HOT TOPIC TABLE # 13

Frequently Asked Questions about PACE

WOULD COMPETITION BRING PACE RATES DOWN?
Currently, PACE is the only self-insured non-profit pool in Oregon offering property and casualty coverage to the state's public school districts, education service districts, community colleges and charter schools. There are numerous national property and casualty insurance companies licensed in Oregon that could provide coverage to public education entities. The PACE Board of Trustees believes that if PACE premium rates and coverage were not competitive, then for-profit insurance companies would make a stronger effort to sell their products.

HOW DOES PACE COMPARE TO A PRIVATE, FOR-PROFIT INSURANCE COMPANY?
PACE is an intergovernmental entity and all of its assets and liabilities belong to its members. PACE is governed by a Board of Trustees composed of PACE members. The Trustees have hired the Oregon School Boards Association (OSBA) to administer the program, and OSBA contracts with the Special Districts Association of Oregon (SDAO) to manage some PACE member services. PACE's assets and liabilities belong to its members. There are no "profits" shared by any organization that works for the PACE Board of Trustees, and no shareholders motivated by profit and stock price.

HOW ARE THE OSBA AND THE SDAO COMPENSATED BY THE PACE BOARD OF TRUSTEES?
The PACE Board of Trustees negotiates annual service contracts with the two organizations. OSBA provides PACE with administrative, legislative and marketing support as well as member pre-loss legal support. SDAO provides underwriting, claims administration, loss control and accounting support. Every year, trustees review the service fees these two organizations charge and evaluate the quality of the work provided. Both organizations are only allowed to charge actual costs for services, to include salary, benefits, materials and overhead.

The combined OSBA and SDAO service fees total less than eight percent (8%) of member premium rates. The percentage of administrative costs to member premiums has decreased every year since the founding of PACE in 2006. PACE's fees and underwriting expenses (excluding claims administration) relative to premiums has averaged 16.8 percent, compared to a 24 percent average "expense ratio" for similar carriers.

WHERE DOES PACE EXPERIENCE THE MAJORITY OF ITS LARGE CLAIMS?
The biggest claims drivers for liability claims are sexual abuse and employment practices. Sexual abuse and employment practice claims are extremely costly to defend and often end in mid-six-figure jury judgments. Following the Penn State scandal, PACE dealt with sexual abuse claims on almost a weekly basis. Preceding the rush of sexual abuse claims were the unending wrongful termination claims.
brought about by staff layoffs PACE members faced due to the 2008 economic crash. (*NOTE: Under state laws, nearly every staff member laid off can now fit into a protected employment class and can file a wrongful termination claim.*) In the property claims arena, several costly PACE member fires and freeze damage claims have been incurred. With the higher self-insured retention now being $5 million, all of those losses are now paid with PACE dollars.

**WHAT IS REINSURANCE?**

PACE buys reinsurance to cover catastrophic claims. For liability claims, PACE covers the first $682,500 in damages of any claim with the pool’s reinsurance policy paying for claims over that amount. For property claims, PACE pays the first $5 million, with the pool’s reinsurance paying for claims over that amount. PACE markets its reinsurance coverage regularly to make sure the pool is getting the best price. In the liability arena, PACE has paid all its liability claims, so the pool is continuing to get favorable liability reinsurance pricing.

The pool’s property reinsurance experience has not been so fortunate. Since PACE was first formed in 2006, the pool’s property reinsurers have collected about $50 million in premiums and have paid out almost $50 million. To break even, the reinsurer needs to maintain approximately a sixty-five percent (65%) loss ratio.

**MY ORGANIZATION DIDN’T HAVE ANY LARGE CLAIMS, WHY ARE OUR RATES GOING UP?**

PACE is a self-insured member pool. Large claims impact everyone in the pool because all of the claim liabilities are shared by the pool members. PACE bases part of its member ratings on individual member claims experience, so members with better claims experience receive lower rates than members with higher claims experience. However, a certain amount of risk sharing is part of any self-insured pool, or for that matter, any insurance company.

**MY ORGANIZATION DIDN’T HAVE ANY LARGE CLAIMS, WHY ARE OUR RATES GOING UP?**

Currently, PACE buys $300 million of earthquake and flood coverage. In the event of a catastrophic earthquake or flood that exceeds $300 million, the $300 million would be prorated among pool members. Certainly, the $300 million of coverage for a catastrophic statewide earthquake is not enough. The pool's challenge is that to purchase an additional $100 million of earthquake coverage would cost more than $1 million, and that cost would have to be paid for by the pool's members. There is a financial backstop that might provide financial help in the event of a major earthquake. If the event is declared a national emergency, the Federal Emergency Management Agency (FEMA) will pay up to seventy-five percent (75%) of any uninsured loss for public facilities.

