

# Service Associate Q&A

## Featuring Maritime's Mike Mrdjenovich

*Editor's note: Each issue, we will pose questions to a WASB Service Associate to share the good work that these businesses are doing with Wisconsin public schools.*

**Q.** *What services does Maritime Insurance provide to districts?*

**A.** Maritime has provided Property & Casualty, Employee Benefits, Financial Services and Risk Management services to Wisconsin Public Schools for 25 years. Schools have been a specialty of Maritime from the beginning.

**Q.** *What separates Maritime from other providers?*

**A.** Maritime is unique in that we provide local service and expertise, but bring the tools and resources of a global insurance broker.

**Q.** *What is one big issue in your field related to public education?*

**A.** The biggest challenges we face working with public schools are related to budget issues and health insurance. These are real challenges for our business managers we work with.

**Q.** *Can you give some examples of how you've helped school districts?*

**A.** Sitting down face-to-face with business managers or superintendents and going through what the districts exposures are, have proved to be well worth their time. Business managers and superintendents wear so many hats, it's very difficult to keep pace with all the things that can go wrong. By having a meaningful discussion on what's covered and what's not, is valuable time spent.

Some of the gray areas of coverage and concerns include: boiler and machinery coverage, injunctive acts, data compromise/cyber liability, IEP litigation, and safety programs.

We help school districts by outlining a detailed plan on how to address all of the above items and delegate others to be involved as a team. Helping districts clearly understand what their insurance protects

them from, helps promote a great risk management program for the district.

**Q.** *What do you enjoy about working with public school districts?*

**A.** District administrators have a difficult job. It's rewarding to make their lives a little easier knowing their district is covered properly. My dad is a retired school superintendent and my wife is a first-grade teacher. I have a true understanding of the needs a district has when it comes to an effective risk management plan. After 30 years, I'm familiar with what they need and can speak their language.

**Q.** *If you could give school leaders one piece of insurance advice, what would it be?*

**A.** My piece of advice for school administrators — be involved in the risk management process, you might be surprised on the cost savings your district can attain. ■



**Mike Mrdjenovich** is president of Maritime Insurance Group, a HUB International Company.



The WASB Service Associates Program includes more than 20 businesses and organizations that have been recognized by the WASB Board of Directors as reputable businesses and partners of public education in Wisconsin. For more information, visit [wasb.org](http://wasb.org) and select "Service Associates."

Encouraging kids to believe in themselves can lead to amazing things. That's why Junior Achievement and Kohl's Cares partnered to bring you *JA BizTown* and *JA Finance Park*. Housed in the Junior Achievement Kohl's Education Center, these programs empower kids as they experience the challenges of adult life. With the help of JA's 90-year history, rewarding K-12 curriculum, and volunteer network, we'll continue to inspire kids to pursue their biggest dreams.

Learn more at [wisconsin.ja.org](http://wisconsin.ja.org)