



WCSIT • ISDA

Workers' Compensation Self-Insurance Trust
Illinois School District Agency

WCSIT-ISDA Integrated Coverage Solutions

sponsored by



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

BACKGROUND

In 1982, the Illinois Association of School Boards (IASB) recognized a growing challenge faced by Illinois public schools: the increasing difficulty in securing affordable and comprehensive workers' compensation coverage. As schools struggled to find adequate insurance providers, the IASB took proactive steps to address this pressing issue. In response, they established the Workers' Compensation Self-Insurance Trust (WCSIT)—a program designed to provide a more stable and cost-effective solution for school districts across the state. By pooling resources from participating school districts, WCSIT allowed schools to share risk and reduce insurance costs while maintaining the necessary coverage for their employees.

Five years later, in 1987, the IASB further responded to the broader concerns around escalating insurance costs and the gaps in coverage that many schools were experiencing. This led to the formation of the Illinois School District Agency (ISDA), a separate entity established to specifically address the rising costs of property and casualty insurance. With a focus on helping schools secure affordable and comprehensive property, casualty, and liability coverage, the ISDA helped fill critical gaps that were emerging as the insurance market became more volatile and less accommodating to the needs of public education institutions.

Together, these initiatives—first, the Workers' Compensation Self-Insurance Trust and later the Illinois School District Agency (ISDA)—represent the IASB's ongoing commitment to supporting Illinois public schools in navigating the complex and often unpredictable world of insurance. Through these programs, the IASB aimed to stabilize the financial impact of insurance costs, provide peace of mind for school administrators, and ensure that public schools could continue to focus on their primary mission: providing quality education to students.

Current Insurance Landscape and the Role of WCSIT-ISDA

As the insurance marketplace continues to tighten, Illinois public schools are facing an increasing scarcity of options for affordable and comprehensive coverage. The Workers' Compensation Self-Insurance Trust (WCSIT) and the Illinois School District Agency (ISDA)—collectively referred to as WCSIT-ISDA—remain steadfast in their mission to provide high-quality risk management solutions to Illinois school districts. With more than 60 years of combined service, both organizations have built a legacy of support for schools, helping them navigate the complexities of the insurance market.

WCSIT-ISDA has earned a reputation for offering comprehensive, cost-effective insurance options that are specifically tailored to meet the unique needs of Illinois school districts. By focusing on simplifying coverage and providing specialized programs, WCSIT-ISDA ensures that schools can access the protection they need without the added complexity often associated with traditional insurance plans.

In addition to offering robust coverage, WCSIT-ISDA boasts a team of experienced professionals dedicated to serving school districts across the state. With decades of combined expertise, this team provides a range of essential loss control services, designed to help districts reduce potential risks and minimize claims. This proactive approach to risk management ensures that schools not only have the financial protection they need but also the tools to maintain a safe and secure environment for students and staff.



The value WCSIT-ISDA brings to its Members extends beyond just risk management. Since their inception, WCSIT and ISDA have consistently supported their Member districts through dividends and surplus distributions, along with royalties to IASB and the Illinois Association of School Administrators (IASA). These financial benefits demonstrate WCSIT-ISDA's commitment to reinvesting in the school districts it serves, helping to improve their financial stability while continuing to offer specialized, affordable coverage options.

Given the unpredictable economic climate and the evolving insurance landscape, it is more important than ever for school districts to regularly evaluate their risk management programs. In particular, workers' compensation and property/casualty insurance programs should be carefully assessed to ensure they are aligned with each district's specific needs and budget. By partnering with WCSIT-ISDA, school districts can feel confident that they are making the best possible choice for their unique circumstances, with access to tailored solutions that provide both financial protection and long-term stability.



LEADERSHIP



Workers' Compensation
Self-Insurance Trust



Illinois School District Agency

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WCSIT

Workers' Compensation
Self-Insurance Trust

The Formation and Impact of WCSIT

The Workers' Compensation Self-Insurance Trust (WCSIT) was established on February 1, 1982, under Illinois state law, which permits public entities to create risk-sharing pools to collectively manage insurance needs. Formed and initially sponsored by the Illinois Association of School Boards (IASB), WCSIT was later co-sponsored by the Illinois Association of School Administrators (IASA) to further strengthen its support for Illinois public schools.