**IF PACE DISSOLVES SOMETIME IN THE FUTURE, WHAT HAPPENS TO THE NET ASSETS?**

Those funds would be returned to PACE members as per the PACE Trust Bylaws. PACE’s net assets are currently $27 million.
### HOW IS YOUR PACE INSURANCE PREMIUM $1 SPENT?

<table>
<thead>
<tr>
<th>CLAIMS = 50¢ OF EVERY PREMIUM DOLLAR</th>
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<tbody>
<tr>
<td>GENERAL LIABILITY - 22¢ OF THE 50¢ PREMIUM DOLLARS</td>
</tr>
<tr>
<td>PACE’S LARGEST GENERAL LIABILITY CLAIMS:</td>
</tr>
<tr>
<td>$850,000</td>
</tr>
<tr>
<td>$660,000</td>
</tr>
<tr>
<td>$560,000</td>
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<tr>
<td>$545,000</td>
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<tr>
<td>$540,000</td>
</tr>
<tr>
<td>$480,000</td>
</tr>
<tr>
<td>PROPERTY = 26¢ OF EVERY PREMIUM DOLLAR</td>
</tr>
<tr>
<td>$7.8 million</td>
</tr>
<tr>
<td>$7.2 million</td>
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<tr>
<td>$6.5 million</td>
</tr>
<tr>
<td>$6 million</td>
</tr>
<tr>
<td>$4.5 million</td>
</tr>
<tr>
<td>AUTO = 2¢ OF EVERY PREMIUM DOLLAR</td>
</tr>
<tr>
<td>REINSURANCE = 28¢ OF EVERY PREMIUM DOLLAR</td>
</tr>
<tr>
<td>AGENT/BROKER COMMISSION = 8¢ OF EVERY PREMIUM DOLLAR</td>
</tr>
<tr>
<td>PROGRAM ADMINISTRATION = 10¢ OF EVERY PREMIUM DOLLAR</td>
</tr>
<tr>
<td>OTHER OPERATING EXPENSES = 2¢ OF EVERY PREMIUM DOLLAR</td>
</tr>
<tr>
<td>RETAINED EARNINGS = 2¢ OF EVERY PREMIUM DOLLAR</td>
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</tbody>
</table>
**Examples of General Liability Claims:**

General liability includes sexual abuse, employment liability (i.e., age, racial, gender discrimination; wrongful termination), special education and other employee and student issues. The following are some of the largest general liability and property claims between the years of 2006-2013:

PACE is responsible for up to $682,500 per incident, at which point reinsurance kicks in. Between 2008 and 2012 general liability claims increased at a substantial rate. This trend appears to be stabilizing.

**Examples of Property Claims:**

Property includes fire, flood and facility damage.

As of July 2013, PACE is responsible for the first $5 million per occurrence and $5 million in the annual aggregate, at which point reinsurance kicks in.

**Examples for Reinsurance:**

Reinsurance is a risk management tool to help cover catastrophic events; it accounts for 28¢ of every premium dollar.

PACE’s reinsurance policies provide coverage for general liability claims over $682,500 and property claims over $5 million per occurrence and in the annual aggregate.

For every $100 PACE has paid in property reinsurance premiums, the reinsurer has paid $93 in claims. The traditional "break-even" point for reinsurers is sixty-five percent (65%). This resulted in PACE changing the Self-Insured Retention to $5 million, to exchange reinsurance premium costs with additional claim costs.

**Examples for Commissions:**

Local agents provide personal service to clients they know.

PACE pays a fourteen percent (14%) commission on gross premiums. Members with premiums over $100,000 may choose to have a separate fee arrangement with their agent.

PACE uses an insurance broker to negotiate and purchase program reinsurance.

**Examples for Administration:**

Fourteen (14) full-time equivalent positions from SDAO and OSBA support PACE.

Services include: claims administration, loss control, accounting, communication, marketing, education, training and clerical support.

