

IASB Safety Group Insurance Program

Protecting Iowa schools since 1974

IASB 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 **strongly** encouraged to annually attend:
 - IASB Safety Group Insurance Seminars held each spring, and
 - IASB Safety Group Agent Workshop as offered.

Claims Management

- Visit the district after each 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 annual dividend check and annual report each September. Discuss any provided agent talking points with the district leadership.
- Assure that the district leadership understands how their experience modification factor affects the amount of the dividend they receive.
- Review the Workers' Compensation experience rating worksheet for accuracy each year.
- Assist the district with planning and budgeting by making them aware of anticipated changes in their experience modification factor.
- Maintain contact with the district throughout the year. Respond timely to all questions and requests.

Loss Control

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



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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 rider 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. Cyber, Flood & Earthquake, 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 notebook is delivered, provide the district with a layperson's summary of the coverage.

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, and
 - d. Establish sub-limits for (or removal of) flood and earthquake on Builder's Risk coverage.
- Assist with the review of the insurance provisions of other contracts the district may enter into.
- Contact Jester Insurance for assistance if needed.

