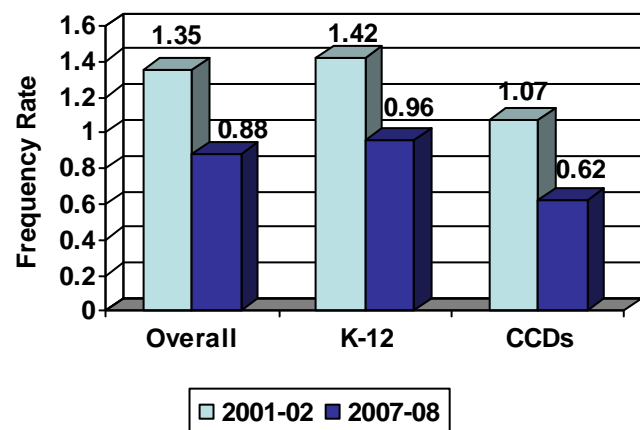


## PIPS Achieves Sustained Workers' Compensation Frequency Rate Reductions

May 2009

Members of the **Protected Insurance Program for Schools and Community Colleges (PIPS)** have achieved the seventh consecutive year of frequency rate reductions for one of the largest public entity joint powers authorities (JPA) in the nation.

"The unique strategies developed and implemented through the Risk Improvement Action Plans have paid dividends for our district," stated PIPS JPA President Steve Hovey, who is also the Assistant Superintendent, Personnel Services for Beaumont Unified School District. "Preventing injuries and keeping our trained and qualified employees on the job is an important contribution to allowing us to focus our efforts on improving instruction for our students. Saving money, of course, is an important bonus, particularly during these difficult budget times."



The PIPS ratio of the number of workers' compensation claims to audited payroll, has declined from 1.35 in the 2001/02 fiscal year to 0.88 in the 2007/08 fiscal year. The frequency rate for community college members decreased from 1.07 to 0.62 and for K-12 members decreased from 1.42 to 0.96 during the same five year period.

Under the PIPS program, the workers' compensation loss experience of each member district is analyzed to identify loss drivers and provide services to drive down those losses. A Risk Improvement Action Plan is developed for each PIPS member district. An integrated team of loss control consultants, claims analysts, workers' compensation claims administrators, account managers and account coordinators all work together to meet the individual needs of members.

"Preventing injuries and keeping our trained and qualified employees on the job is an important contribution, allowing us to focus our efforts on improving instruction for our students," according to Dan TerAvest, Director, Campus Planning & Construction, Napa Valley College.

"The frequency rate reductions are the result of the partnership we have developed over the years with members and the integrated risk management and loss control services we provide", according to Dave Struthers, Vice President, Loss Control Services for Keenan & Associates. "The PIPS program is an entirely new model of risk pooling, developed from a public/private partnership to bring essential value during these severe economic conditions."