

# Request for Proposal Response Form

**Proposal Prepared For:** \_\_\_\_\_

**Proposed Coverage Effective Dates:** \_\_\_\_\_

**Insurance Coverage Schedule of Premiums:**

### Coverage Type

## Premium

**Surcharge/Tax****Total Amount**

**Proposal Submitted by:**

Account Executive: \_\_\_\_\_

Cell: \_\_\_\_\_

Weizenegger Engel Insurance  
15616 Edgewood Drive  
Suite 200  
Baxter MN 56425  
PH: 888-829-4721  
Fax: 877-446-4631

## Agency Information Proposal Response Form

### Agency Name:

Weizenegger Engel Insurance  
15616 Edgewood Drive  
Suite 200  
Baxter MN 56425  
PH: 888-829-4721  
Fax: 877-446-4631

Account Executive: \_\_\_\_\_ Primary Assistant: \_\_\_\_\_

### Qualifications:

Number of Public Entity Clients: \_\_\_\_\_

Number of Other Industry Clients: \_\_\_\_\_

Length of Time with Agency/Company: \_\_\_\_\_

Length of Career in Insurance or Risk Management: \_\_\_\_\_

### Market Information:

Property/Casualty Markets available to our agency for school districts:

- Liberty Mutual
- Wright Specialty Insurance, Markel Insurance Program
- Hanover Insurance Group

Workers Compensation Markets available to our agency for school districts:

- SFM Mutual
- Employers
- Am Trust
- State Auto
- Hanover Insurance Group

## **Why Choose Weizenegger Engel Insurance**

Located in Baxter, MN, Weizenegger-Engel Insurance has been operating in the Lakes area for over 100 years. Bill Opsahl started Opsahl Insurance Agency in 1921. Butch Opsahl (Bill's son) took over the business from his father. Upon Butch's death, Bob Weizenegger and Steve Engel purchased Opsahl Insurance and changed the name to Weizenegger-Engel Insurance. John Weizenegger bought out his father when Bob retired. Both John Weizenegger and Steve Engel have retired from the business as of November 2003, when the company was purchased by Primary Source Insurance Agency, headquartered in Owatonna, Minnesota.

### **Educated and Experienced Insurance Professionals**

- 2 internal staff members dedicated to public school districts, with combined insurance industry experience of over 50 years.
- 2 staff members hold Certified School Risk Manager Designations. This gives us expertise on identifying, measuring, handling, funding and controlling school's risk
- 30 plus years working with local school districts

We have a number of annual, semi-annual and monthly services that we currently do with all of our insured's. We perform an annual policy audit and review of coverage, claims and pricing to establish all exposures are being taken into consideration and that the client is aware of trends and other factors driving premium. We operate different than any other agency; we are equipped to work out of your facility. We want to be at your place of business working directly with you as often as you'd like. We take very hands on approach to your insurance program and risk management culture. We will establish a specialized risk control review that is tailored to your facilities and its exposures. With this discussion we can establish a game plan to reduce claims trends as well as be on the offensive with respect to minimizing exposures. We will work diligently with the loss control divisions of our insurance carriers to make sure they are involved with your facilities safety and risk management.

### **Services / Risk Management / Loss Prevention Services**

- Semi-annual claims review to study trends and prevention
- Perform safety program reviews that include return-to-work, accident reporting, hiring practices and site safety audits.
- Safety signs and posters to help you keep your workplace safe provided at no charge.
- Employee Policy Handbook, Hiring guide and additional tools to help you develop and implement risk management strategies tailored to your district needs provided at no charge.
- Driver Insurability service allows you to check driving records before an employee is allowed to drive on company auto provided at no charge.
- Training and consulting available to you and your employees at no charge.

We have a service agreement that we currently use with all of our clients. We want to establish up front our commitment to you so everyone is on the same page. At minimum I will review the open claims with you on a quarterly basis, it's very important that they are closed in a timely manner. I will conduct an initial risk control review to establish what risk management programs we will implement or adjust to be on the offensive with past claims or potential claims. 90-100 days prior to the renewal date, we will review each coverage item of your current program.

Risk management and assessment is an important service our agency will provide to you. We will work specifically on a game plan to combat any claims trends and minimize any potential exposure. Without having an established risk management culture you can never expect good long-term results. We have worked with many districts on these types of plans and have had a profound impact on reducing their premiums as we have been able to control their experience modification factors as well as their pricing from underwriting. It is incredibly important to work with an agency that understands the risks school districts

Our agency receives weekly publications and e-mail that present new coverage's or developments within the insurance industry. Some may not be relevant to you, but the ones that are we will make it a point to discuss with you and incorporate as they may apply.

Our agency is equipped with the most advanced agency management system. This allows us to streamline certificates, auto ID Cards, endorsement processing and reporting. You will have immediate results for your requests. We will work with you to decide how you'd like these items handled as everyone has different expectations.

