



WCSIT • ISDA

Workers' Compensation Self-Insurance Trust
Illinois School District Agency

Integrated Coverage Solutions

sponsored by



For more information visit:
www.wcsit-isda.com

BACKGROUND

In 1982, the Illinois Association of School Boards (IASB) formed the Workers' Compensation Self-Insurance Trust to address the increased difficulty Illinois public schools were experiencing finding workers' compensation coverage. Five years later, the Illinois School District Agency was formed in response to the increasing cost of property and casualty insurance and gaps in coverage that schools were facing.

As the insurance marketplace continues to contract, there are fewer options available to Illinois public schools. The Workers' Compensation Self-Insurance Trust (WCSIT) and Illinois School District Agency (ISDA) maintain the ability to provide quality risk management programs and service for their Members, as they have done for a combined 60+ years.

WCSIT and ISDA (collectively WCSIT*ISDA) continuously strive to simplify coverage by offering comprehensive and cost effective insurance options, tailored to Illinois school districts. Additionally, WCSIT*ISDA have a dedicated staff with years of experience serving schools and providing loss control services to help reduce potential risks and claims.

These valuable features and benefits make WCSIT*ISDA the preferred choice of school districts throughout Illinois. Since their inception, WCSIT*ISDA have returned more money to Member districts through dividends and surplus distribution than all of its competitors, while providing financial protection and specialized options designed to benefit Illinois schools.

Due to the uncertain economic conditions that school districts face, it is critically important for every school district to evaluate its risk management program. Most importantly, workers' compensation and property and casualty programs should be evaluated to determine the best fit for each district's particular needs and budget.



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Illinois Association of
School Boards

WCSIT

Workers' Compensation
Self-Insurance Trust

The Workers' Compensation Self-Insurance Trust (WCSIT) was formed on February 1, 1982, under the Illinois statute that permits public entities to organize risk sharing pools. Organized and sponsored by the Illinois Association of School Boards (IASB), and later co-sponsored by the Illinois Association of School Administrators (IASA), WCSIT enlisted 62 Illinois school district Members in its first year. The Sandner Group - Insurance Program Managers (IPM) became the pool administrator in 1985.

WCSIT is by far the most Member-oriented choice for Illinois public schools.

- ✓ Over \$21 million in payments back to members
- ✓ Approximately \$214 million in claims paid
- ✓ Approximately \$20 million in current assets

**“We support those who
support our children.”**

24/7
Online
Claims Portal

\$214M
in claims paid
since inception

\$21M+
in payments
back to members
since inception

\$3M
for employers
liability coverage



Program Highlights

Our Members are what sets us apart.

Program Administration/Management

Under the administration of IPM, WCSIT has become the largest and most successful self-insurance pool for school districts' workers' compensation in the state of Illinois. Working with its service providers, WCSIT continuously searches for more cost-effective ways to provide coverage. WCSIT's workers' compensation coverage is competitively priced, and includes up to \$3 million in coverage for employer's liability.

Marketing and Communications

Because WCSIT gains its strength through membership, The Sandner Group - Alternative Risk Solutions (ARS) is charged with the task of getting the word out to Illinois school districts about the many benefits of WCSIT membership. ARS has expanded the network of agents located throughout the state to increase the availability of local representation to service Members' needs.

Illinois school districts can look to WCSIT for the most current information on workers' compensation issues. WCSIT provides regular informative news via its quarterly newsletter, Trust Connections. Trust Connections provides risk management strategies on a range of issues that can affect Member's operations. Members also receive the Risk Control Bulletin email from The Sandner Group - Claims Management with the latest information on safety and risk management aimed at helping school districts reduce risk.

Claims Administration

WCSIT entrusts The Sandner Group - Claims Management (CM) to provide exemplary claims administration service, including Litigation Management and Medical Cost Management. CM works with Members to ensure that injured employees are treated fairly and return to work as soon as possible. Access to the following benefits are also provided by CM:

- ✓ Coventry Integrated Network®, a division of Aetna, the largest national provider network in the workers' compensation industry, providing discounted PPO rates. By maintaining strong relationships with the provider community, Coventry offers clients superior network savings and greater access.
- ✓ Coventry's Utilization Review Accreditation Commission (URAC) and state-certified Utilization Review service provides prospective, concurrent and retrospective medical necessity review, according to state and nationally recognized treatment guidelines.

