



WCSIT • ISDA

Workers' Compensation Self-Insurance Trust  
Illinois School District Agency



# WCSIT-ISDA Integrated Coverage Solutions



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# Building a Legacy of Protection and Partnership

## *Supporting Illinois Schools Since 1982*

In the early 1980s, Illinois public schools faced growing challenges in securing reliable, affordable insurance coverage. Premiums were rising, and many schools struggled to find insurers willing to meet their needs.

Recognizing this, the Illinois Association of School Boards (IASB) took action. In 1982, IASB launched the Workers' Compensation Self-Insurance Trust (WCSIT) — a program designed to provide a stable, cost-effective alternative for schools across the state. By pooling resources and sharing risk, WCSIT allowed districts to lower costs while maintaining strong coverage for their employees.

Five years later, in 1987, the IASB addressed another critical issue — the escalating costs and limited availability of property and casualty insurance. This led to the creation of the Illinois School District Agency (ISDA), formed to deliver comprehensive, affordable coverage for schools facing a tightening insurance market.

Together, these initiatives represent IASB's and IASA's ongoing commitment to helping Illinois public schools navigate the complex world of insurance — ensuring that schools can focus on what matters most: educating students.

**WCSIT**

Workers' Compensation  
Self-Insurance Trust

## The Formation and Impact of WCSIT

### *Empowering Schools Through Shared Strength*

WCSIT was officially established on February 1, 1982, under Illinois law allowing public entities to form risk-sharing pools. Initially sponsored by IASB — and later co-sponsored by the IASA — WCSIT quickly became a trusted resource for Illinois public schools.

In its first year, 62 school districts joined as founding Members, demonstrating a strong, shared commitment to controlling costs and improving coverage. Since 1985, The Sandner Group — Insurance Program Managers (IPM) has proudly served as the pool administrator, providing expert program management and operational support.

Today, WCSIT continues to deliver member-focused, affordable workers' compensation coverage, helping schools safeguard their employees and financial stability.

**\$218M**  
in claims paid  
since inception

**\$21M+**  
in payments  
back to Members  
since inception

**\$8M**  
in assets

**24/7**

Online  
Claims Portal

### **A Proven Record of Performance**

- ✓ \$218 million in claims paid — protecting school employees statewide
- ✓ \$21 million returned to Members in dividends and surplus distributions
- ✓ \$8 million in assets — ensuring long-term financial strength
- ✓ 24/7 Online Claims Portal for quick, transparent claims management

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

WCSIT's mission remains the same: to protect and empower the people who make education possible.

# The Current Insurance Landscape and the Role of WCSIT-ISDA

Navigating a Challenging Market Together

Insurance markets are tightening, and Illinois public schools are feeling the pressure. Rising premiums, limited carrier options, and stricter underwriting have made it harder than ever for districts to find affordable, comprehensive coverage that truly fits their needs.

That's where WCSIT-ISDA comes in.

With more than 60 years of combined service, the Workers' Compensation Self-Insurance Trust (WCSIT) and the Illinois School District Agency (ISDA) have built a legacy of helping schools overcome these challenges. Together, they provide a unified solution that delivers both financial protection and peace of mind.



## Who We Are

Integrated Coverage. Local Expertise. Unmatched Value.

WCSIT-ISDA offers a full suite of tailored risk management and risk transfer solutions designed specifically for Illinois public schools. From workers' compensation to property, casualty, and specialized coverage programs, we help districts safeguard their people, property, and reputation — all under one trusted umbrella.

Our approach is simple:

- **Comprehensive Coverage:** Protection that's broad, flexible, and built for the realities of education.
- **Cost-Effective Solutions:** Group purchasing power means affordable, stable rates.
- **Member-Centered Service:** You're not just a client; you're part of a community of districts working together.

“Strengthening today’s schools while investing in tomorrow’s education.”



## **Beyond Coverage: A Commitment to Schools**

### ***Your Risk Management Partner***

The WCSIT–ISDA team includes experienced professionals dedicated to helping school districts proactively manage risk. Through loss control programs, safety resources, and on-site support, we help schools minimize claims and maintain safe environments for students and staff alike.

