

Evolving to Meet Your Needs

After 33 years of endorsing insurance companies, the WASB Insurance Plan Trustees shifted gears and announced the WASB

Endorsed Insurance Agency Program on January 23, 2013, at the Joint State Education Convention in Milwaukee.

Before we look forward, let's take a look back. In 1979 (yes, way back), Wisconsin public school districts struggled to find liability insurance, and it was expensive. The WASB Insurance Plan was established that year and endorsed an insurance carrier willing to insure WASB member districts. The WASB Plan was, and still is, governed by a board of trustees separate from the WASB Board of Directors. A school business official and a district administrator continue to serve as non-voting advisors to the trustees.

Working with the endorsed carrier,

Of paramount importance were the needs of WASB members. What insurance-related assistance do Wisconsin school districts and CESAs need?

The trustees believe that by providing information to districts about liability AND employee benefit programs to help manage these challenges will lead to healthier employees, healthier students and reduced costs. The Endorsed Insurance Agency Program was born.

■ Here to Help

There is a ton of information available to districts and their boards on insurance-related topics. But who has time to sift through "all that stuff," and decide which program is best for his/her district? The WASB Insurance Plan, through its Endorsed Insurance Agency Program, is here to help.

For contact information for any these agencies, visit the WASB website and select the "WASB Insurance Plan" button.

■ What Hasn't Changed?

Sometimes board members and administrators just want to bounce an insurance-related, risk-management or employee-benefit idea or question off "someone." As a WASB member benefit, the WASB Insurance Plan continues to offer access to resources and insight from Gänder Consulting Group. The firm, which sells no insurance, fields inquiries about more topics than you can imagine. For example, in 2012, it received calls from districts concerning:

1. Extending insurance coverage to youth football groups.
2. The importance (or not) of carrying insurance for punitive damages.
3. The amount and type of insurance bus contracts should require.
4. Reviewing claim denials.
5. Work-study programs.
6. Paying for student accident health insurance.
7. Insurance requirements/contract for 4K service providers.
8. WIAA Athletic Officials workers' compensation insurance.

Call Joy Gänder at 608-268-0286, or email your questions to gander@ganderconsulting.com. Joy has worked with Wisconsin school districts and CESAs for nearly 25 years.

The WASB Insurance Plan will continue to improve your district's and board's access to meaningful information to achieve our mutual goals; healthier employees, healthier kids and reduced costs. ■

Joy Gänder is the CPCU, ARM, for Gänder Consulting Group, LLC, on behalf of the WASB Insurance Plan.

The WASB Program was developed to help districts learn about insurance agencies knowledgeable about property and casualty and employee-benefits insurance.

the WASB Insurance Plan set the bar for school liability insurance coverages in Wisconsin. It also offered annual seminars at various locations around the state to provide information about reducing losses, managing exposures and answering questions like, "What's our district's liability if...?" And WASB members had access to resources to sort through risk-management issues involving playgrounds, potential lawsuits, ACT 504, employment issues, etc.

■ Changing Course in 2012

In 2012, the insurance companies with whom the WASB Insurance Plan had worked for many years switched course, and so the trustees set about determining the Plan's new direction from that point on.

Many options were vetted. Among other things, partnering with alternative insurance carriers and establishing a municipal mutual insurance company were researched at length.

The WASB Endorsed Insurance Agency Program was developed to help districts learn about insurance agencies knowledgeable about property and casualty and employee-benefits insurance. And more importantly, agencies willing to collaborate with the Plan to help districts sift and winnow through the myriad of programs touted as the best.

After reviewing agency responses to a request for qualifications process, the trustees endorsed the following firms in the areas of property and casualty insurance and employee-benefits insurance.

Property & Casualty Insurance:

*Arthur J. Gallagher
M3 Insurance Solutions, Inc.
TRICOR, Inc.*

Employee Benefits Insurance:

*Associated Financial Group, LLC
M3 Insurance Solutions, Inc.
TRICOR, Inc.
R&R Insurance Services*