

THERE IS STRENGTH IN OUR COMMUNITY

Services Overview

2023



The services contained in this document are available at **no additional cost** to members of Community Insurance Corporation. All services are available to members holding a policy of coverage that corresponds to the services (i.e. property coverage = property services).



www.communityinsurancecorporation.com

Services Overview

About This Guide

Being a member of the Community Insurance Corporation (CIC) comes with numerous benefits and complimentary services. This document is intended to be a comprehensive overview of services available to members.

For your convenience, we have organized the document into sections:

CL	Claims Claims services for litigation, liability, workers' compensation and property lines of coverage.
UW	Underwriting & Insurance Administrative Services Underwriting and insurance administrative services, including statistical tracking, historical information, deductible selection, premium breakdowns, certificates of insurance and contract review.
RM	Risk Management & Loss Control Risk management and loss control consultative services, onsite and online training, and other programs and resources.
RP	Reports Reports available to members to gain insight into losses and identify trends/analyses.
EV	Events Listing of periodic CIC events and trainings.

This document also goes further by providing you the contact person(s) for each of the services. Next to each service, you will find:

FA	Liability/Property Field Claims Adjusters
WC	Workers' Compensation Adjusters
LM	Litigation Managers
UW	Underwriting Staff
CS	Client Services
RM	Risk Management & Loss Control

On the next page, these contacts may be cross-referenced to find specific staff members and their contact information.

PLEASE NOTE: **FA WC LM RM** contacts work in a dedication fashion with members. Please contact your insurance contact to determine which individual is assigned to your district.

Staff Contacts

	Name	Title	Email	Phone
CL	Dave Bisek	Litigation Case Manager	dave.bisek	800.236.6885
	LM Sheila Mishich	Litigation Case Manager	sheila.mishich	800.236.6885
	Brian Knee	Litigation Case Manager	brian.knee	800.236.6885
FA	Ryan Anderson	Field Claims Adjuster	ryan.anderson	866.819.9318
	Mitchel Benish	Field Claims Adjuster	mitchel.benish	800.236.6885
	Mark Koch	Field Claims Adjuster	mark.koch	844.344.2720
	Michael Charles	Field Claims Adjuster	michael.charles	800.236.6885
WC	Abby Schmitz	Director of WC Claims	abigail.schmitz	800.236.6885
	Kristie Thalacker	LT Claims Adjuster	kristie.thalacker	800.236.6885
	Lee Ann Flynn	LT Claims Adjuster	leeann.flynn	800.236.6885
	Cheri Youngbeck	LT Claims Adjuster	cheri.youngbeck	800.236.6885
	Dawn Hernandez	LT Claims Adjuster	dawn.hernandez	800.236.6885
	Jennifer Rieder	MO Claims Adjuster	jennifer.reider	800.236.6885
	Tracy Galewski	MO Claims Adjuster	tracy.galewski	800.236.6885

	Name	Title	Email	Phone
UW	Karen Flynn	SVP of Underwriting	karen.flynn	800.236.6885
	Paul Schwegel	Director of UW Programs	paul.schwegel	800.236.6885
	UW Lori Heacox	Account Manager	lori.heacox	800.236.6885
	Terry Falls	Director of Audits	terry.falls	800.236.6885
	Pam Koehn	Account Manager	pamela.koehn	800.236.6885
	Lori Walsh	CSR - Property Insurance	lori.walsh	800.236.6885

	Name	Title	Email	Phone
RM	CS Josh Dirkse	Director of Client Services	josh.dirkse	800.236.6885
	Vance Forrest	Risk Management Consultant	vance.forrest	414.380.9035
RM	Jodi Traas	Risk Management Consultant	jodi.traas	800.511.9797
	Seth Johnson	Risk Management Consultant	seth.johnson	715.614.4150
	Jessica Schroeder	Risk Management Consultant	jessica.schroeder	608.350.8385
	Hunter Turben	Risk Management Consultant	hunter.turben	262.220.7015

ALL EMAILS USE THE DOMAIN @CHARLESTAYLOR.COM

Claims

Claims

CIC provides full “cradle-to-grave” claims adjusting and litigation management services for liability, workers’ compensation, and property claims. In addition to claims adjusting, CIC has developed additional offerings aimed at adding value to these services, and to give you the necessary tools to create a risk-aware culture in your district and positively impact your loss experience.

