



TheHinzCompany
Specializing in School Coverage

Workers' Compensation, Property & Liability Coverage for Illinois Public Schools

Enhanced Coverages and Outstanding Service at a Competitive Price



Building Trust One District at a Time.

The Hinz Company is a commercial insurance agency which focuses on the needs of school districts, community colleges, and special education and vocational education cooperatives located in Cook, Dupage, Kankakee, Lake and Will counties.

The Hinz Company is the exclusive resource for the Workers' Compensation Self-Insured Trust (WCSIT) and the Illinois School District Agency (ISDA) in the greater Chicagoland area.

Benefits

Benefits of Self-Insurance for Workers' Compensation, Property & Liability programs include:

- No multiple year membership requirement
- Stability
- Broader coverage
- Loss control and prevention
- Cash flow benefits
- Quick and fair settlement of claims
- Multi-year rate guarantee

With economical pricing, financial stability and excellent reputation, WCSIT and ISDA have been a strong choice for Illinois school districts for many years. By providing innovative, comprehensive coverage, WCSIT and ISDA allow you to stay in front of unexpected claims. WCSIT also provides additional benefits for member districts; eligible members can receive school board legal liability coverage, school treasurer's surety bonds and student accident coverage.



sponsored by:



Monitoring risk management issues and concerns nationwide allows for anticipation of coming trends in litigation and liability exposures. This allows you to have proper coverage in place before you discover you need it. With WCSIT and ISDA on your side, and in effect all their member districts, controlling the costs and budgeting for risk management has never been easier. In this competitive market, school districts need to carefully choose their workers' compensation and property/liability provider.





Benefits

Workers' Compensation Coverage

WCSIT workers' compensation coverage is competitively priced. Coverage is for statutory limits and also includes a \$2,000,000 limit for employer's liability. When it is all added up, WCSIT easily becomes the most economical choice for Illinois schools.

School Board Legal Liability Program (SBLL)

The SBLL program covers former, present and future school board members, administrators, employees and volunteers for actual or alleged breach of duty, negligent act or error, misstatement, misleading statement or omission with up to \$10,000,000 in coverage. Sub-limits for critical areas of claims, such as special education and contract disputes are the highest available to Illinois public school districts. SBLL is offered as a benefit of membership to qualified districts. School board legal liability claims now approach the level of general liability claims. Today, SBLL is a core coverage. Administrative hearings for both special education and employment issues are gaining in frequency and intensity. Our changes are ahead of the curve for you.

School District Treasurer's Surety Bonds

WCSIT includes, as part of your overall cost, up to \$15 million in coverage pursuant to the Illinois School Code. This outstanding bond program has higher limits available upon request. WCSIT can also provide surety bonds for working cash, life safety and construction bond obligations.

Property/Casualty Coverage

Broad, reliable and competitively-priced property/casualty coverage is the foundation of the ISDA program. The ISDA comprehensive package includes property, general liability, automobile, equipment breakdown, and umbrella liability protection. The coverage offered through the ISDA is regularly updated and tailored to meet the needs of public school districts. Over the years, the coverage package has grown to include, liabilities arising from advances in technology, as well as coverages to meet the needs of special education and employee benefits liability. In addition, ISDA provides comprehensive individual limits for abuse and molestation claims.

School Leaders Risk Management Association

All WCSIT members are also members of the School Leaders Risk Management Association (SLRMA) a risk management tool for school board liability. SLRMA provides up-to-date information on issues facing public schools at the federal level. (www.slrma.org) SLRMA members have access to many self-audits and checklists such as Fair Labor Standards Act compliance, e-Discovery policies and procedures, and McKinney-Vento compliance.

Student Accident Coverage

As a benefit of membership, the Student Accident Coverage program will help defray medical costs for students injured while attending regular school sessions, while traveling to and from school and while participating in most school-sanctioned activities. This coverage provides a limit of \$5,000,000 and is a way for WCSIT to help member school districts show their community they care about their students' participation in school activities. Coverage includes accidental death (up to \$12,000) and dismemberment (up to \$11,000).



Loss Control Services

Staffed with loss control professionals located throughout the state, the loss control program offers exceptional loss control services to all members. Services such as evaluations of the school district's current in-house safety/loss control programs, current and historic loss analysis, as well as assistance in developing programs and procedures for self-inspection, forming safety committees, and safety training are but a few of the loss control services provided to member districts. Loss control specialists are available to work with member districts to establish safety committees so that school districts can manage safety concerns. The member can then work with their ISDA specialist to coordinate coverages. Our team approach helps you make necessary changes. Development and implementation of a qualified risk management plan allows your district to qualify certain expenditures to the district's tort levy. See your WCSIT*ISDA specialist for more information on tort levy relief. The annual David Binotti Risk Management Award, given to a member district showing remarkable strides in its risk management efforts, demonstrates the effectiveness of these services.

