COVID-19 Pooling Questions with Senior Vice President of Enterprise Solutions Jeff Schobel of CEO-level QEI Patron STOPit Solutions

https://youtu.be/N319jLrWgoI

Ann Gergen (00:08):

Jeff, thank you again for joining us today and we really just wanted to take this opportunity to have a short conversation to learn a little bit about what, uh, STOPit is working on and what you are seeing across all your clients and what information you're gathering that might be helpful to public entity pools. Um, and we know STOPit is just a, a great supporter of pools. You work with so many pools, you work with so many school districts directly, um, and you're always enthusiastic about participating in AGRiP. So we're very, very appreciative that you're taking the time with us today.

Jeff Schobel (00:39):

Us too. Thank you.

Ann Gergen (00:41):

I thought we'd start broad today and as I said, I mean we know you work with a number of pools, but you also work directly with other public entity clients and other nonpublic entity clients. So, I mean, we're real curious as to what you're seeing across all of your clients, across all of your relationships right now in the COVID-19 crisis and you know, what, what of those trends you're seeing are those issues you're seeing, do you think it would be really important for public entity pools to think about or to know?

Jeff Schobel (01:10):
Oh, sure. So, um, thanks for that question. So I'd like to start with, um, uh, for the K-12 schools. So we, we are constantly getting feedback from, uh, many schools and obviously with the COVID-19 social distancing that it was a big change for them, what we found from our K-12 schools and we still are able to communicate with them and say, Hey, you know, what are you experiencing and how's home learning going? Is that there, it's interestingly enough, they were looking for a lot of, um, uh, content to share with students and staff while, home learning. Um, some of that content was, um, mental health content. Um, also, um, for online learning content. Um, they want to use that as a part of their curriculum to share with the students. Um, small little vignettes they can say to the kids, to the students, Hey, um, this is something that's important for you to, um, uh, recognize like cyber safety, right. Um, the inappropriate use of social media apps and be kind and be respectful. Uh, that's where we're getting a lot of feedback on. So what we did was actually created, um, a video library for them to be able to utilize in these, uh, home learning situations for each individual teacher to say, Hey, here's a five minute lesson, followed up with questions, what they've learned because they're looking for content.

One part of the feedback we've gotten from, uh, from schools

Ann Gergen (02:45):

That's really interesting. Like a new focus on mental health, on overall student wellness, on caretaking for the individual is a lot of them.

Jeff Schobel (02:53):

Yes, that's correct. That's correct. And you know, also the feedback we're getting, we get inquiries, believe it or not during this time where schools are closed but administrators are still working from home and that is that they were concerned about a believe it or not an issue with, um, abuse at home. Also, like I had said, the, um, the, um, inability for kids to have a social outlet at school physically with, uh, with activities at school and face to face with their peers that
they're are using social media apps and appropriately to communicate cause that's where they communicate mostly.

And so do we obviously, right. The abuse situations, we've had some districts that say, look, we're concerned because the kids are at home and there are some abusive situations out there that, um, the, uh, you know, especially with unemployment issues where there could be a child who was abused at home, uh, so they want to implement, uh, our solution for them to report if they indeed need assistance, uh, to report an incident, if you will. So that was interesting that we found.

Ann Gergen (04:00):

Yeah. So that online reporting tool and that anonymous reporting tool is maybe just as important at times where the schools are all distance learning, right. For different reasons, but still critical.

Jeff Schobel (04:10):

That's correct. Yes. Yes.

Ann Gergen (04:13):

So, so is there anything, um, you know, other than that, I mean those are all issues that are really pertinent to pools who have school districts as members. Is there anything else specific that comes to mind that's, you know, unique to that public entity pooling environment and what you are seeing or thinking about or, or how you see the solution being used that you think pools should be paying close attention to?

