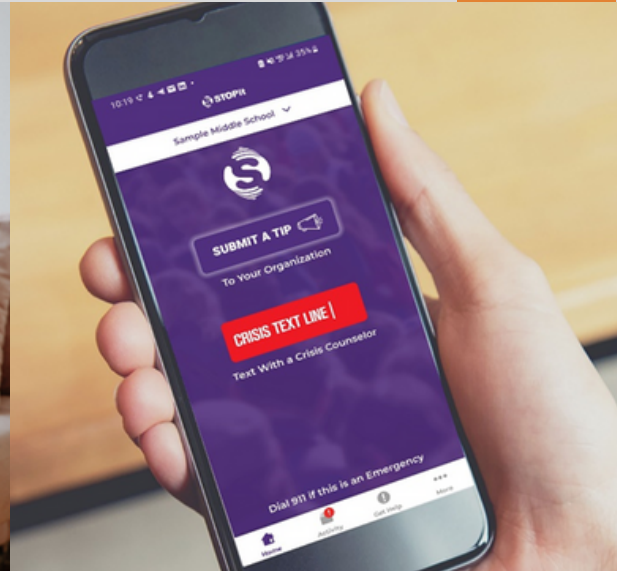


Safety First Newsletter

NMPSIA Risk Services News & Updates



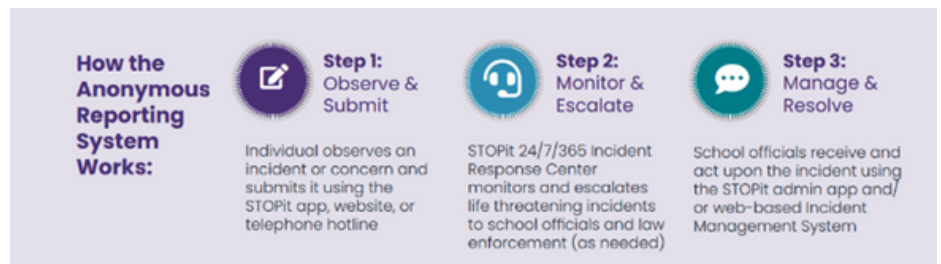
IN THIS ISSUE

- NMPSIA Brings Free Anonymous Reporting System to its Members 1
- Important Contacts 2
- Swatting the Swatters 3
- Cybersecurity Tabletop Exercise 3
- The More You Know: HB 128 5
- Working With Volunteers Survey 5
- The Importance of AEDs 7
- 'Monitoring' Your Workplace Health 8
- Sitting Pretty: Fitting Work Chairs for Tall People 8
- Dealing With the Dog Days of Summer 9
- New Labor Department Update 10
- Property & Casualty Insurance Market Update 10

NMPSIA Brings Free Anonymous Reporting System to its Members

NMPSIA is excited to partner with **STOPit Solutions** to offer an Anonymous Reporting System (ARS) to your schools, at no cost to members. The ARS will include expanded incident coverage, Crisis Text Line, and an On-Demand Social and Emotional Learning (SEL) & Wellness Training Center.

For more information contact Kevin McDonald at kmcdonald@pomsassoc.com.



STOPit's Anonymous Reporting System (ARS) gives students, staff, and parents a simple, fast, and powerful way to anonymously report unsafe or harmful behaviors and concerns directly with school-selected responders – right from their phones.

Integrated into STOPit's ARS is access to Crisis Text Line, an in-app texting service that allows individuals to communicate with crisis counselor volunteers via SMS messaging, 24/7.

NMPSIA Brings Free Anonymous Reporting System to its Members (Continued)

Members also have the option to add one of STOPit's upgraded incident management services:

- **STOPit's Out of Hours Incident Management**
- **24-Hour Incident Vetting**

All reports are reviewed in under 2 minutes by STOPit's Crisis Center. This extension of the district team is especially valuable after normal school hours, when school teams may not be readily available.

Also included in the suite of solutions is STOPit's Safety & Wellness Content Center:

Train students in safety, wellness, and trauma-informed care, through our research-based online curriculum. Age-appropriate content for grades 5-8 and 9-12. Aligns to CASEL standards and recommended student safety and compliance curriculum. Accessible through our LMS or as Self-Help Videos in the Resources section of STOPit's ARS App.

