



Insurance Proposal

Prepared For
Corbett School District

**35800 E Historic
Columbia River
Highway
Corbett, OR 97019**



Your trusted insurance and risk management advisor

Mission Statement

Our mission is to always act in the best interest of our clients as their trusted insurance and risk management advisor.

Values

Professionalism

To consistently display integrity, expertise, and respectful collaboration.

Generosity

To give, share, and support others.

Integrity

To commit to being respectful, honest, and making ethical choices.

Diversity

To understand and support each team member's unique background and strengths.

Passion

To fuel purpose and ignite meaningful actions.

Active Learning

To build knowledge and enhance critical thinking.

Vision

Our Clients

To provide an exceptional client experience with passion, professionalism, and care.

Our Providers

To develop the highest level of trust with our providers through effective collaboration.

Our Industry

To be recognized as innovative industry leaders in insurance and risk management services.

Our Team

To foster a culture that supports each team member's personal and professional aspirations.



We are thrilled to introduce you to your expanded *Service Team!*

Primary Team



LORIN WILLIAMS
PROPERTY & CASUALTY

LWilliams@whainsurance.com
Direct: 541.284.5140
Mobile: 541.556.2957

Coverage & Renewals



JENNIFER KING
WORKERS' COMPENSATION

JKing@whainsurance.com
Direct: 541.284.5835
Mobile: 541.870.0937

Coverage & Renewals

Support Team



KELLY McCORKLE
PROPERTY & CASUALTY

KMccorkle@whainsurance.com
Direct: 541.284.5861

Policy Changes & Certificates of Insurance



CHRISTIE MONTERO
WORKERS' COMPENSATION

CMontero@whainsurance.com
Direct: 541.284.5855

Policy Changes & Certificates of Insurance

Risk Management Team



NATHAN CORTEZ
RISK MANAGER

Loss Control, Inspections, Crime Prevention through Environmental Design (CPTED)

Public Safety Specialist for Educators & Special Districts



WINSLOW CERVANTES
RISK MANAGER

UAS Inspection & Surveys, GIS Mapping & Modelling

Public Safety Specialist for Educators & Special Districts

Risk Management Team continued



DAVE NELSON
RISK MANAGER

Loss Control, Contracts & Training

Public Safety Specialist for Law Enforcement & Municipalities

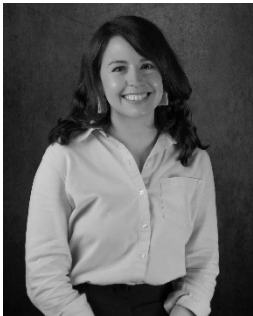


DAVE PICKHARDT
RISK MANAGER

Loss Control & Wellness, Health & Fitness Specialist

Public Safety Specialist for Fire & Emergency Medical Services & Municipalities

Claims Consultants



STEPHANI KUNCE
PROPERTY & CASUALTY

First Notification & Claims Consulting



BETTY BERRY
WORKERS' COMPENSATION

Claims Consulting, Return-to-Work, Claims Reviews, EAIP & PWP



ERICA ARMSTRONG
WORKERS' COMPENSATION

First Notification, Claims Consulting, Return-to-Work, Claims Reviews, EAIP & PWP

Organization

Our proposal brings four teams of specialists together to serve all your insurance and risk management needs; they include:

1. Public Entities Property & Casualty Insurance team
2. Workers' Compensation team
3. Risk Management team
4. Claims team

Three additional teams support these core teams:

1. Excess specialty team that places unique Property & Casualty risk
2. Commercial Auto team that assists in driving risk issues
3. Operations management team that oversees all services and promises made to the District and evaluates the quality and timeliness of the deliverables. This team manages the agency's "Continuous Improvement" program.

We believe our size and focus on specific classes of business offers our clients the best of all worlds. WHA is large enough to be a significant advocate for our clients' needs, while maintaining the advantages of being locally owned. We have avoided associating with national brokerage firms that would put unrealistic sales requirements on our staff or dictate service levels below our standards.

As a target market agency, our staff narrowly focuses all their training, licensing, and service efforts toward the needs of their specialty. Our education requirements go beyond insurance licensing and state-required continued education. We do require our staff to be active in their choice field of specialty, learning that industry's language, needs, and future concerns.

Insurance Services

WHA offers an unparalleled list of brokerage and consulting services. We understand Corbett School District has unique risks which is why we do not have one "cookie cutter" service model. Each public entity has different goals and needs therefore we create a customized service plan that addresses your priority items first. Please see below for your customized service plan.