Our proactive approach means fewer disruptions, fewer losses, and more time for what truly matters — education.



## **Strength That Gives Back**

### ***Reinvesting in Our Members***

Since inception, both WCSIT and ISDA have consistently returned dividends and surplus distributions to their Members. In addition, royalties are provided to IASB and IASA, reinvesting directly into the school community and strengthening education in Illinois.

These returns are more than just numbers — they represent real value for our Members, proving that WCSIT–ISDA is truly built to benefit the schools we serve.



## **The Smart Choice for Illinois Schools**

### ***Protection. Stability. Partnership.***

In today’s uncertain economic and insurance climate, it’s more important than ever for school districts to evaluate their coverage programs. By partnering with WCSIT–ISDA, schools gain access to tailored, financially secure solutions that align with their mission and budget.

Partner with WCSIT–ISDA — the trusted name in school-focused risk management.

# Program Highlights

*Our Members are what sets us apart.*

At WCSIT, our strength lies in our Members — Illinois school districts that understand the value of partnership and shared success. Every program we offer is built around one simple goal: to help schools protect their people, manage their costs, and thrive.

As the largest and most successful group self-insurance pool for workers' compensation in Illinois public schools, WCSIT delivers:

- ✓ Broad, Affordable Protection — Comprehensive coverage that meets the real-world needs of school districts.
- ✓ Collaborative Risk Sharing — Collective strength that reduces volatility and stabilizes long-term costs.
- ✓ Unmatched Member Service — Personalized support from professionals who understand school operations.

**“Your mission is education.  
Ours is protecting it.”**



## Program Administration & Management

Experience You Can Count On

Under the expert administration of The Sandner Group — Program Managers (PM), WCSIT has built a reputation for stability, integrity, and service excellence. PM's leadership ensures that every aspect of the program — from coverage design to claims handling — supports the long-term interests of our Members.

Through strategic partnerships and continuous evaluation, WCSIT works with a trusted network of service providers to deliver cost-effective coverage while maintaining robust protection. This commitment keeps rates competitive without sacrificing quality.

### Coverage Highlights:

- Up to \$3 million in employer's liability coverage
- Stable, predictable premiums year after year
- Local, responsive service from a dedicated support team

## Claims Administration & Medical Cost Management

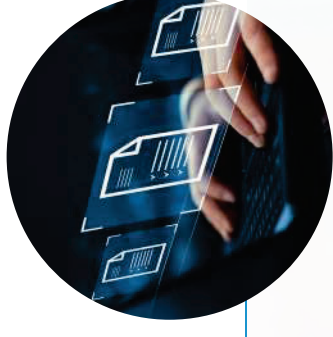
When It Matters Most, We Deliver

Accidents happen — but when they do, WCSIT Members know they're supported by one of the most responsive and experienced claims teams in the business.

In partnership with The Sandner Group – Claims Management (CM), WCSIT provides expert claims handling and medical cost control services to ensure that every injured employee receives timely, fair, and appropriate care.

### Key Benefits:

- ✓ **Full Lifecycle Claims Management** – From first report to resolution, CM manages each claim with efficiency and transparency.
- ✓ **Litigation and Medical Cost Control** – Active management keeps expenses down and outcomes positive.
- ✓ **Employee-Focused Recovery** – Helping staff return to work safely and swiftly.



### About Enlyte

Enlyte is a P&C industry leader providing claims technology innovations and connectivity solutions, specialty networks, case management, pharmacy benefit and disability management services. Serving over 2,000 entities, including a majority of Fortune 500 employers, Enlyte leverages its portfolio of solutions to simplify processes and improve outcomes for auto, workers' compensation and disability claims.

This means:

- Discounted PPO rates for significant savings on medical costs
- Access to top-tier physicians and specialists
- Streamlined claims processing and faster recovery times

Utilization Review & Medical Necessity Oversight:

All treatments are reviewed through URAC-accredited and state-certified utilization services — ensuring medical care is necessary, effective, and cost-efficient. Reviews are performed prospectively, concurrently, and retrospectively to ensure compliance and optimal outcomes.