Other key benefits include:

- **1:1 Anonymous Messenger:** Allows school-selected responders to communicate anonymously with each student, staff member, or parent that comes forward to voice a concern. Access to anonymous messaging is critical to gathering more information about a report.
- **Get Help Resources:** Your district can add resources most essential to your community, in addition to referencing a list of existing state and federal resources, directly in the STOPit app.
- **Broadcast Notifications:** Looking for an easy and effective way to share district news with the school community in one place? Notify the entire school community of important safety information and news with Broadcast Notifications, directly in the STOPit app.

Contact Matthew Toth at mtoth@stopitsolutions.com to learn more about how to add this life-saving program to your school community!

Important Contacts

NMPSIA

800-548-3724

Poms & Associates

505-797-1354

CCMSI

800-635-0679

Meyers, Stevens, Toohy Student Accident Insurance

800-827-4695 ext 616

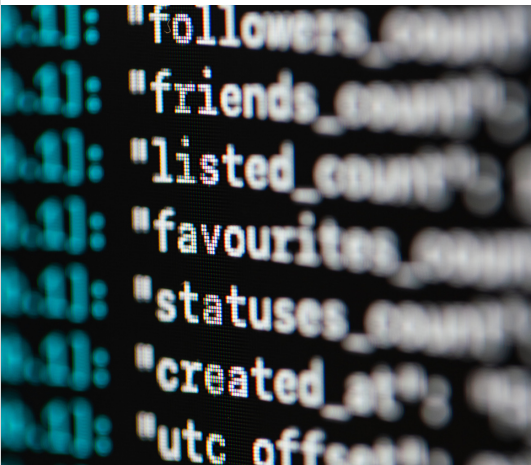
Embark Safety

407-777-2220

Patrick Sandoval NMPSIA Executive Director

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Cybersecurity Tabletop Exercise

Educational Institutions continue to be targets of cybercriminals. Many K-12 and Higher Education entities are considered “soft targets” by these criminal organizations. Schools remain targets due to the large amount of sensitive data that they store and the limited resources available to protect this valuable data. According to a 2023 data breach report by Verizon, 74% of data breaches were a result of human error. In the same report, it stated that 95% of all data breaches were financially driven.

As the new school year is approaching, schools across New Mexico will be welcoming their new staff. This is a critical time for ensuring new staff receive cyber awareness training, and that all adult endpoint users get the training they need to protect your organization’s personal identifiable information (PII). Poms and Associates provides all NMPSIA members with no-cost, in-person cybersecurity awareness training, as well as multiple free, online, self-paced courses from Vector Solutions. To either schedule an in-person training or gather more information on these free online courses, please feel free to contact, Grant Banash, Sr. Risk Control Manager – Technology at gbanash@pomsassoc.com

Cybersecurity Tabletop Exercises
(Continued on page 4)

Swatting the Swatters: Best Practices for Vetting School Violence Hoax Calls

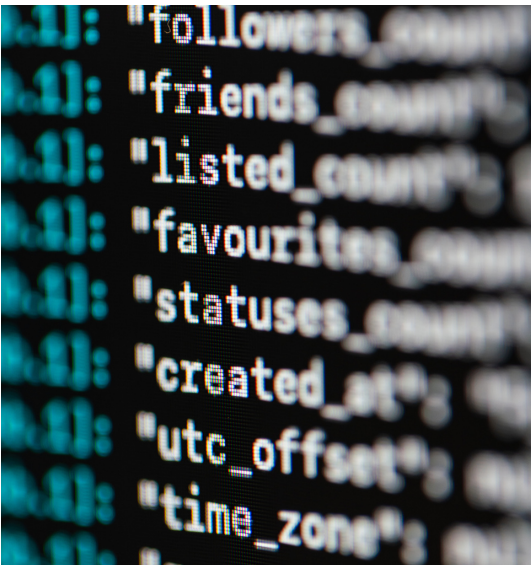
Anonymous Reporting Systems are a terrific tool for intervening before an incident turns violent. A growing problem in New Mexico, though, is the dramatic increase in fake calls of violent school threats, a practice also known as swatting. New data shows there were more than 22 fake calls during the recently completed school year, impacting more than 37,000 students and costing more than \$710,000 in lost instructional time. On one specific day in February, 911 swatting calls were made at schools in Albuquerque, Rio Rancho, Bernalillo, Santa Fe, and Farmington High Schools.