Supported by the
CM Claims Portal



ISDA

Illinois School District Agency

The Illinois School District Agency (ISDA) offers comprehensive coverage for Illinois school districts. The ISDA program is reliable and regularly updated, yet remains competitively priced to protect against losses arising from advances in technology and other changes that impact school districts. ISDA encompasses four coverage components, of which any or all can be bundled on one coverage agreement to simplify coverage, entirely based on the needs of Member districts.

Property and Casualty Coverage includes protection from damage to or loss of property, with limits for flood and earthquake up to the total insured value of the ISDA Member's buildings. ISDA also offers coverage for general liability, school vehicles, equipment breakdown, and umbrella liability limits up to \$2 million.



\$114M+
in claims paid
since inception

24/7
Online
Claims Portal

**We expedite
return to normal**

Property • Auto • General Liability

Cyber Coverage

The Cyber Plan provides protection for the fastest growing area of risk—losses involving electronic security breaches. As cyber-related crimes, including hacking, continue to expand, cyber coverage is vital for every school district. The Cyber Plan provides a variety of coverages, including paying the costs of investigations for security, privacy or confidentiality breaches. Further, the Cyber Plan provides coverage for extortion concerning release of private information and electronic data. The Cyber Plan also covers costs to restore damaged or lost data as well as business interruption as a result of data impairment. Finally, the Cyber Plan covers damages as a result of liability for a Member's failure to prevent a breach.

As part of the Cyber Plan, a 24-hour phone and e-mail "hotline" is available to provide Members with immediate legal advice in the event of an electronic security breach. The Cyber Plan is offered with limits of \$1 million for most of the coverages offered. Attorneys focused on handling cyber-related issues will be assigned to assist the Member with a claim. Public relations specialists may also be assigned to assist the Member.

School Board Legal Liability (SBLL)

The volume of SBLL claims continues to increase, approaching the same high level of general liability claims; therefore, SBLL is considered a "must have" core coverage. Because lawsuits can be initiated a number of years after an alleged act, the ISDA SBLL program covers former, present and future school board members, administrators, employees, and volunteers. This "claims made" coverage provides critical protection for school districts.

SBLL provides comprehensive coverage of up to \$10 million for eligible school districts and school boards for actual or alleged breach of duty, negligent acts, errors, omissions, and misstatements. Defense sub-limits for critical areas of probable claims, such as special education, employment practices, and contract disputes are included in the basic coverage.

Administrative hearings addressing both special education and employment issues are increasing in number and expense. ISDA's SBLL covers much of the cost of these hearings.

Student Accident Coverage

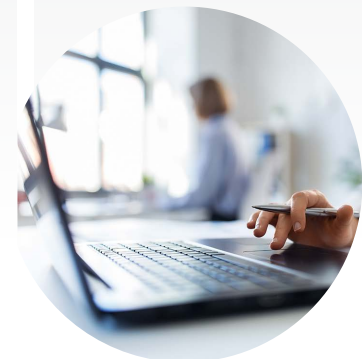
Student Accident Coverage helps cover medical costs for PreK–12 students who are injured while attending regular school sessions, while traveling to and from school, or while participating in most school-sanctioned activities. With a limit of \$5 million, this excess coverage also includes an accidental death benefit of up to \$12,000 and an accidental dismemberment benefit of up to \$11,000. ISDA's Student Accident Coverage facilitates Member school districts' support for their students' participation in school activities. This coverage provides public high schools with the coverage needed to comply with Rocky's Law, which mandates that districts provide catastrophic accident coverage for Illinois High School Association (IHSA) sanctioned events

Active Assailant

The Active Assailant plan offers a combination of property and casualty coverages in the event of a violent attack. Property damage caused by a person(s) attempting to cause serious harm by use of a vehicle, explosive device, or handheld weapon will be covered under the plan. The Active Assailant plan will cover demolition costs of buildings found to be no longer of use as well as the extra expense of providing temporary facilities. Coverage continues by defending the Member district against third party liability claims.