Jeff Schobel (04:37):
Um, well, so I, I'm in constant contact with over 40 public entity pool customers, um, municipal and education obviously. And so, you know, I constantly ask the same questions, you know, what, what are you going through? Um, you know, what feedback are you getting from your member insurance? Um, first of all, at this time of year, our public entity pools are so focused on renewals, right? Having their member insured sign up and so forth. And I've gotten some feedback from them in reference to saying that, look, we're finding that majority of our member insureds, um, and mostly a hundred percent are not really shopping insurance because of the situation that they're in so that their renewals are very high. Um, they are acquiring some new, uh, member insureds, uh, but they want to focus in on maintaining their existing, um, members obviously known for from there. So, uh, that's what I found, um, that retention is mostly, um, important. It's been unaffected by this COVID-19 pandemic.

Ann Gergen (05:41):

Yeah. And that sort of makes sense, right. Because this is the time when pools really shine and when that totality of all the services they offer their members, um, are what's so important to the members and just being there and being that steadfast partner. So it makes sense that you would be hearing that. I'm glad to hear for sure. Yeah. Um, have you, have you talked to any pools or do you have any sense, you know, I'm just thinking again about drawing those connections of mental health and wellness and the combination of school situations and home situations. Do you know what, what do you think of when you think of the future of the next, you know, year down the road, year down the road. What will the COVID 19 experience look like a year and a half from now. Will this be helpful? Do you think, like the focus on student mental health and, and online appropriateness or is it going to just exacerbate some of the issues?

Jeff Schobel (06:31):
Well, um, so I could tell you that, um, I do think that there is certainly, um, something to be learned about this now especially with home learning and some of the, uh, our public entity pools have shared with us, um, in the way beginning in the very beginning saying, Hey, look, I'm right now. Jeff is it possible, I could speak to you in a couple weeks because right now we're trying to support or we are supporting our member insureds of setting up the technology for home learning. Um, we're also looking at, um, how we can provide and the education, um, uh, public entity pool, how they can provide food for those on the, um, uh, on the lunch program. Also some other feedback as concerning with a student, if they have an IEP, an individual education plan where their issue was is that now it's a video conference and the administrator or the counselor or the IEP team didn't know who was in the room along with that particular student and or parent who's allowed to be in the room. So we've gotten feedback from them saying, Hey, these are the issues that we're dealing with and I'm confident that this is a good learning experience for them so that they are prepared in advance for something like this if it happens in the future.

Ann Gergen (07:52):

Yeah, for sure. That's interesting. Yeah. Yeah. So you mentioned, um, the video library that STOPit has introduced. Are there other product services elements of what you're doing now that maybe are different or particularly valuable that you think pools should, should really know about?

Jeff Schobel (08:09):

Well, yes. What we've done is we've found that there's a, there was a lack of professionally developed mental health content specifically for, um, K-12 schools, um, our, in our anonymous reporting solution. When a student reaches out and says, Hey, this is how I'm feeling. Can you help me? The lack of resources for the administrator to be able to quickly and easily access this mental health content based on whatever issue that student may be reporting on or asking for
guidance, uh, that they could learn more about what the student may be feeling. And also to point them in direction of where to get help. But also in our product is our social emotional learning center, which we call our SEL center. It's accessed on our incident management system that, um, administrators monitor, manage, reported incidents that they can actually choose student facing content and so that they can actually share it with that student to help them learn. These are like small two to three minute vignettes, if you will, some video, um, and content so that they can learn more about what they're going through, where they can get help. Um, and the administration can share this through our, our two way communication, our STOPit messenger where it's a two way communication back and forth. Um, but also what's important is that we found that the, the mental health issues, which is a rising concern for, um, education, um, the education, um, uh, pools and their member insureds is that we provide them with a real time reporting of what's happening, where it's happening and based on incident types so that an individual school within the district can say, Hey, this is what's happening in our school, in our community with our students and faculty. And they're able to look at it and say, Hey, you know what? In the last 90 days we've seen increasing concern with, let's just say depression, as an example. So the administration at that school can choose now to use a function which we call broadcast notifications, where they can share one of these mental health topics. And I think we have over 90 mental health topics broken down in different categories to choose from that they can quickly share and send out all the students or just to the parents or to all the community, the faculty and staff and so forth. So we found that, that's valuable.

