

Risk Management Services for Educational Institutions

Wright Specialty Insurance (WSI) provides specialized services focused on educational risk. Our goal is to help our insureds create a safe learning environment for students, staff, and visitors by offering risk management services specific to their needs. Our highly trained professional staff has the experience in the education sector to implement proven strategies that reduce risk for a segment which has seen powerful changes over recent years.

Consulting Services

Access to Education Risk Management Professionals

Educational administrators often have questions about the exposures related to activities, operations and programs. Our risk management specialists are available to research questions and provide information to help you evaluate and manage risk within your institution.

Managing Risk Transfers

A risk transferred is a risk controlled. Successfully transferring the responsibility to pay for a potential loss, benefits insureds in terms of cost reduction, clarity of potential risks to the institution and efficient use of management's time. Our risk management staff can review your standard construction, transportation and facility use insurance requirements and provide suggestions to improve the risk transfer.

Employment Liability Policy Review

Employment practices liability (EPL) continues to be a leading liability loss exposure for educational institutions. Besides regulatory complaints and litigation, EPL claims can negatively affect a school's reputation. As a service to our insureds, we can review your institution's anti-harassment and discrimination policies. Clients can also utilize our EPL Hotline to access legal experts for their opinions on specific questions.

Loss Analysis

An analysis of an insured's loss history can identify loss trends and uncover hidden loss causes - information that can be used to develop risk control and safety programs. Additionally, our loss analysis can help our contacts fully understand and appreciate true loss costs.

On-Premises Risk Control Assessments

Facility and Operations Assessment

WSI insureds can receive an evaluation of their buildings and facilities, with an emphasis on areas that produce losses: classrooms, sidewalks, athletic and recreational facilities, playgrounds and storage areas. We also interview administrators to assess security, employment liability, and safety management. An exit interview is conducted, and *practical* recommendations are submitted to mitigate identified risks.

Specific Assessments

Security

Every institution is concerned about security. Our assessment starts with an interview of administrators and security officers, and a review of security-related incidents to identify trends and vulnerabilities. Our risk control consultants will then evaluate building and site security, use of security staff and entry points.

Playgrounds

Playgrounds need careful inspection, ongoing maintenance, and trained supervision. Let our specialists work with your staff to provide improvement suggestions.

Athletic and Recreational Facilities

Ball fields, gymnasiums, fitness centers, basketball and tennis courts, whether in use by physical education classes or competitive sports are critical exposure areas for schools and colleges. WSI risk control specialists will evaluate these facilities to identify problem areas. Recommendations to improve student and visitor safety will be generated.

Premises Liability

Slips and falls are a major source of claims and litigation against educational institutions. Our risk control specialists will evaluate sidewalks, walkways, stairs and parking lots to identify conditions prone to generate loss.

Training

WSI risk management specialists are available to conduct on-site training and webinars on a myriad of topics, including:

• Conduct a Facility Safety Inspection	• School Bus Safety
• Site Security	• Safer Trips Through Planning and Policies
• Risk Transfer	• Playground Supervision for Monitors
• Safety Committee Management	• Cafeteria Management for Monitors
• Athletic Liability Prevention	• How to Inspect a Playground
• Harassment/Abuse – Prevention Techniques	• Threat Assessment for Administrators and Staff

E-Training Center

WSI offers over 80 on-line training courses through its e-Learning Center located on the WSI website. Contact your broker/agent or Wright Specialty Risk Management Technical Assistant for further information on the topics available and how to sign on.

Title IX Resource Center

The Title IX Resource Center on the Wright Specialty website is an additional resource. The Resource Center contains informative documents, links and articles. Topics include:

- Federal Regulations and Guidance
- Claim Recognition
- Reporting and Complaint Handling
- Policy Requirements

For more information please contact:

Amy Kielb

Risk Management Technical Assistance

akielb@wrightinsurance.com