whenever we modify the way we do something to make our chances of success as great as possible, while making our chances of failure, injury or loss as small as possible.”

– FAA System Safety Handbook



## School System Risks



### Traditional

- Fire, Asbestos, Lead
- Slips/trips, carpal tunnel
- Playgrounds, labs
- Construction
- Auto
- Theft

### Emerging

- Cyber
- Discrimination
- Sexual Misconduct
- Active Shooter, Public Crisis
- Concussion, Mental Health
- Fraud



# HCPS Risk Management Office Highlights



Insurance



Budget  
Impact



Accidents



Prevention



Accountability



Stakeholder  
Tools



ADA



Risk  
Assessment



- MABE Group Insurance Pool
- MABE Workers' Compensation Fund
- Insurance Buyers Council Group Purchase

Insurance

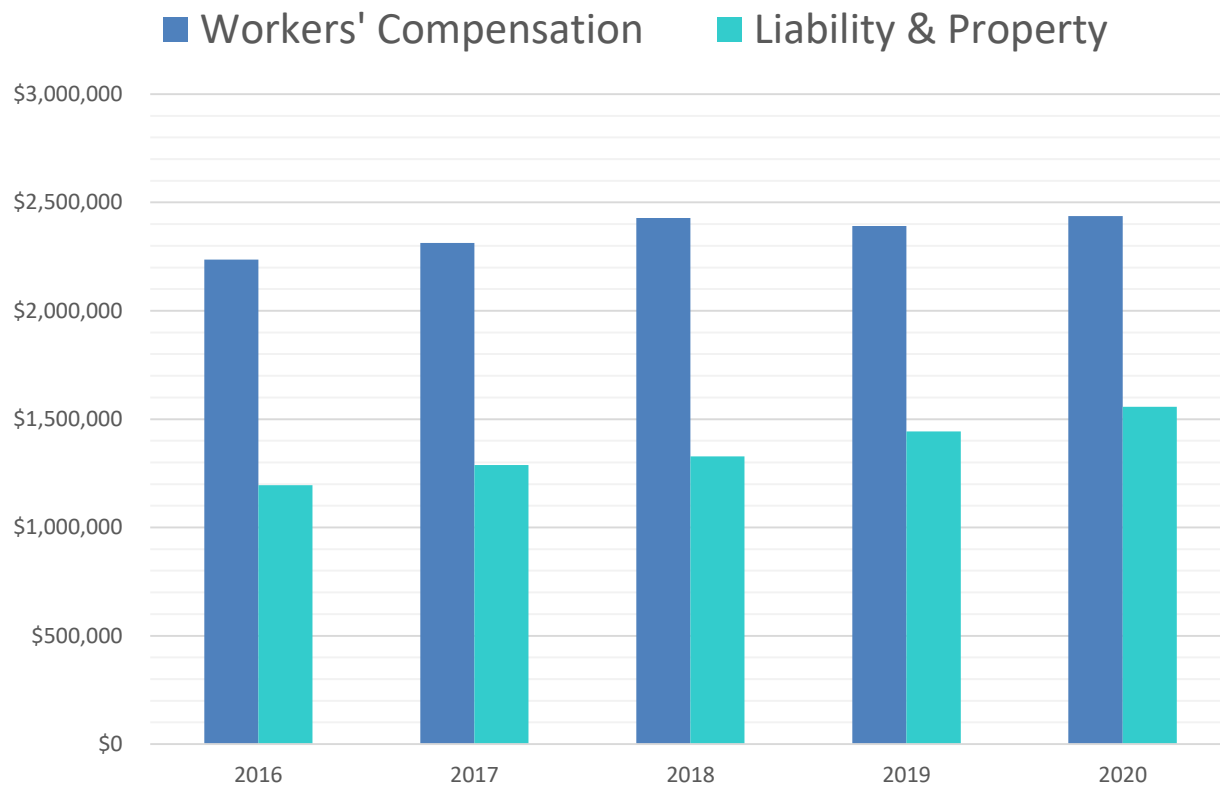


Garage Keepers **Cyber**  
**Personal Injury** **Crime**  
**Property** **General Liability**  
**Law Enforcement** **Boiler and Machinery**  
**Workers Compensation**  
**School Board Legal** **Personal Injury**  
**Automobile** **Catastrophic Student Accident**