Property/casualty and workers' compensation work together to create a culture in which staff and employees feel a genuine involvement and relevance in the outcome of the work being done. WHA accomplishes this by educating people in your organization with safety lectures, inspections, attending meetings and by making ourselves available and integrated with your employees on a daily basis. Below you will find our extensive list of services and capabilities available to you in the form of a report card as well as the enclosed Annual Service Options:

- 24 Hour Emergency After Hours Phone Service
- On-staff property, casualty, and workers' compensation claims consultant
- Independent claims review
- Benchmarking and Stewardship reporting against industry standards
- Risk Management training and planning using the Best Practices model utilized by Public

Entities involved in infrastructure and critical services delivery

- Coordination and facilitation of Actuarial studies and services
- On-site loss control inspections
- Insurance Market Coverage Analysis
- Insurance Consulting
- Claims Management
- Emergency critical claims 24/7 on-site support
- Assistance in third-party subrogation
- Contract Review
- Risk Management Center© for a host of safety and Risk Management tools and resources
- Accident or incident investigation services
- Annual insurance and budget reports
- Property appraisal for insurance purposes
- Compliance with OSHA rules and regulations
- Workplace training
- Sample loss control programs and review of the District's loss control publications
- Event or public venue loss control services review
- Volunteer analysis and loss control services
- Ergonomics training
- Various training and educational presentations on topics relevant to the district's needs
- Contract Management
- Contracting kits
- Stewardship reports
- Insurance Market Report
- Service Agreement Review
- Transition Management

(Please see appendix for additional services and products)

At WHA, our Workers' Compensation service plans are proactive and reflect the specific needs of each of our accounts. Some services will be administered on a daily basis while other, more consultative services, will be ongoing throughout the year. Those services include:

- Claims Management
- In-house Claims Consultant
- Daily review of claims
- Monthly claim and loss ratio review
- Assistance with problem claims
- Open Claims Reviews
- Return to Work assistance
- Performance Dashboard Report
- Experience Modifier evaluation
- Nondisabling Claims Reimbursement analysis and advice
- Budget forecasting for renewal premiums

- Year-End Audit
- Updates on OSHA Rules and Regulations

Renewal & Marketing

Part of the duties and services we commit to as your Agent includes a complete evaluation of various markets and coverage forms complete with a detailed report. The District will receive a premium breakdown by coverage line and item to assist in making an informed decision for your renewal.

Our volume with public entity carriers and our unique client services enables us to negotiate for the best products, rates, and coverage plans. We monitor the marketplace nationally for insurance providers who may elect to enter Oregon in the near future. WHA has completed extensive research of the marketplace and carriers that specialize in public entity exposures.

We are known for our ability to evaluate the insurance market and negotiate with carriers to obtain quality coverage at a very competitive premium. We use an annual 180-day process to solicit competitive proposals from all markets available.

We review the levels of deductibles for each policy to provide the best balance of risk limitation, lower premium, and other factors.

Once our evaluation process is complete, we will organize, develop, and market your insurance coverage requirements. As we obtain and evaluate bids, we will present a package of insurance policy terms, conditions and premiums that best reflects the District's goals and objectives. A detailed schedule of the policies in force, the coverages, deductible amounts, and premiums paid will be provided for your reference.

We will be responsible for notifying you of the invoicing of premium for all policies to ensure that no policy lapses inadvertently. Notification of new developments in the industry or markets that would impact your insurance coverage or policies will be given to the District.

The system WHA uses to produce the best results is to follow a mutually agreed upon plan with your staff that would include:

- 6 months (180 days) prior to renewal: a market survey will be conducted to update records of each carrier that offers appropriate coverage to utility districts. Detailed information regarding market share, premium size of accounts, claims handling, and special support services is compiled. A budget projection for future insurance costs will be developed. This will include an audit of your payroll by class codes to ensure that our preliminary payroll estimates reflect accurate costs that will not result in a large debit or credit at year's end.
- 150 days prior to renewal: bid specifications are produced and reviewed with you.
- 120 days prior to renewal: the approved bid specifications will be forwarded to each viable insurance competitor. Each carrier will be requested to forward copies of coverage forms and provide a quote.
- 31 days prior to renewal: a review of coverage and rates is prepared for the Risk Management Team or designated decision makers. Final renewal instructions are

developed, and appropriate documentation is produced.

Plan design is crucial as new risks are identified within the District. It is essential to manage credible input in anticipation of carrier or pool response with form changes or manuscript endorsements.

Customized Service Plan for Corbett School District:

For the Corbett School District, we have developed a service plan outline. These are initial recommendations and can be adjusted based on additional needs of the district or as specific issues develop throughout the coverage year.

Prepare for upcoming 7/1 renewal (within 30 days of AOR):

Property and Liability:

- Full schedule review, looking at structure values, contents values, deductibles, autos functional vs replacement cost, auto deductibles and mobile equipment.
- Reviewing 5-year loss history with deductibles to see if quoting higher deductibles leads to savings for the district.
- Complete supplemental application for cyber potentially look at quoting outside markets for comparison and review.

