Integrated Coverage Solutions
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Illinois Association of School Boards
When public schools in Illinois had a difficult time finding workers’ compensation coverage, the Illinois Association of School Boards (IASB) formed the Workers’ Compensation Self-Insurance Trust. Five years later, the Illinois School District Agency was formed in response to the increasing costs of property and casualty insurance and to fill gaps in coverage that schools were facing.

As the current insurance marketplace continues to contract and decrease the options available for Illinois public schools, the Workers’ Compensation Self-Insurance Trust (WCSIT) and Illinois School District Agency (ISDA) are ready to provide quality programs and services for their Members, just as they have done for a combined 60+ years.

WCSIT and ISDA (collectively WCSIT*ISDA) continually strive to make coverage choices easier and more cost-effective for Illinois schools by offering extensive options. Additionally, WCSIT*ISDA has 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, among others, have made 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 distributions than all of its competitors, while providing financial protection and specialized options designed to benefit Illinois schools.

WCSIT*ISDA utilizes the very best in the industry as business partners. The Sandner Group – Insurance Program Managers provides underwriting and program management services.

The Sandner Group – Alternative Risk Solutions, is the premier marketing and distribution network, comprising carefully selected local, independent agents. The Sandner Group – Claims Management, acts as the third-party administrator for claims handling. R. Dean Conlin, Attorney & Counselor, serves as general counsel for WCSIT*ISDA. Plante Moran provides financial audit services, and Oliver Wyman serves as the outside actuary.

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.
Workers’ Compensation Self-Insurance Trust (WCSIT)

WCSIT was organized February 1, 1982, under the Illinois statute that permits public entities to organize risk sharing pools. Formed and sponsored by the Illinois Association of School Boards (IASB), WCSIT started with 62 Illinois school district Members in its first year. In 1985, The Sandner Group - Insurance Program Managers became the plan administrator. Under its guidance, WCSIT has grown to become the largest and most successful self-insurance pool for school districts’ workers’ compensation in the state of Illinois.

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 great 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. Working with its service providers, WCSIT continuously searches for more cost effective ways to provide coverage. WCSIT provides regular informative news via its quarterly newsletters. WCSIT 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.

Professional Claims Administration

In-house Litigation Management and Medical Cost Management are just a few of the services offered by WCSIT through its claim administrator, The Sandner Group - Claims Management (CM). CM works with Members to ensure that injured employees are treated fairly and return to work as soon as possible. It also provides the following benefits:

- Access to the Claims Portal, which provides 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 view your status and trends.

- Access to the Coventry Integrated Network®, a division of Aetna, the largest national provider network in the workers’ compensation industry providing discounted PPO rates. Maintaining strong relationships with the provider community allows Coventry to offer clients superior network savings and greater access.

- Access to 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.
At the very heart of the program, WCSIT’s workers’ compensation coverage is competitively priced, and includes up to $3,000,000 coverage for employer’s liability.

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

- Over $21 million in payments back to members
- Approximately $200 million in claims paid
- Approximately $20 million in current assets
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 $5,000,000, 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.

SBLL provides comprehensive coverage of up to $10,000,000 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.

Cyber Coverage

The Cyber Plan of Coverage provides protection for the fastest growing area of risk – losses involving electronic data. As cyber-related crimes, including hacking, continue to expand, cyber coverage will be vital for every entity. The Cyber Plan of Coverage provides a variety of coverages, including paying the costs of investigation should there be an electronic security breach, or breach of privacy or confidentiality. Further, the Cyber Plan provides coverage for extortion concerning release of private information, or to secure or access electronic data in the Member’s system. Also covered by the Cyber Plan are costs to restore damaged or lost data as well as necessary costs in response to a security 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 $1,000,000 for most of the coverages offered. Attorneys focused on handling cyber-related issues will be assigned when necessary to assist the Member with a claim. Public relations specialists may also be assigned to assist the Member in addressing the public.

Property Valuations

Regular appraisals and annual updates help determine the level of adequate coverage and appropriate contributions. Many member districts subscribe to the ISDA’s accurate, low-cost property appraisal service to assure appropriate property coverage at the time of a loss. Using a commercial building valuation system, our loss control staff conducts the initial appraisal and then provides annual updates and additional field work as needed.