'Swatting' is defined as a false report of an ongoing emergency or threat of violence intended to prompt an immediate tactical law enforcement response. The technique has evolved over the last decade and includes bomb threats, active shooter scenarios, threats of an imminent shooting rampage, hostage scenarios, and threats involving chemical, biological, radiological, nuclear, or explosive agents.

Indicators of a Potential 'Swatting' Incident

- The caller is the only one to report an ongoing emergency situation.
 - In an actual emergency, multiple calls to dispatch are likely.
- The incoming telephone number is spoofed or blocked.
 - Swatting calls using Voice over Internet Protocol (VoIP) services will appear as all zeros or nines, blocked, unavailable, or one of the default Skype numbers: (661) 748-0240, (661) 748-0241, or (661) 748-0242.
- The call is routed through a non-emergency dispatch line.
 - Swatters using VOIP services cannot dial 911 directly.
- The caller’s tone and background noise are inconsistent with the claimed emergency or threat.
 - Swatting callers may play recordings of gunshots or live firefights from video games or the internet.
- The caller can be heard typing or clicking a computer mouse in the background.
 - Swatters will conduct internet searches to answer questions and provide exterior descriptions of buildings.
- The caller mispronounces names such as city, street, or building names.
- The caller’s story changes throughout the course of the questioning.

Swatting the Swatters (Continued on page 4)



Cybersecurity Tabletop Exercise (Continued)

NMPSIA cyber insurance coverage provider, Beazley, also has outstanding free resources available for NMPSIA members. These resources include incident response planning, live webinars, trend alerts, and employee training materials among others. Contact Grant Banash, Sr. Risk Control Manager – Technology at gbanash@pomsassoc.com for more information on how your organization can access the Beazley Breach Solutions portal.

In October, during Cybersecurity Awareness Month, Poms and Associates, along with NMPSIA, will be hosting a Cyber Breach Tabletop Exercise. NMPSIA members will have an opportunity to observe firsthand how a cyber breach may unfold, as well as the steps required to recover from this critical incident. This exercise will be facilitated by Lodestone, a leader in the cybersecurity industry. More information regarding this event will be available to all NMPSIA members prior to October.

Swatting the Swatters (Continued)

Best Practices for Reporting Potential 'Swatting' Incidents

Public and private sector partners should ensure staff and employees are trained on swatting mitigation strategies and reporting procedures for swatting incidents or attempts.

- First, targeted locations should call 9-1-1 in the event of a reported emergency or threat of violence and clearly indicate if there is suspicion of swatting.
- If possible, try to keep the caller on the line and ask follow-up questions while another individual speaks to the dispatcher. Reporting information will aid in the coordination of investigations between local, state, and federal law enforcement. Detailed information includes:
 1. Exact time and date the call was received.
 2. Victim telephone number that received the incoming swatting call.
 3. Victim's telecommunications provider (for example, Verizon, AT&T, etc.).
 4. The incoming (swatting) telephone number.
 - Was the calling number identified as one of the default Skype numbers: (661) 748-0240, (661) 748-0241, or (661) 748-0242?
 - Was the call number unavailable, blocked, or displayed as all zeros, ones, or nines?
 5. Detailed description of the nature of the threat.
 - Incident Type: For example, bomb threat, active shooter, hostage situation, or CBRNE threat.
 - Did the caller provide a motivation or reason for the threat?
 - Did the caller specify a timeline for imminent or future threats?
 - Where did the caller claim to be calling from?
 - Was any background noise heard during the call?
 6. Detailed description of caller.
 - Did the caller provide a name to identify themselves?
 - What was the caller's gender and accent?
 - Was the caller's voice computerized or masked in any way?
 - What was the caller's demeanor and tone (for example, calm, agitated, excited, hysterical, emotional, or confused)?
 - Did the caller seem prepared with a script or preplanned responses?

These are not exhaustive lists, and we encourage public and private sector partners to contact local law enforcement with lessons learned or success stories of tactics used to dispel a swatting attempt.

The More You Know: An Overview of HB 128 (2021) - SAMS



NMPSIA Wants to Know About How Your School/District Works With Volunteers

We are interested in learning more about your use of regular volunteers and your processes for vetting those volunteers in your schools. Please participate in the short survey (10-15 minutes). All information gathered will be for internal use only and will remain confidential. Please provide as much information as possible. We will keep this information confidential.