GENERAL CLAIM SERVICES

Claim Trending & Loss Analysis

CIC can provide claim trending and loss analysis for your district, staff, department heads or committees of jurisdiction.

LM FA WC CS RM

Claim Reviews

Scheduling a claim review with your field claims adjuster and litigation management is vital to understanding the claims process and identifying trends in your claims. It also allows the opportunity to ask questions, review the financial impact of a claim, and understand the strategies for claim closure going forward.

LM FA WC UW CS RM

Claim Training For Staff

CIC can provide an overview of the claim process, the necessity for assistance in investigation and the importance of mutual cooperation amongst all parties involved. This training creates awareness for trends and potential claims.

LM FA WC CS RM

LIABILITY

Pre-Claim Loss Control

There are often times when a school district becomes aware of a situation that may give rise to a potential claim. Though no coverage trigger exists (notice of claim, suit, or monetary/non-monetary damages) – CIC developed Pre-Claim Loss Control as a means to proactively respond to the situation. Pre-Claim Loss Control provides strategic legal consultation that will aid the school district in proper handling to prevent legal action or advance a position that is removed from the “politics” of the situation. If a formal claim, notice or suit is brought, the school district has already developed its legal strategy and has a head-start in the investigation and discovery.

LM

WORKERS' COMPENSATION

Workers' Compensation Claim Kit

CIC's Workers' Compensation Claim Kit includes all reporting forms necessary for reporting a work-related injury. The kit is electronically fillable to make reporting a claim easy and ensures your adjuster has all of the necessary information to begin returning the injured employee to work as soon as medically possible.

WC

Transitional Return-to-Work

Modified duty positions are vital to a return-to-work program. If you don't have a position that fits the modified duty guidelines for an injured worker, CIC has access to transitional duty opportunities available through local charities.

WC

Claims / *continued*

WORKERS' COMPENSATION, *continued*

Community Insurance Corporation Care Line

The Care Line is a telephonic nurse case triage service available to CIC Workers' Compensation policyholders. The Care Line provides immediate consultation from a registered nurse (RN) on appropriate or necessary medical treatment following a workplace injury. The goal of the Care Line is to eliminate unnecessary emergency room/urgent care visits through recommending appropriate home care remedies where possible. In the event of an injury that requires medical care – the Care Line nurse will provide assistance in scheduling the appointment for the injured worker and preparing the provider with the background of the injury and the required paperwork that must be completed to address modified duty, if any. The CIC Care Line is powered by Paradigm – a nationwide nurse case management firm.

CIC provides Care Line posters and wallet cards to be carried by your employees. The Care Line and related materials are provided at no additional cost.

WC CS

Nurse Case Management

In some severe injuries or injuries requiring long-term care, CIC will assign nurse case management to monitor the claim. In either telephonic or field modes, nurse case management provides a higher level of claim monitoring by qualified medical professionals who will address treatment necessity and act as an advocate for the company and the injured worker.

WC

Return-to-Work Program Development

CIC believes the benefits of a solid return-to-work program are many, and our members will see a marked decrease in overall claims costs by adopting and strictly following this program. In every claim we handle, we pursue return-to-work to the fullest extent, and make every attempt available to return the injured worker to light duty with the client. We stand ready to assist in the development of a return-to-work program, and will work with you to identify modified duty opportunities.