Ann Gergen (10:36):

Yeah. I think that real time feedback loop, right. So you're going to tailor the content that the school is able to really tailor the content that's most timely, that's most responsive to whatever their students are feeling and dealing with right at the, at the moment. Right. That's pretty cool.
Jeff Schobel (10:51):

Yes. And for each individual student as well, but they're going through, so that's where communication helps tremendously.

Ann Gergen (10:58):

And so that sounds like it is, I mean that, that sounds pretty um, sort of soup to nuts, right? Like it starts with a triage tool for the administrator to understand what they're dealing with and um, what kind of resources to pin to that particular need and then through the training and through the data, that feedback loop. Right. Did I get that right?

Jeff Schobel (11:18):

That's correct. That's exactly right.

Ann Gergen (11:20):

Anything else that you'd want to call out or is that really the main benefit right now? Main program benefit?

Jeff Schobel (11:26):

It is with, with giving a tool to the kid for the kids to report and employees as well to report via mobile app when they're at home. Any incidents and issues. Um, we did see in the first two to three week period of social distancing, a decline in the number of reports submitted. And we chalked that up to the, uh, the home learning set up and then the technology and everybody to get their plan of action curriculum together. But then we saw an uptick, um, uh, again with reported incidents. And so we want to make sure that they have, that the students have an outlet, that the employees have an outlet to report these types of things. So, um, it's also a cloud based system. So the administrators, whether it be an HR
director or city administrator or a principal or assistant principal, whomever, a guidance counselor can access us in real
time right from their mobile device and monitor and manage incidents.

Ann Gergen (12:24):
So I was going to ask that about the trends. So thanks for anticipating that question and saying that reporting went down
and now it's back up. Is it back up to normal levels?

Jeff Schobel (12:32):
No, it isn't up to normal levels. No, just shy. I'd say about 20% less. Saying over the last, um, the last 12 month period,
we've seen, uh, close to 60,000 reported incidents across our customer database. Um, but, uh, I would say maybe, um,
over the last three week period of 20, 20% shy of the norm.

Ann Gergen (12:55):
Boy Jeff, it's going to be incredible to look at that data, you know, down the road, six months, 12 months down the road
and see what lessons it teaches us about these kinds of incidents and um, what to expect for anything in the future that
we might face.

Jeff Schobel (13:09):
Yeah. Specifically during this time period. Sure.

Ann Gergen (13:14):
As we wrap it up, uh, you’ve got seven people in your own household. You’re getting outside, getting some vitamin D, you’re getting some walks in. Um, what else? What else are you getting any alone time? Like what do you do? Do you step away from them just to kind of keep yourself, uh, whole and happy and healthy?

Jeff Schobel (13:32):

Well, I have to tell you that I am spending a lot of alone time, um, but if you want to call this alone time, okay. I'm in the basement. In my office and I am, we have three floors. So, um, all of us have our own section, uh, our business office, if you will, um, conduct business or online learning or whatever it may be. Um, so my alone time is, you know, seven o'clock in the morning till 5:30, six o'clock at night, because I can tell you that I still have, although K-12 schools are, are closed, my responsibility here is the insurance and public entity relationship. So, um, they're in business. They're, they're communicating with me and, and, and, and the like. So, um, that's my alone time. Seven in the morning, 5:30 at night. I call it alone time. I have to go up and have lunch,

Ann Gergen (14:28):

just get another cup of coffee or whatever it is.

Jeff Schobel (14:30):

That's right. That's exactly right. Every once in a while I get a visitor.

Ann Gergen (14:34):

Very good. Well, again, thank you for taking the time to talk to us today. Thanks for sharing all the information and resources and, um, yeah, just, just thank you and stay safe.
Jeff Schobel (14:44):

Thank you, Ann. Appreciate it.