**Examples for Other Operating Expenses:**

Pre-loss legal services provided by OSBA attorneys

Online training (SafeSchools/SafeColleges)

Business insurance, audit and actuary services

Sponsorships

**Example for Retained Earnings:**

Retained earnings are currently at approximately $25 million, a position well above the state requirement for self-insured pools, and ensure the program's financial stability.
WHY AREN'T NET ASSETS USED TO KEEP MEMBER RATES IN CHECK?

PACE is required by state law and by its own actuarial standards to maintain a certain level of "net assets." These dollars are the pool's safety net if PACE faces an influx of unexpected claims. (An example would be the increase in sexual abuse claims following the Penn State scandal.) In 2012, PACE liability claims increased $4 million more than our actuary initially projected. The net assets allow for these claims to be paid without risking the pool's financial stability.

QUESTIONS...PLEASE CONTACT:

<table>
<thead>
<tr>
<th>Lisa Freiley</th>
<th>(503) 588-2800</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:lfreiley@osba.org">lfreiley@osba.org</a></td>
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</table>
Table of Contents

About PACE
   Trustee roster 2
   Staff roster 2

Member welcome 3
Financial summary 3
Claims overview 4
Save five percent on premiums 5
Pre-loss legal services 5
Customized trainings prevent losses 6
Eastern Oregon’s new risk consultant 6
SafeSchools/SafeColleges Alert System 6
2014 PACE membership survey 7
Member list 8

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Hillsboro 1J

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Chief financial officer
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claims@sdao.com

http://pace.osba.org
PACE’s financial snapshot

In 2013-14, a variety of factors combined to create savings and long-term benefits for PACE members. Most significantly, general liability claims dropped substantially from previous years.

Each year from 2008 through 2012, the program had large increases in actuarial projections for general liability claims, rising from $4 million in 2008-09 to over $7 million by 2012. But during 2013-14, losses decreased significantly from previous policy periods.

The second success during the year involved the property reinsurance agreements. These agreements were restructured in a way that benefits PACE during years without a large loss. This new structure worked well for its first year in 2013-14, allowing PACE to retain savings by not experiencing a large property loss.

Through the year, PACE was able to add substantially to retained earnings. The advantage of doing so is that it allows long-term stabilization of rates. In the meantime, PACE can continue to monitor and modify reinsurance structures as needed, and add services when appropriate.

For the 2014-15 renewal, PACE increased rates a modest 2 percent and added $100 million in earthquake limits, for a total of $300 million.

### Summary Balances

<table>
<thead>
<tr>
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<th>2011-12</th>
<th>2012-13</th>
<th>2013-14</th>
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<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td></td>
<td></td>
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<tr>
<td>Member contributions/misc.</td>
<td>$23,283,466</td>
<td>$25,880,529</td>
<td>$30,300,116</td>
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<tr>
<td><strong>Expenses</strong></td>
<td></td>
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<tr>
<td>Claims</td>
<td>$14,988,440</td>
<td>$10,105,636</td>
<td>$7,970,496</td>
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<tr>
<td>Underwriting</td>
<td>$10,996,945</td>
<td>$12,362,939</td>
<td>$10,454,071</td>
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<tr>
<td>Operations</td>
<td>$2,871,667</td>
<td>$2,388,713</td>
<td>$2,406,918</td>
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<td><strong>Total</strong></td>
<td>$28,857,052</td>
<td>$24,857,288</td>
<td>$20,831,485</td>
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<tr>
<td>Interest income</td>
<td>$7,566,410</td>
<td>$630,716</td>
<td>$2,871,793</td>
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<tr>
<td>Change in net assets</td>
<td>$(4,816,945)</td>
<td>$(1,653,957)</td>
<td>$(12,340,424)</td>
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<tr>
<td><strong>Ending Net Assets</strong></td>
<td>$10,521,248</td>
<td>$12,175,205</td>
<td>$24,515,629</td>
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</table>