TAKE SURVEY



On April 06, 2021, the Governor of NM signed [HB 128](#). This Bill was entitled the *Schools Personnel Background & Training Act*. It involves several new expectations of NM school districts and charters and has been placed in New Mexico State Statute, the NM Administrative Code, and NMPED Rule. You may hear Poms and Associates refer to this as **SAMS – Sexual Assault and Molestation in Schools**.

There are several basic sections of SAMS. One new expectation requires local school boards to adopt policies providing for the tracking and coordination of reports of child abuse. Another requirement involves mandatory reporting and school staff training, while still, another addresses the new requirements included in the hiring of all new employees and volunteers.

NM districts and charter schools are required to train all staff – including substitutes, coaches, volunteers, and contracted employees in their duty as mandatory reporters of suspected child abuse. This includes the new reporting guidelines for when a suspected abuser is a school employee. Further training for all staff – including substitutes, coaches, volunteers, and contracted employees involves the detection and reporting of child abuse and neglect, including ethical misconduct and professional responsibilities. This training must occur upon hire and then at a minimum of every 2 years.

New hiring requirements involve mandating all applicants and volunteers to provide their current and all former employers (name and contact information) where they were in a position involving unsupervised contact with minors. There are also specific questions that must be asked and answered by applicants, and a waiver signed by the applicant giving permission to ask these questions of all their past employers during required reference checks.

The More You Know: An Overview of HB 128 (2021) - SAMS



The More You Know: An Overview of HB 121 (Continued)

**Some references for further and more detailed information include:
NM State Statutes -**

22-10A-5.1. Duty to report ethical misconduct; responsibility to investigate ethical misconduct; ethical misconduct report coordination.

22-10A-5.2. Applicants for school employment, contracts, or volunteer positions; requirements for work history and other information.

22-10A-5. Background checks; known convictions; alleged ethical misconduct; reporting required; penalty for failure to report.

22-10A-32. School district personnel, school employees, school volunteers, contractors, and contractors' employees; required training program.

Please do not hesitate to contact us if you have any questions regarding HB 128 (2021) – SAMS

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The Importance of Automatic External Defibrillators (AEDs)



The shocking near-death experience of Buffalo Bills player Damar Hamlin has created a new groundswell for the use of Automated External Defibrillators (AEDs). Hamlin suffered cardiac arrest during a nationally televised NFL game back in January but survived after receiving immediate CPR and defibrillation. According to the National Institute of Health, that mix of quality CPR and early defibrillation can save lives and boost survival rates to 70%. When that defibrillation is delayed, effectiveness is reduced by almost 10% per minute.

While a rare occurrence in professional football, statistics from the American Academy of Pediatrics, an estimated 2,000 people under the age of 25 die from sudden cardiac arrest each year in the United States. 1 in 300 youth has an undetected heart condition that puts them at risk, and, in fact, cardiac arrest is the leading cause of death in young athletes. That risk has renewed calls for schools to purchase and train in the use of AEDs.

This year in the U.S. Congress, bipartisan legislation has been introduced to offer some of that assistance. The Access to AEDs Act would extend access to AEDs, increase CPR training, and enable the creation of cardiac emergency response plans in schools across the country. The American Heart Association has endorsed the bill and encourages swift congressional action to save lives on and off the field.

The Access to AEDs Act would authorize a grant program to support CPR and AED training in K-12 schools; purchase AEDs for use in schools; foster new and existing community partnerships to promote the importance of defibrillation in schools; and establish cardiac emergency response plans, which establish steps to reduce death from cardiac arrest in school settings.

In addition to this national legislation, New Mexico lawmakers approved [Senate Bill 450](#), which requires licensed coaches to be certified in CPR, including training on the use of AEDs. Governor Michelle Lujan Grisham did sign the bill into law earlier this year.