**Better Care. Faster Recovery. Lower Costs.**

That's the WCSIT promise — a smarter approach to claims administration that puts people first while protecting your bottom line.



AN ENLYTE COMPANY

ISDA

Illinois School District Agency

# Comprehensive Coverage for Illinois School Districts

## *Protection That Adapts to Today's Challenges*

The Illinois School District Agency (ISDA) offers a complete portfolio of group self-insurance solutions built specifically for Illinois school districts. Designed to be reliable, flexible, and competitively priced, ISDA's programs help schools stay protected against both traditional risks and emerging threats — from property damage to cyberattacks.

ISDA coverage is modular and customizable — districts can select individual components or bundle them under a single, seamless coverage agreement. This flexibility reduces administrative complexity while ensuring each district's unique needs are met.

One program. Total protection. Designed for schools.



## Key Coverage Components

### **Property & Casualty Coverage**

Comprehensive Protection for Buildings and Assets

ISDA safeguards your district's most important physical assets — from classrooms to technology infrastructure. Coverage includes protection against loss or damage from fire, flood, earthquakes, and other natural disasters.

**Highlights:**

- Coverage limits up to the total insured value of district buildings
- Inclusive protection for flood and earthquake damage
- Financial peace of mind in the face of costly, unpredictable events

When disaster strikes, we help you get back to normal — fast.

### **Equipment Breakdown Coverage**

Protection for What Keeps You Running

When critical equipment fails, classroom operations can grind to a halt. ISDA's Equipment Breakdown Coverage helps schools recover quickly and affordably.

**Highlights:**

- Covers mechanical or electrical breakdowns (HVAC, boilers, electrical systems, and more)
- Provides for quick repairs or replacements to minimize disruption
- Helps restore learning environments with minimal downtime

We keep your systems — and your schools — running smoothly.

### **School Vehicle Coverage**

Keeping Your Transportation Fleet Moving

From buses to maintenance vehicles, ISDA protects your district's transportation assets with coverage designed for schools' unique operational needs.

**Highlights:**

- Comprehensive protection for accidents, damage, or breakdowns
- Coverage for all school-owned or leased vehicles
- Ensures uninterrupted transportation for students and staff

Because every student deserves a safe ride to school.

### **Umbrella Liability Coverage**

Extra Protection When It's Needed Most

Some incidents can exceed the limits of standard liability policies. ISDA's Umbrella Liability Coverage offers an added layer of financial security for catastrophic claims.

**Highlights:**

- Limits of up to \$2 million
- Protects against unexpected, large-scale liability claims
- Complements general liability and other core coverages

An extra layer of protection for life's biggest surprises.

## General Liability Coverage

Your First Line of Defense Against Everyday Risks

From field trips to daily operations, liability exposures are a part of every district's reality. ISDA provides broad protection from third-party claims for injury or property damage.

### Highlights:

- Coverage for incidents on school property or during district-sponsored events
- Protection from legal costs tied to accidents and injuries
- Safeguards your district's reputation and financial stability

Because accountability shouldn't mean vulnerability.

## Cyber Coverage

Defending Schools Against the Fastest-Growing Threat

Cybersecurity risks are rising, and school districts are frequent targets of data breaches and ransomware. ISDA's Cyber Plan offers comprehensive coverage to help districts respond quickly and recover fully.

### Highlights:

- 24/7 access to a legal and crisis response hotline
- Up to \$1 million in coverage for most components
- Coverage for investigation costs, extortion, data restoration, and business interruption
- Access to attorneys and PR specialists experienced in cyber incidents

Fast response. Expert support. Complete recovery.

## Active Assailant Coverage

Prepared for the Unthinkable

In today's world, safety threats can emerge without warning. ISDA's Active Assailant Plan helps districts recover physically, financially, and emotionally from a violent event.

### Highlights:

- Limits up to \$500,000
- Covers property damage, demolition, and temporary facility costs
- Includes liability defense and crisis management support
- Offers help with clean-up, employee retraining, and post-incident recovery

Strength. Support. Stability — when your community needs it most.