In its first year, WCSIT enlisted 62 Illinois school district Members, signaling a strong early commitment to addressing the growing challenges Illinois school districts faced with workers' compensation coverage. Over time, the organization has grown in both membership and influence, thanks in part to its strong leadership and the administrative support of The Sandner Group - Insurance Program Managers (IPM), who became the pool administrator in 1985.

Since its inception, WCSIT has consistently proven to be the most Member-oriented choice for Illinois public schools seeking reliable and affordable workers' compensation coverage. By pooling the resources of school districts across the state, WCSIT provides a unique level of support and flexibility that individual school districts may not be able to access on their own.

Key Achievements and Impact:

- ✓ Over \$21 million in dividends and surplus payments have been returned to its Members, demonstrating the Trust's commitment to reinvesting in the districts it serves.
- ✓ Approximately \$214 million in claims paid has helped cover the workers' compensation needs of thousands of school employees across the state.
- ✓ WCSIT currently maintains approximately \$20 million in assets, ensuring ongoing financial stability and the ability to continue offering robust, affordable coverage to its Members.

\$214M
in claims paid
since inception

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

24/7
Online
Claims Portal



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

As WCSIT continues to grow and evolve, its mission remains clear: to support those who support our children by providing the most reliable, cost-effective, and Member-focused workers' compensation coverage available. Through strong financial performance and a dedication to the well-being of Illinois public schools, WCSIT has established itself as an invaluable resource for school districts throughout the state.

Program Highlights

Our Members are what sets us apart.

At WCSIT, our Members are the heart of everything we do. The strength of our program lies in the success and satisfaction of the school districts we serve. We continuously strive to offer the best possible coverage and support, ensuring that every district can access the benefits of being part of Illinois' largest and most successful group self-insurance pool for workers' compensation.

Program Administration & Management

Under the expert administration of The Sandner Group - Program Managers (PM), WCSIT has become the largest and most successful group self-insurance pool for workers' compensation in Illinois public schools. With a focus on member satisfaction and financial stability, WCSIT has continuously evolved to meet the unique needs of Illinois school districts.

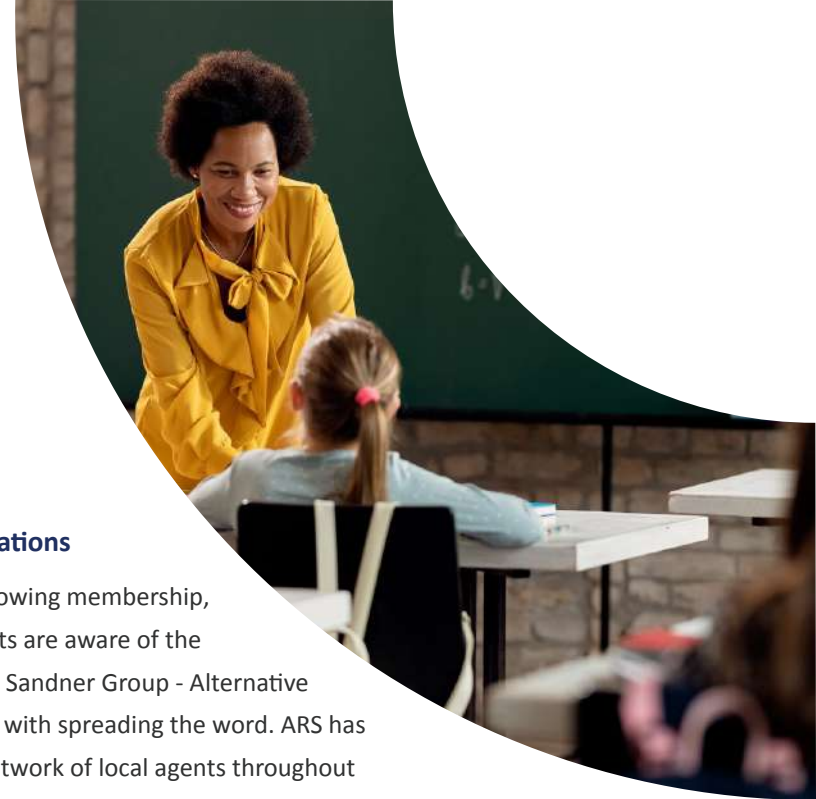
WCSIT works closely with a network of service providers, constantly seeking more cost-effective solutions to provide coverage. Through this commitment, WCSIT's workers' compensation coverage remains competitively priced, while also offering up to \$3 million in employer's liability coverage. This ensures that our Members have access to comprehensive protection for their staff, while maintaining affordable premiums.