- Budgeted Insurance Premium
- Market Changes
- Exposure Changes
- Experience Mods

Budget Impact





- Employee, student, and visitor injury
- Property Damage
- Auto Collision

## Accidents






- Administrative Procedures
- Grants
- Professional Development
- Curriculum Partnerships

Prevention 



- New Initiatives
- School Activities
- Use of Facilities
- Align with Mission

Risk Assessment 

Insurance requirements Summer camps  
 OSHA Compliance MOUs/Contracts  
 Field trip locations Playgrounds  
 Glassblowing Personal protective equipment Custodial hazards  
 Charter buses Educational beehives  
 Fog machines Travel planetarium  
 Indoor archery Waivers Pig birthing center



- Multiple Inspections
- Md Occupational Safety and Health (MOSH)
- Internal/external Committees

Accountability



# MABE

MARYLAND ASSOCIATION OF BOARDS OF EDUCATION

Maryland Division of Labor and Industry

*Maryland Occupational  
Safety and Health*





- Analytics
- Efficiencies
- Safety Programs

### Stakeholder Tools



HOPS Student Accident Reporting Home Manage Impersonation Welcome! Ridgway, Katie

### Risk Management Home

Building	Class/Program	Accident Location	Subject/Activity	Status
<input type="text" value="View All"/> ▼	<input type="text" value="View All"/> ▼	<input type="text" value="View All"/> ▼	<input type="text" value="View All"/> ▼	<input type="text" value="View All"/> ▼
Date From: <input type="text" value="7/1/2019"/>	To: <input type="text" value="11/13/2019"/>	<input type="button" value="x Clear Filters"/> <input type="button" value="Refresh"/>		

## PROCEDURE

### Harford County Public Schools

PROCEDURE TITLE: <b>Animals in HCPS Buildings or Property</b>		
ADOPTION/EFFECTIVE DATE: <b>May 4, 2018</b>	MOST RECENTLY AMENDED:	MOST RECENTLY REAFFIRMED:
POLICY/PROCEDURE MANUAL SUMMARY CATEGORY:		

app-garden

Main Configuration Setup Tables Trip Approval Vehicle Owners Trip Requests Assignments School Finance Funding Management Finance Dept

### Harford County Public Schools Travel Tracker

<p><b>Submit a Request</b></p> <p>Your Trip Requests</p> <p>Your Trip Requests With Nbr</p> <p>Your Assignments</p>	<h4>Travel Request Form</h4> <p>Welcome to Harford County Public Schools Travel Tracker, your one stop travel center for standard field trips with a bus, athletic trips, walking trips, and overnight trips. Knowing where to go is the first step in planning a field trip. <a href="#">HCPS Field Trip Guidelines</a></p>
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**HARFORD COUNTY PUBLIC SCHOOLS**

### VOLUNTARY RESPIRATORY PROTECTION PROGRAM



- American with Disabilities Act
  - Employees
  - Service Animals
  - Compliance

ADA





Questions?

**BOARD OF EDUCATION OF HARFORD COUNTY**

**INFORMATIONAL REPORT**

**PRESENTATION OF HARFORD COUNTY PUBLIC SCHOOLS'  
RISK MANAGEMENT DEPARTMENT**

**DECEMBER 9, 2019**

**Background Information:**

The Risk Management Department falls under the Business Services Department within HCPS. The office is responsible for administering insurance programs, managing claims, spearheading prevention efforts, and serving as a consultant to all schools, operational departments, and curriculum areas. The risk management office collaborates internally and with external partners to craft specific loss prevention programs, best practices, formal procedures, and response to accidents and injuries occurring at HCPS.

**Discussion:**

Risk Management directly supports Board Goal 4: *Provide safe, secure and healthy learning environments that are conducive to effective teaching and learning, creativity and innovation.* By ensuring our buildings, environment, and activities are safe and secure, we produce healthy learning environments.

**Superintendent's Recommendation:**

No action is necessary.