WC RM

Experience Modification Factor Analysis

CIC has the ability to dive deeper into your district's Experience Modification Factor, or mod. Your mod is important – it is the single factor in the underwriting process that determines if you receive debit or credit premium. A mod analysis can forecast future mod changes, highlight areas for improvement and will let you know of the "expected loss" for a given employee group. For self-insured members, a mod analysis is a great benchmarking tool.

CS

PROPERTY

Strategic Partnerships

CIC maintains strategic partnerships with disaster restoration firms with the goal of streamlining mitigation and prevention efforts. Our strategic partners assist in deploying resources and coordinating recovery following a qualifying loss. In addition to "boots-on-the-ground" services, disaster restoration firms act in close concert with our dedicated field claims adjusters to coordinate the claim process.

UW

Underwriting & Insurance Administrative Services

Managing your district's insurance program can be tough – CIC is here to help throughout the policy year. In addition to processing renewals and connecting your district to the coverages you need, general administration staff is available to assist and supplement your decision-making with valuable services.

Insurance Program Monitoring

- » Historical premium and deductible selections
- » Insurance program reviews with staff, department heads, and/or committees of jurisdiction

UW

Deductible Selection Reports

Confused on which deductible is right for your school district? Our deductible analysis reports provide you with the decision-making power to select the right deductible based on your loss history and risk appetite.

UW

Certificate of Insurance Issuance & Maintenance

When requested, CIC will issue certificates of insurance to the requester and will maintain a database of prior recipients to receive the certificates on an annual basis.

UW

Contract Review

CIC is available to review all contracts and hold harmless/indemnifications clauses within to ensure your district is adequately protected when contracting with a third party.

UW CS

Policy & Procedure Review & Development

Policy and procedure development can be a long and daunting process and can have ramifications in the form of employment-related or errors and omissions claims. CIC and our extensive legal network are available to assist you in the development of sound policies and procedures or to review and provide recommendation.

UW CS RM

Premium Breakdown

Premium breakdowns are beneficial if you conduct budget chargebacks to specific budget areas for a portion of liability or Workers' Compensation premium. CIC can provide a complete breakdown of these premiums by department or budget area.

UW

Optimizing Your Insurance Program

Have questions about our policy or how you can improve your internal processes surrounding your insurance program? From guidance documents to customized process plans, CIC is here to help.

UW

Underwriting & Insurance Administrative Services / continued

UNDERWRITING, continued

Self-Insured Workers' Compensation Program

A risk-reward decision, self-insured Workers Compensation programs provide you with the opportunity for money savings, but with a risk. CIC provides Excess Workers' Compensation policies with retentions below what the commercial industry offers, and provides a convenient bundled approach to services. By combining the Excess Workers' Compensation policy, claims administration, loss control consultation and safety training, your school district will eliminate the need for contracts in each of these areas with separate service providers.

CIC can assist you in decision-making with regards to moving to the self-insurance model for Workers' Compensation by providing detailed reports and modeling based on your Workers' Compensation loss history.



Online Statement of Values (SOV) Maintenance

For our property insurance members, CIC offers a convenient online database called AMP (Asset Management Portal) for maintaining insurable property. This allows you to electronically submit property change/add/delete requests and manage building traits based on renovations or additions. Effective use of the AMP program protects insurable properties and expedites the renewal process. AMP also features convenient reports and top-of-line customer service.



COVERAGE, CUSTOMIZED.

CIC doesn't use boilerplate commercial insurance policies, rather - we created our own policy form and tailored our coverage to suit the specific and unique needs of our members.

In our 30+ years of insuring Wisconsin public entities, we have consistently expanded coverage as you continue to confront new exposures.

Risk Management & Loss Control

CIC's loss control and risk management services are geared towards being responsive to your needs, the exposures you face on a daily basis, and your loss trends. Working in a dedicated fashion, our risk management consultants partner with you to identify training and program development needs and proactively create a risk and safety aware culture amongst your staff.