Marketing and Communications

WCSIT's strength lies in its growing membership, because Illinois school districts are aware of the many benefits of joining, The Sandner Group - Alternative Risk Solutions (ARS) is tasked with spreading the word. ARS has successfully expanded the network of local agents throughout Illinois, ensuring that school districts across the state have easy access to local representation and support.

To keep Members informed and engaged, WCSIT provides regular communications about the latest developments in workers' compensation and risk management. Other relevant information to help Members reduce potential risks and improve operations.

Additionally, Members receive the Risk Control Bulletin, an email update from The Sandner Group - Claims Management, as well as access to the Loss Control Channel which provides the latest safety guidelines, tips on reducing claims, and other important risk management information. By keeping our Members well-informed, WCSIT helps school districts stay ahead of potential challenges and maintain a safe, productive environment for both staff and students.



Claims Administration & Medical Cost Management

WCSIT partners with The Sandner Group - Claims Management (CM) to provide exemplary claims administration services, ensuring that each workers' compensation claim is handled with the highest level of care and efficiency. CM offers a comprehensive suite of services, including Litigation Management and Medical Cost Management, all aimed at supporting Members and ensuring fair treatment for injured employees while facilitating their timely return to work.

CM works closely with WCSIT Members to provide a seamless claims experience, offering expert guidance throughout the entire claims process. CM's primary goal is to ensure that injured employees receive appropriate care and support, helping them return to their duties as quickly and safely as possible.

Supported by the
CM Claims Portal



Key Benefits Provided by Claims Management (CM):

- ✓ **Claims Administration:** CM's experienced team manages the full lifecycle of a claim—from initial reporting through to resolution—helping Members navigate the complexities of the claims process. CM's proactive approach helps prevent delays and ensures that claims are handled efficiently and fairly.
- ✓ **Coventry Integrated Network®:** In partnership with Coventry Integrated Network®, a division of Aetna, CM provides access to the largest national provider network in the workers' compensation industry. This network offers discounted PPO rates, significantly reducing the costs associated with medical care for injured employees. Coventry's extensive provider network ensures that Members have access to top-quality care at reduced rates, contributing to overall cost savings.
- ✓ **Utilization Review & Medical Necessity:** Coventry's Utilization Review Accreditation Commission (URAC)-accredited and state-certified Utilization Review service provides thorough medical necessity reviews, ensuring that treatment is aligned with both state and nationally recognized medical guidelines. CM conducts prospective, concurrent, and retrospective reviews to determine whether medical treatments are appropriate, effective, and cost-efficient, helping to reduce unnecessary medical costs and promote optimal outcomes for injured workers.

By combining superior claims administration with robust medical cost management, CM helps WCSIT Members minimize claims-related costs, ensure compliance with state regulations, and promote the best possible recovery outcomes for injured employees.



Comprehensive Coverage for Illinois School Districts

The Illinois School District Agency (ISDA) offers comprehensive group self-insurance tailored to meet the unique needs of Illinois school districts. The ISDA program is designed to be reliable, regularly updated, and competitively priced, ensuring that districts are protected against both traditional and emerging risks. With the ever-evolving landscape of education, ISDA ensures that school districts are adequately covered against losses arising from advances in technology, as well as other changes that may impact district operations.

The ISDA program offers four key coverage components, each of which can be selected individually or bundled into a single coverage agreement for simplicity and flexibility. This customization allows districts to tailor their coverage to meet specific needs while reducing administrative complexity.

With the following coverage components, ISDA offers flexible, tailored group self-insurance solutions designed to meet the unique needs of each Member district. Whether a district chooses one or all of the available components, ISDA ensures that school districts are fully protected, with the ability to simplify and streamline their coverage under a single, comprehensive agreement.