The member district will have access to ancillary support such as crisis management response services, employee retraining, replacement employee recruitment, and clean-up costs. Furthermore, the Active Assailant plan is offered with a limit of \$500,000.

**Supported by the
CM Claims Portal**



CM Claims Portal



Dashboard



Financial Summary



Filing



Reports

24/7



The Sandner Group – Claims Management (CM) Claims Portal is designed to provide complete claim information from initial filing to reserves and payments. Within the **Claims Portal**, the dashboard provides a visual snapshot of claims and financial information. Online claim filing and processing are quick and simple; reports are a fast and easy way to review status and trends.

The Portal provides users the ability to file claims and review assignment information, including the claim number, adjuster name and contact numbers.

The Portal empowers Members by providing access to key data elements that allows analysis of injury types, causes, location risk assessments, and claim history; encouraging proactive management of necessary loss control measures. Members can analyze data with Microsoft® Excel® export.

When damage to property or injury occur, CM works with the affected Member, providing fast and fair claims handling, helping to ensure the school district recovers quickly. Following a loss, school property needs to be repaired or replaced as quickly as possible. Prompt claims handling is facilitated by an accurate and expeditious appraisal determining the value of the property damaged, destroyed, or missing. Claims can be submitted 24/7 online via the Claims Portal, and experienced adjusters keep Members informed about the progress and status of their claims.

Key Benefits & Capabilities

- ✓ Dashboard provides a visual snapshot of claims including payments.
- ✓ Claim Filing makes filing and processing quick and simple.
- ✓ Financial Summary allows you to track reserves and payments.
- ✓ Reports are a fast and easy way to review your status and trends.

Loss Control Services

The Sandner Group Claims Management Loss Control Department provides a range of loss control services to WCSIT*ISDA Members that include:

- ✓ Providing each client with a periodic member service visit to review prior losses, perform root cause analysis of major losses, or assist with training and development of internal safety committees.
- ✓ Performing a statistical analysis of a Member's claim history to identify the frequency and severity of the most common types of loss.
- ✓ Conducting hazard review inspections to identify physical hazards and at risk behaviors.
- ✓ Creating, maintaining, and distributing Loss Control Manuals to Members and assisting them with the development of comprehensive risk management plans and safety teams.
- ✓ Issuing Loss Control Bulletins that provide timely reminders of the need to inspect for hazards, identify specific risks, and share knowledge learned through claims to help eliminate reoccurrence.
- ✓ Consulting with district administrators and internal safety teams on special hazards or concerns.
- ✓ Conducting a re-inspection of unusual, large, or questionable losses as requested.
- ✓ Providing information on workplace safety practices and rules for Member districts and providing assistance with workplace safety regulatory compliance.
- ✓ Providing training to Members' employees on common workplace hazards and at risk behaviors.

Congratulations to the 2020/21 Binotti Award Winner Allendale CCSD #17

ISDA recognizes that the development and successful implementation of an effective loss control program takes a great deal of cooperation and dedication. A successful risk management program is always the joint effort of a school's administration and its employees—not to mention student participation—working towards a common goal: a safe and healthful environment for students, staff, faculty, and visitors. Every year, WCSIT*ISDA awards the David Binotti Risk Management Award to a member district that has shown outstanding risk management efforts.





WCSIT*ISDA Members Get Free Membership in SLRMA

SLRMA provides additional loss control benefits to Members through an extensive library of Self-Audit Checklists on issues such as Cyber Security, Student Social Media, Administrator/ Teacher Social Media, and Special Education. These supplemental tools, found online at slrma.org, help Members manage school board legal liability risks. Members can utilize this exclusive loss control opportunity to find answers and helpful resources on current legal issues that are affecting school districts throughout Illinois.

This national not-for-profit organization is governed by a Board of Directors composed of prominent executive directors of state school board associations. The Board works with superintendents from around the country to address relevant issues.

