



## March 2019

Welcome March!

With Spring Break here or on the horizon, it's hard to believe the school year is nearing an end. For charter schools, we understand that simply means you are neck-deep in preparation for next year! Our topics this month highlight helpful tools to keep our bodies and balance sheets healthy!

As always, thank you for your trust and partnership. If you need assistance or want to learn more, contact us at the info below. Thanks!

Coming Soon: HUB Charter Practice website! Look for our new website that will be a platform to help keep charters out of trouble. We will have several articles, links, and helpful hints to guide your risk management and compliance strategy.

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## Zero to Sixty: What is Employee Financial Stress Costing You?

Watch this [sixty second video](#) to understand how financial stress is negatively impacting employees and costing employers.



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## March 13th: Employee Financial Stress Webinar

Don't forget to register for our March 13<sup>th</sup> national free webinar, **"Employee Financial Stress: The Invisible Drain on Workplace Productivity and Your Bottom Line"**.

David Reich will be discussing how organizations can help their employees prepare for retirement, co-presenting with Michelle Clark, Senior Vice President Health & Performance, and Heather Garbers, Vice President Voluntary Benefits & Technology.

[Register for the webinar here](#)



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## Preventing Digital Eye Strain

This March is Save Your Vision Month, and it is a great time to go over some tips for keeping your eyes healthy. Although smartphones, computers and other devices allow you to be productive and communicate in the workplace, their screens can cause your eyes to get irritated and lead to significant eyestrain.

Take a look at these [five healthy vision tips](#) that you can use to decrease the strain on your eyes.



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## Youth Mental Health First Aid

The Colorado Department of Education is sponsoring an 8 hour public program that introduces participants to the unique risk factors and warning signs of mental health problems in adolescents. [Click here](#) to learn more.



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## P&C Market Outlook

We have heard from several of our partners that you are in the middle of budget season for the 2019-20 school year. We hope to provide a forecast for your Property & Casualty lines, with a more robust market outlook attached. In total, we have been forecasting flat to 5% for charter schools with a profitable loss history. This is based on the markets looking for some rate in Property and Auto risks, while providing rate relief on Workers Comp. Outside of premium change, be aware that Colorado and the US's trend in severe loss areas is causing underwriters to push for higher deductibles or retention. Locally, we would expect insurance companies to ask for higher deductibles on wind/hail and employment related liability. Please read more about the entire market forecast [here](#).



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## Meet your Charter School Practice Team

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