Key Coverage Components:

- **Property and Casualty Coverage:** ISDA provides extensive protection for property damage or loss, covering school buildings, equipment, and other assets. This includes comprehensive coverage for flood and earthquake damage, with coverage limits up to the total insured value of the district's buildings. This ensures that school districts are protected from some of the most costly and unpredictable natural disasters.
- **General Liability Coverage:** ISDA also offers robust general liability coverage, protecting districts from third-party claims for bodily injury or property damage that may occur on school property or during district-sponsored events. This coverage helps safeguard the district from the financial impact of legal claims arising from accidents, injuries, or other incidents.
- **School Vehicle Coverage:** Coverage for school vehicles is an essential component of ISDA's program, protecting districts' transportation assets, including buses, vans, and other fleet vehicles. This ensures that districts are financially protected in the event of accidents, vehicle breakdowns, or damage to vehicles used for student transportation.
- **Equipment Breakdown Coverage:** ISDA includes equipment breakdown coverage, providing financial protection against the failure or breakdown of critical school equipment, such as HVAC systems, boilers, and electrical systems. This coverage is vital for quickly restoring normal operations in the event of a mechanical or electrical failure that could disrupt learning environments.
- **Umbrella Liability Coverage:** For additional protection, ISDA offers umbrella liability coverage with limits of up to \$2 million. This extra layer of coverage helps protect school districts from catastrophic liability claims that may exceed the limits of their standard general liability policies, providing peace of mind against large, unexpected financial exposures.

We expedite return to normal

Cyber Coverage

The Cyber Plan offers vital protection against the fastest-growing area of risk: electronic security breaches. As cybercrimes, including hacking and data theft, continue to rise, this coverage is essential for every school district. The Cyber Plan provides comprehensive coverage for various cyber-related incidents, helping schools protect themselves from costly data breaches and cyberattacks.

Key Coverage Components:

- **Investigation Costs:** Covers the expenses related to investigating security, privacy, or confidentiality breaches.
- **Extortion Coverage:** Protects against extortion demands arising from the threat to release private or confidential information.
- **Data Restoration:** Covers the costs to restore lost or damaged data, ensuring minimal disruption to district operations.
- **Business Interruption:** Provides coverage for loss of business income due to data impairment or system downtime.
- **Liability for Breaches:** Covers damages resulting from a district's failure to prevent a security breach.

As part of the Cyber Plan, districts have access to a 24-hour phone and email hotline for immediate legal advice in the event of a security breach. The plan is typically offered with coverage limits up to \$1 million for most aspects of the plan.

In the event of a claim, districts will be assigned attorneys with expertise in cyber-related issues, along with public relations specialists to manage the impact of a breach.

School Board Legal Liability (SBLL)

School Board Legal Liability (SBLL) is considered a core coverage due to the rising number of claims related to school boards and administrators. These claims are often filed years after an alleged incident, making it critical for school districts to have ongoing protection.

Key Coverage Components:

- **Comprehensive Coverage:** Provides up to \$10 million in coverage for breaches of duty, negligent acts, errors, omissions, and misstatements.
- **Defense Sub-limits:** Includes sub-limits for specific high-risk areas such as special education, employment practices, and contract disputes. These areas are subject to costly administrative hearings, which are increasingly common.
- **Coverage for Former, Present, and Future Members:** SBLL covers former, present, and future school board members, administrators, employees, and volunteers, ensuring protection for all individuals involved in the district, even after they leave the district.

SBLL is designed to cover the costs of administrative hearings related to issues such as special education and employment practices, which are rising in both frequency and expense. This makes SBLL a must-have for all school districts.

Student Accident Coverage

Student Accident Coverage helps cover medical costs for PreK-12 students who are injured while attending school, traveling to and from school, or participating in most school-sanctioned activities. This coverage is crucial for school districts that wish to support their students and comply with state requirements.

Key Coverage Components:

- **Coverage for Injuries:** Provides excess coverage for students injured during school activities or events.
- **Accidental Death & Dismemberment:** Includes an accidental death benefit up to \$12,000 and an accidental dismemberment benefit up to \$11,000.
- **Compliance with Rocky's Law:** The coverage helps high schools comply with Rocky's Law, which mandates catastrophic accident coverage for Illinois High School Association (IHSA)-sanctioned events.
- **Limit:** Offers coverage up to \$5 million for each eligible student injury.

This coverage is designed to support both students and their families in the event of an accident, ensuring the school district can fulfill its legal obligations and provide necessary financial protection.

Active Assailant Coverage

The Active Assailant Plan provides a combination of property and casualty coverage in the event of a violent attack at a school. This coverage is essential as schools face increasing threats to safety and security.

Key Coverage Components:

- **Property Damage:** Covers damage to property caused by an assailant using a vehicle, explosive device, or weapon.
- **Demolition and Reconstruction Costs:** Covers demolition costs for buildings that are no longer usable, as well as the costs of temporary facilities for the district.
- **Third-Party Liability:** Provides defense against third-party liability claims resulting from the attack.
- **Ancillary Support:** Offers access to crisis management services, employee retraining, recruitment of replacement employees, and clean-up costs following an attack.