Poms & Associates offers a First Aid/CPR/AED Training Program. For questions or to schedule training, please contact:

Larry Vigil, CSP

Cell: 505-205-5620

Email: lvigil@pomsassoc.com



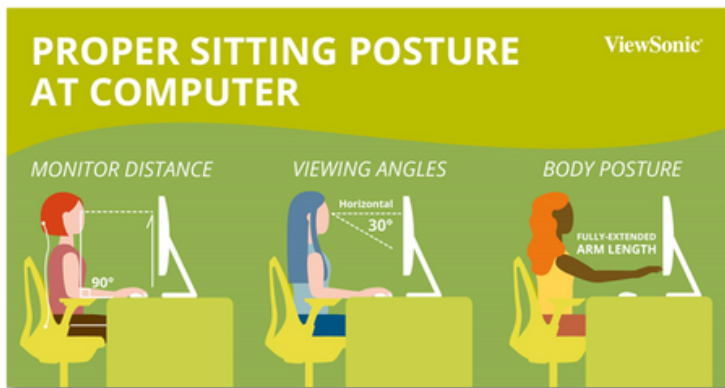
Additional Resources

[How To Purchase AEDs](#)

[Cardiac Emergency
Response Plans](#)

'Monitoring' Your Workplace Health

When it comes to setting up an ergonomically healthy workspace, monitor position plays a big role. The height and position can affect your sitting position, how you hold your head, and how hard your eyes work. If your job requires you to sit in front of a monitor for prolonged periods, pay attention to these ergonomic best practices to avoid long-term injury and musculoskeletal disorders.



- Position Your Monitor to Avoid Glare
 - Glare can increase eye strain and make it difficult to read the screen without moving your body into an awkward position.
 - Considering the best location for your computer screen in relation to nearby windows. Natural light should come from the side rather than in front of or behind your screen. Artificial light sources may need to be altered or moved if they cause glare.

- Looking Up or Down at Your Computer Screen
 - Looking up forces you to tilt your head backward. Looking down at a screen, in turn, makes you crane your neck forwards. Both positions can place strain on your neck and shoulders.
 - Instead, place your monitor with your eyes in line with a point on the screen that is about 5-10 cm below the top edge of the monitor. The center of the screen should be around 17-18 degrees below eye level. Our eyes see more below the horizontal point than above, so this position gives you the best field of view. Be sure to use the scroll bars to ensure you are looking at the center of the screen rather than the top or bottom of the screen.

Sitting Pretty: Fitting Work Chairs for Tall People



You can also watch this video at the following link



For questions or ergonomic assistance, please contact Karen Mestas-Harris at kmestas@pomsassoc.com

'Monitoring' Your Workplace Health (Continued)

- **Ideal Position** – Your computer screen should be directly in front of you, so you don't twist or turn your body, even slightly, to see the full screen. When using two monitors, position one as the primary screen directly in front and an arm's length in front of you, then put your second monitor next to it and slightly to the side.
- **Distance Between the Monitor and Your Eyes** – Your monitor should be placed at an outstretched arm length away from your usual standing or sitting position. This would allow you to see the entire screen at once, no matter what the size. You need to be seated at a comfortable distance from your monitor to protect your eyes and neck. For most people, this is between 50 to 100 cm. Sitting too close can give you eye strain, and sitting too far can cause you to lean forward and squint your eyes to read small text. Remember, you can always increase the font size of text on your monitor if you are having trouble reading the screen at an arm's length distance.
- **Adjust Your Monitor for the Proper Height** – If your monitor isn't the right height, move the monitor, not your body. Strain and injury to your neck or shoulders can be avoided with products that alter monitor height.
 - **Monitor Stands** – Also known as risers, these devices can save desk space and raise your screen to the correct viewing position. A stand also gives you an extra surface, reducing the clutter from your desktop.
 - **Monitor Arms** – Allow you to use dual or triple monitors for improved productivity. They also save precious desk space and make it quick and easy to adjust the monitor height and distance for different workers.



Dealing With the Dog Days Of Summer

The dog days of summer have officially arrived, and so have the associated health dangers. According to the Journal of the American Medical Association, the increase in summer days where it felt like 90 degrees or hotter is associated with an average of 1,373 extra deaths each year.

Planning for the heat is the best way to care for your employees under adverse heat conditions, which can happen indoors or outdoors.

