

# Risk Management Challenges

The Practitioner's Perspective

# Panelists



**Bridget Chustz-Morrison**

Director of Risk Management

MBA, RTSBO, CSRM

TASB Risk Fund Trustee

Fort Bend ISD

ESC Region 4

ADA: 74,587



**Shannon Burns**

Director of Risk Management

East Central ISD

EC ISD born and raised!

22 Years in the district

ESC Region 20

ADA: 9,610

# Panelists



**Tracie Malovets**  
Director of Finance  
Rogers ISD  
32 Years' Experience  
Does it all in small district !  
ESC Region 12  
ADA: 835



**Lance Nauman**  
Director of Risk  
Management  
Katy ISD  
37 Years' Experience  
ESC Region 4  
ADA: 88,583

# Agenda and Objectives

- An open conversation with no formal structure
- A Variety of Topics: Property, Workers' Comp, Auto, Cyber, HB3, & More
- Practical Advice
- Share Successes, Failures, and Challenges
- Your Questions
- A Valuable Resource to Lean on

# Auto – the future of buses

## Purchasing electric buses?

- What RM questions are you considering?
  - Costs? Infrastructure? Others?

# Auto – Finding Bus Drivers

Are you struggling with a shortage of bus drivers?

- How do you solve this?
- What about the quality of driver and training to mitigate distracted driving habits?

# WC – Injuries Caused by Others

Are now the 2<sup>nd</sup> leading cause of loss!

- What has been your experience?
  - What are your challenges?
  - Are there any easy solutions?

# The Rising Cost of Property Coverage

How are you handling this major challenge?

- Budget
- Changes / Restrictions to Coverage
  - Roofs, Roofs, Roofs



# Property – More on Roofs

## Roof Maintenance Plans and Roof Replacement Strategies

- Do you have these?
- What steps or process did you go through to do this?
  - What does your plan look like?

# Property and Rising Insured Values

Another major factor in rising challenges is property costs

- What approach or methodology are you using to capture accurate values?

# Cyber – bad actors continue to evolve!

What steps are you taking to make your district more  
*“Cyber Resilient?”*

# Risk Management and your Board

How do you keep senior leadership and your board informed?

- Do you have structures in place to accomplish this?
  - What does that look like?

# Environmental Safety

What role does risk management play in your district to comply with all the various state and federal standards?

- How do you efficiently coordinate and communicate?
  - Asbestos, Haz Com, Indoor Air Quality, Boiler Inspections?

# WC and Health Care Coordination

How do you coordinate Workers' Compensation and Health Care in your district?

- Can you reduce the silos between the two?
  - Consider total cost of risk for the district
  - Opportunities for better care

# Risk Pooling vs. Insurance

How do you educate on the role of risk pooling and that there is no insurance company?

- A self-insuring collective
- Large and small joining together
- Successful outcomes for all

# HB 3 Requirements

How did your district comply?

- Per-Campus Armed Officer
- Safety and Security Measures



# Final Question

What keeps you awake at night?

# Thank You!

**CE Code: 3A2G**

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