Workers' Compensation:

- Assist with renewal payroll submission & provide renewal premium projection.
- Coverage review, ex: work experience, volunteer etc.
- Claim review for SAIF and SDAO claims with WHA Claims Consultant

1st year and ongoing as needed:

Property and Liability:

- Review claims history and look for patterns or areas of improvement. Create a plan to address any claims and mitigate future claims.
- Playground impact testing at all playgrounds owned by the district. Full report with recommendations provided.
- Property walk through hazard identification and mitigation full report and recommendations provided.
- Policy review such as fleet policy and any other district policies that may need review.
- Contract review as needed.

Workers' Compensation:

- Safety committee attendance as requested.
- Schedule regular claims meetings with WHA Claims Consultant- frequency to be determined by CSD.

- Accident Analysis process review
- Unit Stat review for 2025 mod calculation (Oct/Nov 2024)
- 2025 Budget assistance (Feb/Mar 2025)

This list is not exhaustive and if we were to become the District's Agent or Record, we would make further recommendations based on our findings.

Risk Management

WHA's comprehensive approach to risk management blends the most effective of five recognized Best Practice techniques to tailor one seamless system that meets your organization's needs. Sound risk management goes beyond the limited concerns of the insurance company to focus on options and processes that best fit all your unique exposures, both insurance and non-insurance risk. Through our process, WHA will not only help you select the best risk management system and frame for your exposures and tolerance, but we will also assist you in systems development, program implementation, and ongoing management of your risk management program.

The support strategies and tools we also utilize in our risk management program include:

Physical inspections utilizing state-of-the-art equipment, which include:

- Air Monitor: Air quality monitoring
- Anemometer: Measures wind speed/direction; air velocity/temp/flow
- Dosimeter: Sound level monitoring
- UAS (drone): Building inspections, mapping, 2D/3D modeling, and surveying
- Endoscope: Confined-space inspection (i.e., pipes, panels, etc.)
- GFCI Receptacle Tester: Verification of proper operation and circuit grounding
- Impact Tester: Fall surfacing testing of playground surfaces
- Infrared Temperature Monitor: Measures temperature
- Laser Measure: Measures height, length, width, depth
- Moisture Tester: Moisture testing for mold or water damage
- Thermal Imager: Emissivity measurement
- 180-deg/360-deg Video Camera: Building inspections; equipment/contents inventory
- Voltage Meter: Electrical voltage testing
- Voltage Tester: Verify existence of voltage

GIS professional on staff that provides GIS evaluation & analysis, using two advanced UASs (drones) and software tools, which includes:

- 2D/3D Mapping
- Surveying
- Accident Analysis & Hot Spot Analysis
- Disaster Management & Mitigation
- Flood Damage Estimation
- Environmental Impact Analysis
- Natural Resources Management
- Asset Management & Maintenance
- Planning & Community Development
- and much more

Additional Resources

[Risk Management Resources for Property, Casualty, Workers' Compensation, Employee Benefits, and more.](#)

WHA also provides full client user access to two extensive risk management and insurance industry leading online resource tools:

- ZYWAVE
- Succeed, Management Solutions

Agent Compensation & Fee

Standard **Property & Casualty commission** rates are set at 14% by PACE. However, PACE allows us to negotiate a net of commission fee for policy holders with premiums over \$100,000 which applies to Corbett School District. Therefore, WHA Insurance proposes a **net of commission flat fee of \$12,500.**

Standard **Workers' Compensation commissions** are 5-10%, with SAIF at 4-9%. If coverage is placed with another carrier, the commissions are a standard part of their rate filings with the State of Oregon and are not negotiable.

WHA is also committed to transparency and at any time we will disclose commission amounts to the District as part of our Stewardship standards.



Contact Us

Eugene Office
2930 Chad Drive
Eugene, OR 97408

Wilsonville Office
29100 SW Town Center Loop
W Suite 160
Wilsonville, OR 97070

Phone: (800) 852-6140
Email: info@whainsurance.com
Web: www.whainsurance.com

Mission Statement

Our mission is to always act in the best interest of our clients as their trusted insurance and risk management advisor.



© WHA Insurance 2024. The material in this publication is the property of WHA Insurance unless otherwise noted and may not be reproduced without its written consent by any person other than a current insured of WHA Insurance for business purposes. Insured should attribute use as follows: "© WHA Insurance 2024. Used with permission by WHA Insurance."

This material is intended to be a broad overview of the subject matter and is provided for informational purposes only. WHA Insurance does not provide legal advice to its insureds, nor does it advise insureds on employment related issues. Therefore, the subject matter is not intended to serve as legal or employment advice for any issue(s) that may arise in the operations of its insureds. Legal advice should always be sought from the insured's legal counsel. WHA Insurance shall have neither liability nor responsibility to any person or entity with respect to any loss, action, or inaction alleged to be caused directly or indirectly as a result of the information contained herein.