Claims Handling

Whenever there is damage to school property or injuries to visitors, no matter what the cause or extent, The Sandner Group - Claims Management (CM) provides fast and fair claims handling. CM is an Illinois-based, third-party administrator that provides loss control and claims handling to Members. When damage or injury occurs, CM works with the affected Member to ensure the school district recovers quickly. Claims can be submitted 24/7 online in the Claims Portal, and our adjusters will keep members informed about the progress of their claims.

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.
The ISDA program is comprehensive, reliable, and regularly updated while remaining competitively priced to protect against losses arising from advances in technology and other changes that affect school districts.

Property and Casualty Coverage includes Property Loss, with limits for flood and earthquake up to the total insured value of the ISDA Member’s buildings. General liability, school vehicles, equipment breakdown, and limits up to $20 million in umbrella liability are also available.
The Sandner Group Claims Portal is designed to provide complete claim information from initial filing to reserves and payments.

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

The Portal empowers you. Specific features provide you with key data elements that allow you to hone in on injury types, causes, location risk assessments, and claim history; permitting you to proactively take necessary loss control measures. Go a step further by customizing your data for analysis with the MS Excel export.

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.
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 showing outstanding risk management efforts.

Congratulation to the 2018/19 Binotti Award Winner
Dixon Public Schools #170

Loss Control Services by Recognized Experts

How can a school district reduce risks? What are the best and safest ways to lower the cost of property/casualty coverage? Where can districts obtain accurate and practical information on the latest loss control practices?

WCSIT*ISDA makes the answers to these and other safety and risk management questions available to Illinois school districts via its Trust Connections™ newsletter and WCSIT*ISDA website (www.wcsit-isda.com).

Working with its service providers in Illinois and other experts nationwide, WCSIT*ISDA offers cost-effective methods to control losses and protect life and property in Illinois school districts, regardless of size or location.

The best way to control costs is to reduce or prevent losses. WCSIT*ISDA's comprehensive loss control program includes customized services developed by a skilled and dedicated team of loss control experts. Their job is to help create and maintain safe, productive workplaces and to help protect Member employees from on-the-job accidents. The loss control team provides on-site safety inspections, conducts loss control seminars, and advises the district’s safety committee.

WCSIT*ISDA’s loss control department offers a variety of specialized services to its Members at no charge. These services include: assistance in developing a safety committee; comprehensive loss control manuals; assistance in developing self-inspection programs; up-to-date, school-wide safety training programs and, library links to OSHA and other safety and training videos.

Between 2000 and 2013, the FBI identified 160 active shooter incidents in the United States, which are defined as one or more shooters “actively engaged in killing or attempting to kill people in a confined and populated area.” Of the 160 incidents, 24% were located in educational environments, the second largest targeted location. Another 10% occurred on government properties.

Active shooter events in public facilities such as Columbine High School, Virginia Tech University, Sandy Hook Elementary and the City of San Bernardino make national headlines and increase concern about safety in schools and other public places. The FBI believes that “unlike a defined crime, such as a murder or mass killing, the active aspect inherently implies that both law enforcement personnel and citizens have the potential to affect the outcome of the event based upon their responses.”

In 2015, there were a number of well-publicized shooting events including the terrorist attack in San Bernardino, California, which killed 14, and the assault at a community college in Roseburg, Oregon, where seven were killed. Beyond those well-publicized events, unfortunately, there are also a large number of shooting incidents that did not receive national attention.

In February 2014, 44-year-old woman opened fire at an eviction hearing office in Alturas, California. Four people died, including three of the shooter’s relatives. According to the FBI, the shooting only stopped after a citizen restrained the shooter. Another incident took place in Forsyth County, Georgia when a man armed with guns, buckets of homemade explosives and smoke grenades, attempted to take hostages at a county courthouse. The shootout with law enforcement at the courthouse lasted three minutes, resulting in a wounded officer.

Evolution of Best Practices

In recent years, organizations have evolved their active shooting response from the popular “Run, Hide, Fight” to A.L.I.C.E. A.L.I.C.E. is a simple formula, developed by a police officer for his wife, a school principal, and stands for:

- **Alert**: Immediately communicate to law enforcement. In simple language, provide the nature of the emergency and the location of the shooter to law enforcement and the building’s occupants.
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 districts 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.

WCSIT*ISDA Members Get Free Access

Quarterly Newsletter Included

got papers?

Evaluating Undocumented Students: Are Your Policies in Line with Current Immigration Laws?

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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Our Business Partners

[Images of business partners logos]