The Active Assailant Plan is available with coverage limits up to \$500,000, providing essential financial support to help districts recover and respond to the aftermath of a violent event.

Supported by the CM Claims Portal



Claims Management (CM) Claims Portal

The Claims Portal from The Sandner Group – Claims Management (CM) is a powerful online tool designed to streamline the claims process for WCSIT and ISDA Members. It provides real-time access to claim information from initial filing through to reserves and payments, ensuring that school districts can efficiently manage and monitor claims.

24/7



Dashboard Overview

The Claims Portal's interactive dashboard offers a visual snapshot of claims and financial information, providing Members with a quick and easy way to track the status of their claims and manage their risk. The dashboard includes a variety of data, such as claim status, reserve amounts, payments, and trends, all available at a glance.



Simple Online Claim

Filing claims through the Portal is quick and straightforward. Members can submit claims 24/7 online, making it easy to initiate claims at any time. The Portal guides users through the process, ensuring that claims are accurately filed and promptly processed.



Proactive Loss Control

The data and insights available through the Claims Portal encourage proactive loss control. By analyzing trends and claim history, school districts can take steps to mitigate risk, implement safety measures, and reduce the likelihood of future claims.



Claim Information Access

The Portal allows Members to access key claim details, including:

- Claim Number
- Adjuster Name and Contact Information
- Assignment Information
- This level of transparency helps Members stay informed about the progress of their claims and facilitates easy communication with the claims adjuster.



Comprehensive Data Analysis

The Claims Portal provides access to valuable data for in-depth analysis of various risk factors, including:

- Injury Types
- Causes of Loss
- Location Risk Assessments
- Claim History - This data allows Members to proactively identify trends, enabling them to implement loss control measures and manage risk more effectively. Members can easily export data for further analysis using Microsoft® Excel®.



Financial Summary

The financial summary feature allows Members to track reserves and payments associated with each claim. This tool gives a clear view of the financial status of each claim, helping districts stay on top of claims costs and manage their budgets effectively.



Faster Claims Processing

When a loss occurs—whether damage to property or an injury—CM's experienced adjusters work quickly and efficiently to manage the claim. Accurate appraisals are conducted to determine the value of property damage or missing items, ensuring prompt repairs or replacements. This reduces downtime and helps districts recover more quickly after an incident.



Timely Communication

Claims adjusters keep Members regularly updated on the progress and status of their claims, ensuring that school districts are never left in the dark. This clear communication helps maintain transparency and provides Members with the information needed to make informed decisions.



Comprehensive Reports

The reporting function offers a fast and easy way to review your claim status and identify trends. Members can quickly generate reports on key claim data, such as injury types, causes of loss, and overall claim history. These reports help school districts stay informed and can be exported to Microsoft® Excel® for further analysis.

Loss Control Services

The Sandner Group Claims Management Loss Control Department provides a comprehensive suite of loss control services to support WCSIT-ISDA Members in managing and mitigating risk. These services are designed to help school districts proactively reduce workplace hazards, prevent claims, and maintain a safe environment for staff, students, and visitors.

Below are the key loss control services provided to Members:

- ✓ **Consulting on Safety and Special Hazards:** Loss control professionals work closely with district administrators and internal safety teams to identify and address special hazards or concerns within the school environment. This consulting helps districts enhance their safety programs and prevent accidents or injuries.
- ✓ **Re-inspection of Large or Complex Losses:** For unusual, large, or questionable losses, the Loss Control Department conducts re-inspections to assess the situation and provide guidance on how to mitigate future risks. This ensures that districts are fully aware of any underlying issues contributing to major claims.
- ✓ **Workplace Safety and Compliance Support:** Loss control experts provide information and guidance on workplace safety practices and safety regulations to ensure that Member districts are compliant with state and federal safety standards. This includes helping districts navigate regulatory requirements and avoid potential penalties.
- ✓ **Employee Training on Workplace Hazards:** The Loss Control Department offers training programs for district employees on common workplace hazards and at-risk behaviors. These training sessions are tailored to the specific needs of each district and are designed to equip staff with the knowledge to recognize and avoid dangerous situations.
- ✓ **Periodic Member Service Visits:** Each Member receives periodic service visits, during which loss control professionals review prior claims, conduct a root cause analysis of major losses, and assist with the training and development of internal safety committees. These visits help districts improve their internal safety culture and reduce the likelihood of future losses.