Quarterly
Newsletter
Included



www.slrma.org

Our Agents

The Sandner Group - Alternative Risk Solutions (ARS) is WCSIT*ISDA's specialist. With professional insurance agencies located throughout Illinois, ARS agents will keep your school district informed of the considerable benefits of WCSIT*ISDA membership. ARS agents meet regularly to analyze the latest issues for public education and risk management and will put their expertise to work for you and your district. Your nearby ARS agent is a concerned neighbor, a community supporter, and a dedicated professional who can help you select the appropriate risk management program at cost effective rates.

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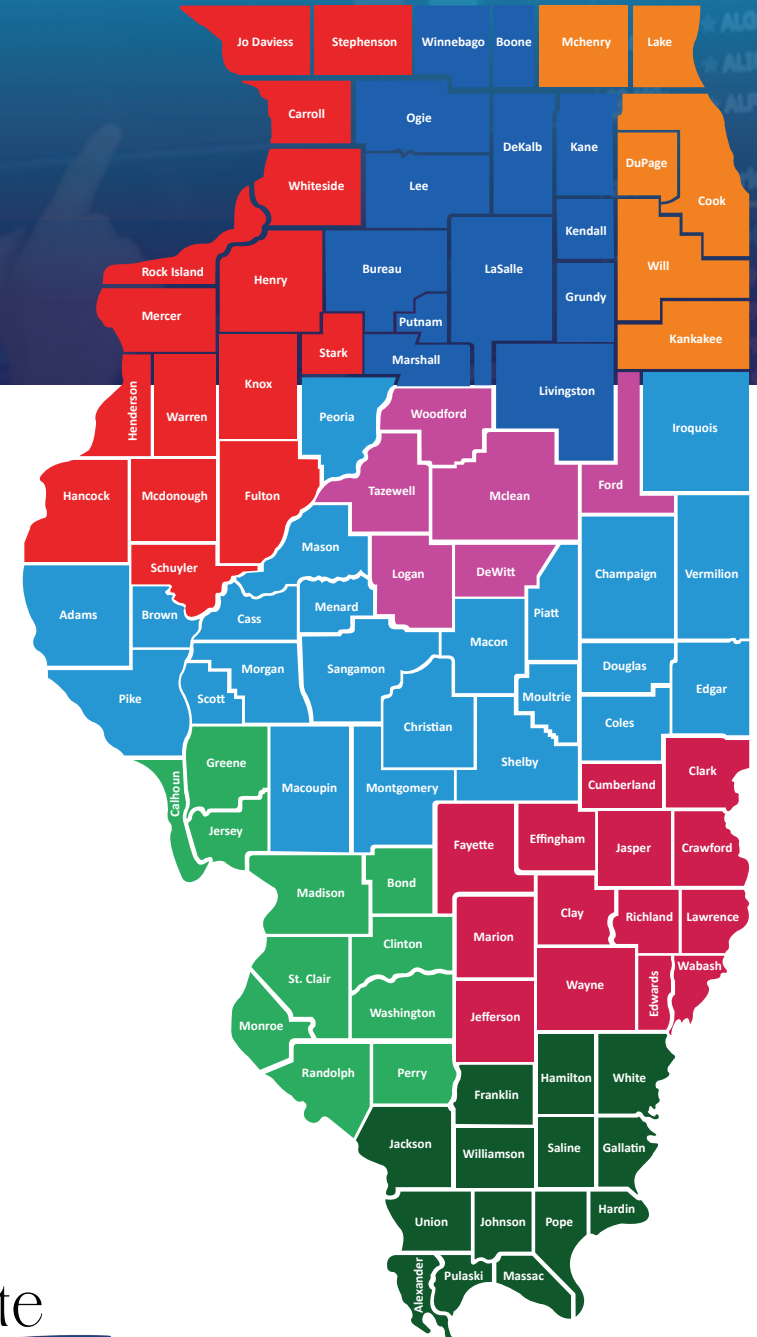
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Our Business Partners

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