

## GSBA: Risk Management Services

### OUR MISSION:

The mission of the GSBA Risk Management Services is to partner with local school systems to protect assets and minimize losses through superior, customized alternatives to traditional insurance, while maintaining financial integrity.

### Power of Group Self-Insurance

**In 1992, GSBA began a new chapter in risk management for school boards after many years of sponsoring traditional insurance programs. Today, the Funds provide school boards with a proven means of protecting facilities, minimizing disruptions and recovering from unexpected events.**

- Governed by representatives from member school districts
- Wide recognition and acceptance among school boards in Georgia
- Broad and comprehensive coverage
- Schools have ownership in the Funds, giving them a voice in claims handling and underwriting initiatives resulting in long-term savings

### Objectives:

**The Funds' purpose is built on the foundation of providing specialized programs that will meet the goals and needs of Georgia Public Schools. The following objectives are the basis for the Funds' foundation:**

- Provide a stable risk financing program
- Educate schools about risk avoidance and risk reduction
- Control losses with effective claims handling and legal defense
- Serve as an expert source of information on risk management for Georgia's public school districts and RESA's

### Who we serve:

**Georgia's public school districts and Georgia Regional Education Service Agencies (RESAs)**

### For More Information

about joining the GSBA Risk Management Funds, visit our website [www.gsba.com](http://www.gsba.com)

*(Click on Risk Management Services from the services menu options)*

### Coverages:

#### Workers' Compensation

- Full coverage for all employees under the GA Work Comp Act
- Protection for work/travel in other states
- Pharmacy benefit management services
- Training for district "best practices"
- Dedicated Claims Unit
- Self-Insurance Programs

#### Liability

- Advance protection for student and employee sexual misconduct, harassment and abuse allegations
- Assigned Member Advocate
- Contractual liability solutions
- School Leaders Liability coverage designed specifically for Georgia Schools
- Coverage for attorney fees

#### Property

- Blanket coverage for all owned assets including buses and vehicles
- Automatic flood and earthquake protection
- Independent property appraisals
- Boiler and machinery coverage

#### Special Risks

- Crime coverage
- Student accident
- Student travel