### Financial Summary

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<tr>
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<tbody>
<tr>
<td><strong>Assets</strong></td>
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<tr>
<td>Cash</td>
<td>$2,091,805</td>
<td>$2,440,167</td>
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<td>Accounts receivable</td>
<td>$373,210</td>
<td>$313,852</td>
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<td>Prepaid expenses</td>
<td>$44,504</td>
<td>$81,221</td>
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<td>Interest receivable</td>
<td>$183,181</td>
<td>—</td>
<td>—</td>
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<tr>
<td>Investments</td>
<td>$31,596,384</td>
<td>$30,861,423</td>
<td>$42,080,843</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$34,289,084</td>
<td>$33,696,663</td>
<td>$44,354,783</td>
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<tr>
<td><strong>Liabilities</strong></td>
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<tr>
<td>Accounts payable</td>
<td>$1,746,993</td>
<td>$81,712</td>
<td>$206,163</td>
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<tr>
<td>Deferred revenue</td>
<td>$1,059,733</td>
<td>$1,145,309</td>
<td>$834,606</td>
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<tr>
<td>Claims payable</td>
<td>$20,961,110</td>
<td>$20,294,437</td>
<td>$18,941,232</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td>$23,767,836</td>
<td>$21,521,458</td>
<td>$19,839,154</td>
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<tr>
<td><strong>Net Assets</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted surplus</td>
<td>$3,592,819</td>
<td>$3,927,323</td>
<td>$5,574,397</td>
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<tr>
<td>Unrestricted</td>
<td>$6,928,429</td>
<td>$8,247,882</td>
<td>$18,941,232</td>
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<tr>
<td><strong>Total Liabilities &amp; Net Assets</strong></td>
<td>$34,289,084</td>
<td>$33,696,663</td>
<td>$44,354,783</td>
</tr>
</tbody>
</table>

**Member welcome**

Lots of good news emerged in 2013-14 for PACE members, in the form of lower claims and contained costs. That savings benefits everyone, because it can be spent in the classroom.

When individuals from the PACE staff visit with members across the state, we are often asked to define what it means to be a member of a “risk pool.”

We like to explain it like this:

Pretend that you are at a PACE training in a room full of other members. Look to your left and introduce yourself. Then recall some time you heard a PACE member state, “Who really cares why it happened or how much it costs? It’s not a big deal – that’s why we pay the insurance company!” The “insurance company” is actually your local district and the district you just met. More importantly, the claims your neighbors incur directly affect your budget, and in the end the children and local community you are charged to serve.

You are PACE, and you and your fellow PACE members create your own financial future as a direct result of your losses over time.

Whether or not you have been a member of a pool in the past, we urge you to push back and stand up. Stand up for your community and your children by calling PACE risk management and asking for free local and regional trainings. Register and require your staff to take free online training classes through the PACE-sponsored SafeSchools program. Call or email the claims office as soon as you are aware of a loss. Call or email PACE pre-loss to introduce yourself. Then recall some time you heard a PACE member state, “Who really cares why it happened or how much it costs? It’s not a big deal – that’s why we pay the insurance company!”

PACE is here to provide you with the tools to be successful. But only by working together, with each member understanding and valuing connections to other PACE members, can we build and sustain an efficient, cost-effective and stable self-insurance program.

Let’s continue working together to benefit Oregon’s students.

**Lisa Freiley**

Director of labor and PACE services
Oregon School Boards Association

**Geoff Sinclair**

Director of claims services
Special Districts Association of Oregon
Reduced claims help PACE keep member costs down

The last year has offered some very encouraging news on the claims front, allowing PACE to keep a lid on costs.

For renewals on July 1, rates rose an average of 2 percent statewide – the lowest increase in years. In addition, PACE members can save 5 percent on premiums by implementing the elements of the new Boundary Invasion Toolkit (see accompanying article).

Keeping member costs down and providing exemplary service are two of PACE’s primary goals, said Geoff Sinclair, PACE director of claims services.

Sinclair said that combined claims for sexual harassment and property loss were $3.1 million in 2013-14 – the lowest such total in at least five years. He attributed the reduction in losses to greater buy-in from members, increased awareness on the shared cost structure of PACE and diligent training efforts.

Those claims results turned around trends from recent years.

Civil liability suits – employment and sexual abuse claims – have been huge cost drivers for PACE pool members. Between 2008 and 2012, the price tag for defending, insuring and paying tort and other liability claims was on a steep upward march that affected every school district, education service district (ESD), charter school and community college that belongs to PACE.

Schools’ diverse activities inevitably result in legitimate negligence liability. But pool members can play a huge role in limiting their exposure by working with PACE staff to make sure proper procedures are followed when they are involved in high-risk staff and student actions.

“PACE can provide third-party insight,” Sinclair said. “Our staff has been through these actions before; many times, we can help a district avoid a costly lawsuit.”

Employment claims

Employment claims in the past few years have become a major cost driver. Claims in this arena usually involve more than one allegation – such as discrimination, retaliation and hostile work environment – that often end up carrying price tags in excess of $500,000.