There are some things you can do to keep you and your workers safe:

- **Follow the 20% rule** – on your first day on the job, or back on the job, don't allow employees to work more than 20% of a shift at full intensity in the heat. Increase that time no more than 20% a day until workers are used to the conditions.
- **Provide cool drinking water** – encourage workers to drink at least one glass of water every 20 minutes, even if they are not thirsty.
- **Rest breaks** – allow workers time to recover from heat in a shady, cool location.
- **Dress for the heat** – have workers wear a hat and light-colored, loose-fitting, breathable clothing if possible.
- **Watch out for each other** – encourage workers to monitor themselves and others for signs of heat illness.
- **Look for any signs of heat illness** – including fainting, dizziness, nausea, and muscle spasms. Act quickly if symptoms arrive, and when in doubt, call 911.
- **Offer training** – including on the hazards of heat exposure and how to prevent illness.
- **Develop an Emergency Action Plan** – including steps on what to do if a worker shows signs of heat-related illness.

Learn more about heat illness prevention and first aid: [osha.gov/heat](https://www.osha.gov/heat) or download the "[Prevent Heat Illness at Work](#)" Brochure.



New Labor Department Updates

The U.S. Department of Labor has released a newly updated Family and Medical Leave Act (FMLA) poster, effective in April or 2023. On its website, the DOL says:

"All covered employers are required to display and keep displayed a poster prepared by the U.S.

Department of Labor summarizing the major provisions of the Family and Medical Leave Act (FMLA) and telling employees how to file a complaint. The poster must be displayed in a conspicuous place where employees and applicants for employment can see it. A poster must be displayed at all locations even if there are no eligible employees."

[Download FMLA Poster Here](#)

On May 17, 2023, the U.S Department of Labor Wage and Hour Division issued [Field Assistance Bulletin FAB No. 2023-2](#) to provide guidance to its field staff on the Providing Urgent Maternal Protections for Nursing Mothers Act (PUMP ACT) and its enforcement. Interested employers can view the DOL's ["Pump at Work Protections under the Fair Labor Standards Act"](#) webinar.

Property and Casualty Insurance Market Update

The Property and Casualty Insurance Industry is facing a lot of external pressure in 2023, with 18 consecutive quarterly rate increases. The industry experienced a \$26.9 billion net underwriting loss last year – more than six times the \$3.8 billion underwriting loss experienced in 2021. The loss was reportedly the largest the industry has seen since 2011.

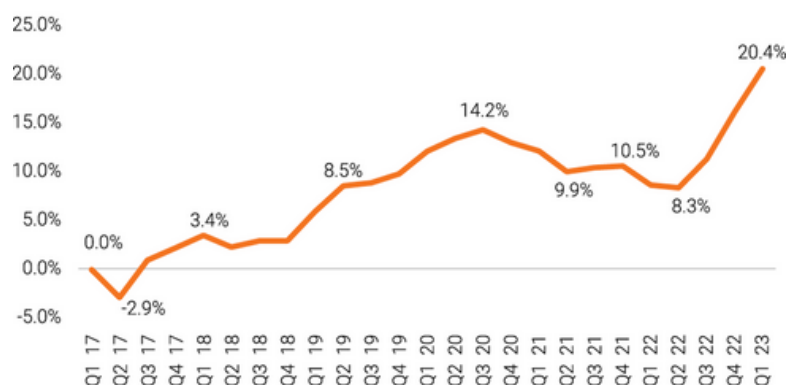
A number of internal and external factors affecting market dynamics and adding to the pressures being felt by all aspects of the insurance value chain:

- A hardening market in which increasing rates are seeing premium rises north of 50% for customers in some sectors, creating problems for agents and insureds alike.
- Continuing COVID-19 pandemic implications, leading to continued economic volatility and increased insurance costs.
- Unpredictable major weather events are taking place with increasing frequency, resulting in harder-to-predict pricing in the P&C space.

New Mexico is no stranger to those volatile weather events. In fact, a prolonged storm system that lasted from June 10 to 19th resulted in more than 1,000 reports of hail and damaging winds across 25 states, including the Land of Enchantment. More than 18% of the 1,557 hail storms reported were severe, meaning greater than 2 inches in diameter.

In this hard market cycle, it is critical that Poms & Associates, as NMPSIA's Insurance Broker, accurately and completely understands members' operations, exact exposures to risk, and how to best manage these exposures via various loss control procedures. As your trusted Insurance Broker, Poms will continue to advocate for NMPSIA in this tumultuous market.

PREMIUM CHANGE FOR COMMERCIAL PROPERTY (Q1 2017 - Q1 2023)



Source: The Council of Insurance Agents & Brokers