## **Risk Management Activities for School Districts**

### **District #1**

- Annual Stewardship Meetings – we meet with both the School District folks (Business Manager & others) & the Insurance carrier folks (Risk Manager, Underwriter, etc.) to review claims, make Loss Control recommendations, etc.
- Monthly Loss History Reports & Claims Analysis
- Provided them with the OSHA 300 Log and Recordkeeping Explanation Document to use when filling out the Year End Report.
- HeadStrong Concussion Insurance Program provided by MSHSL
- Documented Action Plan with Brainerd Sports Boosters to clarify standards & responsibility for student athletes with non-sanctioned programs.
- Transferred fireworks display liability over to the fireworks vendor
- Shared attached article which outlines how the district's culture and employee relationship has a significant impact with WC claims
- Counseled driver form to use with Probationary drivers
- Employee Handbook & Field Trip Policy
- Suggested improvements to their Facilities Use Policy
- Discussed best practices to reduce custodial injuries
- Provided them with info re: Managing Student Travel
- Provided them with safety videos re: • Ladders v. chairs • Participation v. supervision of games • Falls on stairs • Lifting children
- Helped them develop a Pool Policy

### **District #2**

- Suggested updating School Trans Policy to not allow family members, etc. to ride school-provided transportation
- Annual Sexual Misconduct Training
- Requiring countersignatures on checks > \$1,000
- Annual MVRs on all drivers, including non-bus drivers
- Requiring physicals prior to participation in any sport
- Requiring parents to complete & sign a concussion history form prior to the start of practice or competition each playing season
- Recommended installing a catwalk around the boiler
- Risk Reduction Plan which included training & anti-slip footwear for kitchen/food prep & custodial staff, workstation assessments for office/admin. staff, training for Bus drivers (Defensive/distracted driving; 3 Pt. Stance; Slips/trips), training for Para staff on safe lifting/transporting.

### **District #3**

- Helped them schedule a boiler inspection
- Suggested the following Risk Management Policies:
  - Annual Sexual Misconduct Training
  - Employment & Volunteer applications to include clear questions about whether they have ever been convicted of any crime including sex-related acts or child-abuse.
  - Regularly conduct sensitivity training or other discrimination or sexual harassment education for employees
  - Distribute a uniform employee handbook
- Suggested updates to their Facility Use Agreement

**District #4**

- Student Transportation for Extra Curricular Activities
- Activity Transportation Waiver form for all events
- Building Access Policy
- Require countersignature of checks > 5,000
- Require terminations to be reviewed by a HR Dept., Legal Dept. &/or Outside Counsel
- Set up a Playground Safety Inspection
- Sample of Release & Waiver of Liab Agreement

**District #5**

- Winter Slip & Fall Protection
- Preventing Accidents
- Kitchen Safety Checklist
- Musculoskeletal Disorders – Safe Lifting
- Slips, Trips & Falls
- Accident Investigation Handout & Form

**District #6**

- Employment Practices Liability Exposure Reduction
- General Liability Exposure Reduction
- Metal Shop Injury Prevention
- Chemistry Storage to help prevent a violent reaction if incompatible chemicals or substances come into contact with each other.
- Weight Room Exposure Reduction
- Playground Safety Inspection
- CO detectors to be installed in Boiler Room & each school floor level
- Certificate of Insurance requirements for all vendors & contractors
- Fire Safety – require 36" clearance around the main sprinkler riser piping
- Security – Best Practices
- Training for Door Monitors

**District #7**

- Student Transportation for Extra Curricular Activities
- Resource Info re: Background Checks + Child Protection Program
- Facility Use Policy & Form
- How to access the carrier's safety website

**Coverage's & Placement**

We market School Districts to Insurance carriers that have the expertise to handle all of the exposures a school district faces. There are many companies and agents out there that can write policies, the critical piece is ensuring that they know what they are doing. We work closely with the districts business manager/bookkeeper in obtaining the necessary information that is needed to quote. This sometimes may be time consuming, however it's a very important step to ensure we are covering all exposures.

## Agency Reference Form

### References:

#### Public Entity:

Individual Name: \_\_\_\_\_

Public Entity: \_\_\_\_\_ Phone: \_\_\_\_\_ Extension: \_\_\_\_\_

Account Executive: \_\_\_\_\_

Individual Name: \_\_\_\_\_

Public Entity: \_\_\_\_\_ Phone: \_\_\_\_\_ Extension: \_\_\_\_\_

Account Executive: \_\_\_\_\_

Individual Name: \_\_\_\_\_

Public Entity: \_\_\_\_\_ Phone: \_\_\_\_\_ Extension: \_\_\_\_\_

Account Executive: \_\_\_\_\_

#### Other Industries:

Individual Name: \_\_\_\_\_

Entity Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Extension: \_\_\_\_\_

Account Executive: \_\_\_\_\_

Individual Name: \_\_\_\_\_

Entity Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Extension: \_\_\_\_\_

Account Executive: \_\_\_\_\_

Individual Name: \_\_\_\_\_

Entity Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Extension: \_\_\_\_\_

Account Executive: \_\_\_\_\_

## Coverage Placement Instructions

**Proposal Prepared For:** \_\_\_\_\_

**Proposed Coverage Effective Dates:** \_\_\_\_\_

**Please bind coverage as quoted for a total annual premium of \$\_\_\_\_\_**

### Coverage Type

## Premium

**Surcharge/Tax****Total Amount**

(Name, please print)

(Title)

(Signature)

(Date)