## School Board Legal Liability (SBLL)

Protecting District Leadership in an Increasingly Complex World

Claims against school boards and administrators are growing more frequent and more costly. ISDA's SBLL coverage provides essential protection for decision-makers, educators, and volunteers alike.

### Highlights:

- Up to \$10 million in protection for errors, omissions, and negligent acts
- Sub-limits for high-risk areas like special education, employment practices, and contract disputes
- Coverage extends to former, current, and future board members, administrators, employees, and volunteers

Leadership should inspire confidence — not concern.

## Student Accident Coverage

Because Students Deserve Protection, Too

Accidents can happen anytime — on the playground, during practice, or on the way to school. ISDA's Student Accident Coverage helps districts support their students and meet state requirements.

### Highlights:

- Covers medical costs for injuries during school activities or travel
- Includes accidental death and dismemberment benefits
- Helps high schools comply with Rocky's Law (catastrophic coverage for IHSA events)
- Limits up to \$5 million per eligible student injury

Protecting the well-being of every student in your care.



# Claims Management (CM) Portal

Smarter Tools for Faster Claims Resolution

The Claims Portal from The Sandner Group – Claims Management (CM) gives WCSIT and ISDA Members 24/7 access to all their claim information — from first report to final payment. Built for efficiency, accuracy, and transparency, it's a powerful resource for schools that value speed and simplicity.

## At a glance:

- ✓ 24/7 Access – File and track claims anytime, anywhere.
- ✓ Real-Time Updates – View reserves, payments, and claim status instantly.
- ✓ Full Transparency – Communicate directly with your adjuster and stay informed.

*Simplify claims. Strengthen control. Save time.*



## Dashboard Overview

Data That Drives Decisions

The interactive dashboard offers a clear snapshot of every claim — including reserve amounts, payments, and trends. Visual summaries make it easy to monitor claims and identify risk patterns.

Members can view:

- Claim numbers and adjuster contact details
- Assignment and status updates
- Historical trends across injury types, causes of loss, and locations

Turn data into action. Powerful analytics help districts strengthen safety programs and improve budgeting accuracy.



## Comprehensive Reporting

Insight at Your Fingertips

The Portal's reporting tools allow Members to generate instant reports on key claim metrics such as frequency, type, and cost of losses. Reports can be easily exported to Microsoft® Excel® for further analysis or presentations.

Key Benefits:

- Customizable reports for trend tracking and compliance
- Financial summaries to manage reserves and payments
- Clear visibility into risk performance across your district

Knowledge is power — and prevention.



## Faster Claims, Stronger Recovery

When a loss occurs, CM's experienced adjusters move quickly to assess damage, coordinate repairs, and manage the claim efficiently. Whether it's property damage or an employee injury, the goal is the same: fast recovery and minimal disruption.

The Result:

- Less downtime, quicker reimbursements, and greater confidence for administrators and staff.



# Loss Control Services

## *Proactive Protection for Every School*

The Sandner Group Claims Management – Loss Control Department provides a full suite of services to help WCSIT–ISDA Members prevent accidents, reduce claims, and maintain safer schools.

**Core Services Include:**

- ✓ **Full Lifecycle Claims Management** – Hands-on guidance to identify and resolve unique risks.
- ✓ **Workplace Safety & Compliance Support** – Ensuring adherence to state and federal safety standards.
- ✓ **Employee Safety Training** – Practical programs to raise awareness and reduce on-the-job risks.
- ✓ **Periodic Member Visits** – On-site reviews of prior claims and training for safety committees.
- ✓ **Statistical Claim Analysis** – Data-driven insights into loss trends and prevention priorities.
- ✓ **Hazard Review Inspections** – Thorough evaluations with actionable recommendations.



### Resources That Support Safer Schools

- ✓ **Loss Control Manuals:**  
Practical resources for managing safety and compliance.
- ✓ **Customized Risk Management Plans:**  
Developed with each district's specific needs in mind.
- ✓ **Loss Control Bulletins:**  
Regular updates highlighting seasonal risks and best practices.