“Call us before you start the process,” Sinclair said. “Our PACE attorneys can provide advice while a member district is developing its case.”

Employment law is very specialized with its own set of rules, and “one small mistake can cost thousands of dollars,” Sinclair said.

In an employment claim that might involve charges of wrongful termination, discrimination, hostile work environment and retaliation, a PACE member might “win” three of the four charges. But even if a jury finds just one of the allegations valid and awards only a few hundred dollars in claims, PACE’s out-of-pocket cost can climb to hundreds of thousands of dollars. “PACE is then responsible for the plaintiff’s attorney fees – which can add up to $300,000-$500,000,” Sinclair said.

Often it’s not the threat of a large jury verdict that pushes the total cost of employment litigation, but the large looming plaintiff attorney fees if only one of the many allegations is judged true by a jury.

PACE attorneys can provide advice during the decision process and help with the investigation.

Sexual abuse claims

PACE offers free online and onsite training targeting specific guidelines and reporting procedures for sexual abuse and boundary invasion. PACE also debuted a new Boundary Invasion Toolkit at the 2014 “PACE Day: Safe and Secure Schools,” and a similar publication for community colleges is planned for 2015.

“PACE is a pool and what happens in one member district impacts all of us,” Sinclair said. “We need to make sure we’re doing all we can to help all of us avoid the emotional and financial impact of these costly claims.”

Free national background checks available

PACE offers five free national background checks to members, along with reduced pricing for any checks beyond five.

“Some members are reluctant to use the national checks because they are more expensive than the Oregon check,” said Geoff Sinclair, PACE director of claims services.

But without the national check, there is no way of knowing whether a volunteer has a criminal record in another state sometimes just a few miles away.

“PACE Day: Safe and Secure Schools” was held in Eugene in 2014, and will be back there again in 2015.
Trustees approve 5 percent discount on premiums

The PACE Board of Trustees has unanimously approved a 5 percent discount on general liability premiums for districts that implement all pieces of the PACE Boundary Invasion Toolkit. The discount will also apply to community colleges that implement all elements of a new Mandatory Reporting and SaVE Act Toolkit for Community Colleges, planned for 2015.

“PACE wants to work in partnership with districts to protect students. We know that implementation of the tools in the toolkit is important, and the trustees’ action to provide a financial incentive for adopting these best practices provides a real benefit to our members,” said Scott Neufeld, PACE director of risk management.

In 2010, Oregon passed strong protective legislation against sexual misconduct in K-12 schools. The law requires intensive training for all school staff on preventing, identifying and reporting questionable conduct. While teachers often receive this training, other school employees, such as education support professionals, may not know how to recognize signs of misconduct.

Community colleges are governed by the Campus Sexual Violence Elimination (SaVE) Act and the Violence Against Women Reauthorization Act.

The PACE toolkits will help meet the requirements of the laws.

PACE staff have met with dozens of districts to conduct trainings, and they continue to schedule one-hour trainings with member districts on how to implement the toolkit. Districts must be prepared to outline what boundary invasion safety programs they have in place at the time of the meeting.

Members can call 1-800-285-5461 for more information, or they can access a toolkit online (member log-in required). The toolkits are in the form of a downloadable packet.

How to save your district $25,000

To reduce your costs and ensure that districts are fully advised before making employment decisions, PACE trustees increased the deductible for employment-related claims from $5,000 to $25,000, effective July 1, 2013.

This charge can be avoided, however, simply by contacting our pre-loss attorneys before terminating or suspending an employee without pay or benefits.

Lisa Freiley, the Oregon School Boards Association's director of labor and PACE services, said an OSBA attorney is available daily to consult with members on pre-loss situations.

“Pre-loss attorneys are never going to tell you that you can’t fire someone, but we’re going to explain to you the problems that might result if you do,” she said.

Features

- **Free legal consultation ($1,000 per incident)**
- **Waiver of most employment practice deductibles** if you use this service before you decide to terminate an employee.
- **Toll-free access** — Call 1-800-578-6722 and ask to speak to a pre-loss attorney.

Contact pacepreloss@osba.org for more information.