- ✓ **Statistical Claim Analysis:** Loss control specialists perform a statistical analysis of a district's claim history, identifying patterns related to the frequency and severity of specific types of losses. This data-driven approach allows districts to focus on areas that pose the greatest risk and implement targeted safety measures.
- ✓ **Hazard Review Inspections:** The Loss Control team conducts hazard review inspections to identify physical hazards and at-risk behaviors that could lead to accidents or injuries. These inspections provide actionable recommendations for addressing risks before they result in a claim.

Congratulations to the 2024 Binotti Award Winner: Zeigler-Royalton CUSD #188



This year, Zeigler-Royalton CUSD #188 has been honored with the Binotti Award for their exemplary commitment to creating a safer, more secure school environment. Zeigler-Royalton's administration, staff, and students worked tirelessly to implement an effective risk management program that emphasizes safety, prevention, and proactive risk reduction. Their dedication to maintaining a safe learning environment has set a benchmark for other districts to follow.

Our team approach allows schools to uncover hazards and undertake any necessary changes to help reduce risks of bodily injury and property loss.

- ✓ **Loss Control Manuals and Risk Management Plans:** Members are provided with Loss Control Manuals, which include valuable resources for improving safety practices and managing risk. The Loss Control Department also helps districts develop comprehensive risk management plans and establish internal safety teams to ensure ongoing risk management efforts.
- ✓ **Loss Control Bulletin:** To keep Members informed and up to date on potential hazards, the Loss Control Department issues Loss Control Bulletins. These bulletins provide timely reminders for hazard inspections, highlight specific risks, and share insights from previous claims to help prevent recurrence and improve safety practices.



About the David Binotti Risk Management Award

Each year, WCSIT-ISDA recognizes and celebrates the outstanding efforts of school districts that have demonstrated exceptional commitment to risk management and loss control through the David Binotti Risk Management Award. This prestigious award is named in honor of David Binotti, whose work in promoting safety and loss prevention within school districts continues to inspire the efforts of districts across Illinois. A successful risk management program is not just about policies—it's about cooperation,

dedication, and continuous improvement. It requires the involvement of administrators, teachers, staff, and students, all contributing to a shared vision of safety and risk mitigation.

The Binotti Award recognizes districts that have shown significant dedication to developing and successfully implementing effective loss control programs. These programs require collaboration between the school administration, employees, and even students, all working together toward a common goal: creating a safe and healthful environment for students, staff, faculty, and visitors.

Our Agents

Local Experts in Risk Management

The Sandner Group - Alternative Risk Solutions (ARS) plays a key role in helping WCSIT-ISDA Members navigate the complexities of risk management and insurance coverage. With a network of experienced professional insurance agents located throughout Illinois, ARS agents are a valuable resource for school districts seeking comprehensive risk management solutions. ARS agents are committed to keeping districts informed of the significant benefits of WCSIT-ISDA membership and guiding them toward the most appropriate coverage options.

- ARS agents serve as trusted local partners for Illinois school districts, bringing community-based knowledge and personalized service to each Member district. They are dedicated to understanding the unique needs of each district and providing tailored insurance solutions at cost-effective rates.
- ARS agents are not just a professional advisor—they are a concerned neighbor and community supporter, always available to offer guidance and assistance. Whether you're selecting a new risk management program or reviewing your current coverage, your ARS agent is there to help you make informed decisions.
- ARS agents meet regularly to analyze the latest issues impacting public education and risk management, ensuring they stay at the forefront of industry trends and challenges. With their in-depth expertise, agents work to ensure that school districts are equipped with the right tools and resources to manage risk effectively and maintain financial stability.

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Our Business Partners

Trusted Collaborations for Better Service

In addition to ARS agents, WCSIT-ISDA works with a network of trusted business partners who support our risk management initiatives and provide additional services to Members. These partners contribute their specialized knowledge, services, and expertise to ensure that school districts have access to the most comprehensive, cost-effective solutions available.



R. Dean Conlin, Esq.
Attorney at Law



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Workers' Compensation Self-Insurance Trust
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For more information on
Integrated Coverage Solutions or other services,
phone: **(312) 906-8111** — fax: **(312) 627-8888** or
visit us on the web at **www.wcsit-isda.com**