Professional Claims Administration

WCSIT and ISDA's claim administrator—
The Sandner Group - Claims Management—works with members to ensure that districts recover quickly after a claim. Electronic claim tracking and 24-hour claim reporting are tools that we use to effectively handle Members' workers' compensation, school board legal liability, student accident and property/casualty claims.

Property Appraisal

Many member districts utilize the low-cost property appraisal service provided by ISDA. ISDA's loss control staff conducts appraisals on-site and provides members with an accurate value of school property to ensure that the school is purchasing the appropriate amount of coverage. Using the sophisticated Marshall Swift/Boeckh system, ISDA's loss control staff provides the initial appraisal. It then conducts yearly updates and additional field work as needed.

Marketing

The Sandner Group - Alternative Risk Solutions is your WCSIT*ISDA specialist. With seven professional insurance agencies located throughout Illinois, The Sandner Group can keep your district informed of the great benefits of WCSIT*ISDA membership. Our agents meet regularly to study the latest issues for public education and risk management. Let the expertise of your agent work for you and your district, they are a concerned neighbor, a community supporter and a professional.

Information

Illinois school districts can look to WCSIT*ISDA for the most current information on property/liability related issues. Working with its service providers, WCSIT and ISDA look for more cost effective ways to provide coverage and to communicate information to members. WCSIT & ISDA provide regular informative news via their quarterly newsletter *Trust Connections*, and the WCSIT*ISDA web site. Members also receive a Risk Control e-Bulletin from The Sandner Group - Claims Management with the latest information on safety and risk management news to help school districts reduce risk.



Claims Handling

The Sandner Group - Claims Management offers experienced professionals from a broad range of risk management expertise to assist you with your Workers' Compensation cost reduction initiatives. Our results-oriented professionals will partner with you through problem solving and solution implementation processes to achieve targeted cost reduction goals.

We provide the following to our clients on each claim we administer:

Medical Management and Cost Containment - Medical bill review and cost containment are targeted goals that rely upon outcome measurement to best derive the desired results. The Sandner Group - Claims Management follows appropriate state fee schedules throughout the adjudication of every claim presented, and integrates Utilization Management with Case Management protocols to best define each claim's results.

Litigation Management - The Sandner Group - Claims Management utilizes a select network of preferred defense counsel who specialize in Workers' Compensation. Each assignment is managed following our litigation guidelines and practices. Evaluations, exposure assessments, timelines, milestones, outcome expectations and budgeting considerations are provided in detail following the initial assignment and as each claim progresses to conclusion.

Reserve Analyses are conducted by the claim management team of The Sandner Group - Claims Management each time a claim file is touched. Exposure and reserve evaluation is considered for the expected outcome value rather than 'worst case' outcome. This provides a more accurate exposure assessment for aggregate forecasting and annual budgeting. These analyses are thorough for each medical, indemnity, and expense reserve element.

Claim Handling with Compassion - The Workers' Compensation claim process can be immediately overwhelming for many injured associates who have seldom if ever experienced a work related injury or illness. The Sandner Group - Claims Management team is keenly aware of this and makes provisions to clearly explain the appropriate statutory benefits provided and the administration of those benefits. By helping to define expectations and reduce apprehension, the claim process can be fulfilled expeditiously.





Affiliations

The Hinz Company works with underwriting, policy administration, and loss control departments of **The Sandner Group - Insurance Program Managers** to get the best valued quotes for its clients and provide extra loss control services for school districts/cooperatives with greater needs.

The Hinz Company serves as a liaison for clients and workers' compensation and property casualty claims adjusters from **The Sandner Group - Claims Management**

The Hinz Company works with the marketing coordinator and administrator of **The Sandner Group - Alternative Risk Solutions** to market association sponsored programs in Northeastern Illinois.

The Hinz Company works with the these school board legal liability managers at **Brokers' Risk:**

- An Illinois Association member of **Lloyds of London.**
- Represents **Workers' Compensation Self-Insurance Trust (WCSIT)** sponsored by the **Illinois Association of School Boards** and **Illinois Association of School Administrators** established in 1982 providing workers' compensation, school board legal liability, treasurers' bonds, and student accident insurance to over 200 public school districts in the State of Illinois. And the **Illinois School District Agency (ISDA)** sponsored by the **Illinois Association of School Boards** established in 1987 providing property, casualty, and loss control services to over 150 public school districts in the State of Illinois.

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for more information about our risk management, loss control, and coverage programs.

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