Reasons to use pre-loss legal services:

- Sexual harassment
- Employee discipline/dismissal
- Employee termination
- Discrimination
- Retaliation
- Defamation
- Americans with Disabilities Act
- Student due process complaints
- School violence threats
- Freedom of speech
- Distribution of pamphlets by outside groups
- Individuals with Disabilities Education Act hearing
- Bureau of Labor & Industries and Equal Employment Opportunity Commission complaints
- Title IX compliance reviews
- Fair dismissal hearings
- Oregon Teacher Standards & Practices complaints

Districts that implement a toolkit by May 2015 will receive a discount for the 2015-16 school year. Those that have the toolkit implemented by May 2016 will receive a 5 percent discount on the 2016-17 school year. To qualify for the discount, the district must implement every element of the toolkit by the specified time.

For more information, contact Scott Neufeld by phone at 800-285-5461 or 503-371-8667 or by email at losscontrol@sdao.com.
PACE offers customized trainings to help districts prevent potential losses

PACE risk management staff hit the road in 2014 to provide training designed to complement, enhance and strengthen PACE members’ current risk management plans. The trainings covered the responsibilities of risk management coordinators, liability issues, property issues, mandatory reporting, fraud, crime, employment, bullying and social media.

Regional Trainings

PACE’s HR consultants and experts offered regional trainings that covered various pertinent topics, including how to avoid liability from sexual grooming and boundary invasion. They also offered training on hiring processes, including application, interviewing, background checks, fingerprinting and veterans’ preference.

Standard Response Protocol

PACE teamed up with John-Michael Keyes of the I Love U Guys Foundation to offer training on the Standard Response Protocol (SRP) for school districts, education service districts, charter schools and community colleges.


PACE offered the training to members and their community partners because the protocol is designed to help schools respond to critical incidents by providing consistent, shared language and actions among students, staff and first responders. This training gives school officials the tools and materials needed to comply with the new required threat drills, which is why it is being adopted by emergency managers, law enforcement, schools and districts and emergency medical services across the country.

Western Oregon gains new PACE risk consultant

PACE is pleased to welcome Brian Wolf, current superintendent of the Harrisburg School District, to the PACE team. Beginning July 1, 2015, Wolf will join PACE, completing comprehensive training in Salem before moving to eastern Oregon. Next spring, he will formally take on the role of PACE’s eastern Oregon risk management consultant, focusing on providing services to members in Gilliam, Wheeler, Lake, Morrow, Umatilla, Grant, Harney, Union, Baker and Malheur counties.

Wolf brings more than 30 years of experience in education, including stints as a math and science teacher, high school sports coach, athletic director, special education director, principal and superintendent.

PACE keeps students safe with new SafeSchools/SafeColleges Alert System

At their Dec. 2 meeting, PACE trustees announced that as part of a partnership PACE has with SafeSchools and SafeColleges, PACE members are now eligible for a custom safety tip line. This SafeSchools/SafeColleges Alert System is designed to help schools or districts comply with ORS 339.356 by providing students, parents and staff a way to confidentially or anonymously report any safety concern – including bullying, harassment and intimidation – to the appropriate administration at any time. Administrators can receive tips in four convenient ways: phone, text message, email and website. Every tip is immediately logged into a customizable SafeSchools Alert System and appropriate administrators are notified via email. Workflows allow administrators to easily delegate tips to colleagues who can investigate and manage tips to resolution.
Results of the 2014 PACE Membership Survey

To assess perceptions of PACE services, the 2014 PACE Membership Survey targeted all PACE member entities across Oregon.

The resulting report summarized survey findings, showing that PACE members appreciate the services they receive from the insurance pool and its staff. A large majority of respondents (86.5 percent) believe PACE is valuable to their organization, and most respondents (90.6 percent) stated they were satisfied with being part of PACE. Respondents described PACE staff as “helpful,” “professional,” “knowledgeable” and “responsive.” The biggest issues facing respondent organizations’ property and casualty needs are cost, age of buildings and threat of liabilities. Additionally, almost 85 percent of respondents were aware that PACE offers a 5 percent discount on general liabilities premiums for the 2015-16 school year for member districts that meet the requirements in the PACE Boundary Invasion Toolkit.

After reviewing the survey results, PACE staff pinpointed areas requiring response to members’ concerns. Those findings and other aspects of the survey results are listed in the full report on the PACE website, at http://pace.osba.org/.

90.6% satisfied with being part of PACE

86.5% believe PACE is valuable to their organization

Respondents described PACE staff as...
- helpful
- professional
- responsive
- knowledgeable

Favorite PACE services

Biggest issue facing members