# IASB Safety Group Insurance Program

Protecting Iowa schools since 1974

## Safety Group Insurance – Local Insurance Agent Expectations

### Program Leadership and Education

- To maintain awareness of new exposures and upcoming changes in the Safety Group Insurance Program, local agents are encouraged to regularly take advantage of Safety Group educational opportunities such as workshops and webinars

### Claims Management

- Visit the district after a loss to see any significant damage in person.
- Facilitate reporting of claims to EMC.
- Assist with any claims handling issues or concerns.

### Communications

- Personally deliver the dividend check each fall and discuss any provided agent talking points with district leadership.
- Review the Workers' Compensation experience rating worksheet for accuracy each year.
- Assist the district with planning and budgeting by making them aware of anticipated rate increases and changes in their experience modification factor.
- Maintain contact with the district throughout the year. Respond timely to any questions or requests.

### Loss Control

- Review loss experience annually with the district. Identify any trends.
- Assure district leadership is aware of the scope of EMC loss control services and resources that are available to the district.
- Coordinate loss control activities with EMC and personally attend any loss control visits.
- Assist the district in addressing and responding to any loss control recommendations.

IASB Iowa Association of School Boards

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## Pre-Renewal Review and Policy Issuance

- Review district operations, helping to identify existing and new exposures to loss.
- Prepare any required renewal applications each year.
- Review the Statement of Values for accuracy and assist in choosing appropriate property deductibles.
- Update current liability exposures each year (e.g. number of pupils, teachers) and identify other less typical liability exposures such as farm land or rented dwellings.
- Review school related entities, such as parent organizations, athletic groups, post prom organizations, foundations, and booster clubs for inclusion in the district's policy.
- Verify that the vehicle schedule is current. Assist in choosing appropriate physical damage deductibles. Offer Replacement Cost coverage for buses ten (10) years old and newer.
- Review the Employee Theft limit for adequacy. Evaluate other Crime insurance needs, including Computer Fraud and Funds Transfer Fraud coverage.
- Ensure that estimated payroll figures for Workers' Compensation are current and accurate to avoid large audits.
- Provide optional quotes for various coverage upgrades and options (e.g. Flood & Earthquake, Student Accident, Violent Event Response).
- Ensure that any unnecessary or duplicate coverages are removed (e.g. Inland Marine, EDP coverages).
- Provide the district with a renewal proposal in advance of the effective date.
- When the policy is delivered, provide the district with a layperson's summary of coverage.
- Review Cyber coverage/limits for adequacy and provide optional quotes.
- Review Excess Liability limits and offer to provide quotes for higher limits.

## Contracts

- Review any architect and construction documents. This should include an analysis of insurance requirements, including but not limited to:
    a. Adequate insurance limits for contractors,
    b. Non-waiver of governmental immunities,
    c. Waivers of subrogation on Workers Compensation

- Assist with the review of the insurance provisions of other contracts the district may enter into.
- Contact Jester Insurance for assistance if needed.

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