SAFETY TRAINING & PROGRAM DEVELOPMENT

Coursework Database - Online Training

CIC developed the Coursework Database, our proprietary online safety training portal, in 2007 – well ahead of our industry peers. Since then, we have re-imagined the portal and incorporated numerous new features and functionality. The Coursework Database features course modules produced by CIC risk management consultants – so you can be sure that the content is relevant to the exposures you face on a daily basis. You can also customize curriculum for your employees by grouping them by job duty or department. Taking quiz performance data off of the portal is easy with a robust reports feature.

RM CS

Mandated DSPS Safety Training & Program Development

- » Bloodborne Pathogens
- » Confined Space Entry
- » Control of Energy Sources (Lockout/Tagout)
- » Employee Emergency & Fire Prevention Plans
- » Fire Extinguishers
- » GHS – Hazard Communication
- » Hazardous Materials Emergency Response
- » Hearing Conservation
- » Personal Protective Equipment (PPE)
- » Powered Industrial Truck (Forklift) Operation
- » Respiratory Protection
- » Welding, Cutting and Brazing

RM

Non-Mandated DSPS Safety Training & Program Development

- » Electrical Safety
- » Emergency Action Plans
- » Ergonomics / Ergonomics Committees & Evaluations
- » Facilities Assessments / Industrial Hygiene
- » Fall Protection
- » Fire Protection
- » Fleet Safety
- » Hazard Recognition
- » Incident Analysis & Investigation
- » Ladder Safety
- » Lifting & Flexing / "I Am Not a Crane"
- » Means of Egress
- » Office Safety
- » Safety Committees
- » Slips, Trips and Falls
- » Stress Management
- » Work Zones & Flagging Operations
- » Workers' Compensation Loss Mapping Teams

RM

RISK, MANAGED.

Acting in true partnership with our members, our dedicated Risk Management Consultants work to tailor services to the needs of your risk management program.

From guidance and consultation to employee training, we stand ready to diligently protect you, your employees, and the people you serve.

Risk Management & Loss Control /continued

RISK MANAGEMENT TRAINING & PROGRAM DEVELOPMENT

CIC has effectively assisted our members in controlling their risk and lowering overall losses. CIC can assist you in developing the following:

- » Identifying elements of risk management that will prevent and reduce loss and inform you of the protocols of risk control implementation.
- » Establish standard levels of performance for each element of risk management as criteria to evaluate program performance.
- » Measure risk management and control performance. In addition to post-loss performance measurements, pre-loss activities and compliance standards must also be measured.
- » Create positive reinforcement through leading indicator incentive programs and correct non-compliance.

Risk Management Training

- » De-Escalation & Defense Training for Service
- » Defensive Driving
- » Diversity & Ethics
- » Employees
- » HIPAA & Risk Management
- » Open Meetings & Public Records
- » Safety/Risk Management Committees & Implementation
- » Sexual Harassment

RM

Facilities, Grounds & Equipment Inspections

Risk Management Consultants are available to conduct facilities, grounds, and equipment inspections to identify hazards and corrective action necessary to return to a safe state. In addition to conducting inspections, our consultants can assist you in developing internal inspection procedures, reports, and monitoring tools.

RM

Management Training

Managing employees is tough – understanding effective management tools like conflict resolution, communication, and employee discrimination is essential. CIC can assist in providing managerial and supervisory-level training for new (or seasoned managers).

RM

Cyber - Resilience & Education Coordination Services (C-RECS) Program

CIC developed our C-RECS Program to assist our members in their efforts to create a stronger cybersecurity program and risk aware culture at all levels of their organization. Through risk assessment tools, employee training, and other resources – we work in close concert with our members to protect their data and critical systems.

CS

PROPERTY LOSS CONTROL

The Protector - A Quarterly Property Loss Control Newsletter

The Protector features content geared towards helping you understand your property insurance program, loss control/preventative maintenance best practices, market trends, claim tips, and guidance from CIC loss control experts.