## The David Binotti Risk Management Award

### *Celebrating Leadership in Safety and Prevention*

Each year, WCSIT-ISDA proudly presents the David Binotti Risk Management Award to a school district that demonstrates exceptional commitment to risk management and safety.

Named in honor of David Binotti, a champion for loss prevention in education, this award recognizes those who lead by example — districts that turn risk awareness into action and build lasting cultures of safety.

#### Recent Honoree:

*Barbara Thompson, Superintendent at Fisher CUSD #10* was recognized for her outstanding focus on district safety and security. Her efforts lead to a secure environment for students, staff and community members. In addition, Barbara's leadership as Chair of the ISDA Board of Regents has led to outstanding and consistent results for all ISDA members.

Great schools don't just educate — they protect.

Our team approach empowers districts to uncover hazards, take corrective action, and continuously improve safety for staff, students, and visitors alike.

# Local Experts in Risk Management

## Trusted Partners. Local Insight. Lasting Relationships.

Through The Sandner Group – Alternative Risk Solutions (ARS), WCSIT–ISDA connects school districts with a network of experienced, community-based insurance professionals across Illinois. ARS agents are more than advisors — they're your partners in building safer, more resilient schools.

Your local connection to statewide strength.

Our agents provide:

- Personalized, on-the-ground support for every Member district
- Expert guidance tailored to your unique operational and financial needs
- A deep understanding of local challenges and community priorities

## Why Partner with an ARS Agent?

- **Community Commitment:** ARS agents live and work in your region, bringing firsthand knowledge of local education needs.
  - **Personalized Service:** From onboarding to annual reviews, they help you make informed decisions every step of the way.
  - **Collaborative Expertise:** Agents meet regularly to discuss emerging issues in public education and share best practices for risk management.
- Expertise you can trust. Service you can count on.

## Our Agent Network

**Brian Feltes & Associates, Inc.** - St. Charles  
Brian Feltes • 630-762-9090 • bfeltes@feltesinsurance.com  
Kevin Feltes • kfeltes@feltesinsurance.com

**Bullis & Sundberg LLC** - Galesburg  
Cheri Hosteng • 309-343-1149 • cheri@bullisinsurance.com

**Forsyth Insurance Group** - Springfield  
Bob Valenti • 217-525-9500 • bvalenti@forsyth-ins.com  
Nicole Kennedy • nkennedy@forsyth-ins.com

**The Hinz Company** - Chicago  
James Woodard • 312-930-6124 • jwoodard@one80.com

**Kunkel & Associates** - Dubuque, IA  
Chance Oster • 563-557-6511 • chance.oster@kunkel-inc.com

**Lohman-Ray Insurance** - Okawville & St. Joseph  
Greg Toensing • 618-243-5297 • gtoensing@lohanray.com

**Meyer-Jochums Agency** - Minonk  
Jay Jochums • 309-432-2517 • jjochums@meyerjochums.com

**North Wayne Insurance Agency** - Flora  
William C. Atwood • 618-662-7000 • batwood@nwia.org

**Schmale Insurance Agency** - Belleville  
Stephen Sedlak • 618-233-0193 • ssedlak@schmaleinsurance.com  
Dr. Jeff Dosier • jdosier@schmaleinsurance.com

**Yewell Insurance Agency** - Cartersville  
Don Yewell • 618-985-2423 • don@yewellinsurance.com  
Zack Liddell • zack@yewellinsurance.com

## Our Business Partners

### Trusted Collaborations for Better Service

In addition to ARS agents, WCSIT–ISDA works with a network of trusted business partners who share our commitment to excellence. These collaborations bring specialized expertise, services, and tools to ensure school districts have access to comprehensive, cost-effective solutions.



R. Dean Conlin, Esq.  
Attorney at Law



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### ***We're Here to Help***

For more information on Integrated Coverage Solutions or to connect with your local ARS representative:

Phone: **(312) 906-8111**

Fax: **(312) 627-8888**

Web: **[www.wcsit-isda.com](http://www.wcsit-isda.com)**