UW CS RM

Risk Management & Loss Control /continued

PROPERTY LOSS CONTROL, continued

Additional Resources

In addition to The Protector, the CIC maintains a library of property insurance resource documents and training materials for you to use at your leisure, including:

- » Process overviews and guides
- » Accounting documents
- » Video training
- » Self-inspection forms
- » Industry best practices

UW CS RM

Strategic Partnerships

CIC maintains strategic partnerships with disaster restoration firms and commercial fire protection companies with the goal of streamlining mitigation and prevention efforts.

Our members have access to work independently with these partners to access services, field expertise, and other valuable resources to strengthen your property program.

Disaster restoration firms provide statewide coverage and 24/7/365 emergency response to mitigate losses and stop further damage. Their technical expertise will aid in the recovery and restoration process to quickly return you to normal operations.

Commercial fire protection companies provide preventative maintenance, pump test/sprinkler tests, alarm testing, evaluation of current fire protection systems, and design consultation for new/existing construction or renovation.

UW CS



Events

CIC hosts, sponsors or participates a number of events throughout the year to address significant issues, deliver required training and spotlight member performance.

Conference Participation

CIC's Risk Management Staff are heavily involved in the planning and execution of training in conjunction with numerous statewide association conferences, including WASB, WASBO, and WSSCA.

CS RM

Playground Safety & Maintenance Seminars

CIC routinely conducts regional Playground Safety & Maintenance training for district personnel who are responsible for maintaining school playgrounds and play surfaces. Held in conjunction with host-school districts, CIC makes this training available to all surrounding member districts.

RM

CIC Seminars & Webinars

Held throughout the year either in-person or using webinar technology, CIC aims to educate our members on their insurance coverage and services, and share meaningful risk management best practices. All seminars and webinars are offered at no additional cost and are open to all relevant district personnel.

CS

Certified School Risk Manager (CSRM) Scholarships

CIC is pleased to provide a full scholarship for one (1) individual at each of our member school districts to participate in the Certified School Risk Manager (CSRM) designation and program offered through WASBO and The National Alliance. In addition to scholarship support, CIC Risk Management Consultants are involved with the CSRM as instructors.

CS RM

CIC Property School

The Property School is an ongoing program to support Facilities/Building Management personnel and provide education aimed at preventing and mitigating losses. Topics such as programmed maintenance, emerging building techniques/materials, inspection tools and procedures, and guidelines for repair and general maintenance. The Property School is administered in association with our strategic partners.

UW CS RM

Reports

All claims information and data is maintained within the Aegis Insurance Management System (IMS) and exportable into various formats. The flexibility of this data allows for meaningful reports to be developed to give you insight into trends within your losses.

Automated Loss Runs

As a standard, loss runs are delivered automatically via email to each insurance contact and other designated individuals within your district. The following reports and the respective schedules are found below:

- » **Liability:** Open & Recently Closed Claims | Monthly
- » **Liability:** All Claims | Bi-Annually (January 1 and July 1)
- » **Property:** All Claims | Monthly
- » **Workers' Compensation:** All Claims | Monthly
- » **Workers' Compensation:** DWD Excess Workers' Compensation Renewal Data | Annually (January 1)

CS

AD-Hoc/Custom Reports

CIC can design a report to suit your needs. Are you wondering how well your Workers' Compensation program is performing against other districts? Do you want to study musculoskeletal injuries in your facilities department? Customized reports can be automated to delivered on a desired schedule.

CS

"YOU CAN'T
MANAGE
WHAT YOU
DON'T
MEASURE"

- WILLIAM EDWARD DEMING

Deming is known for developing the "Deming Cycle for Continual Improvement," a model that can be applied to risk management. Successful risk management programs require thoughtful measurement in the form of performance benchmarks.

Fortunately, CIC is here to help you measure, and manage.