

Introductions

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Risk Management Case Studies

Case 1 - Surviving the Fire

Case 2 - When Liability Comes Knocking

Case 3 - Where'd the Money Go?

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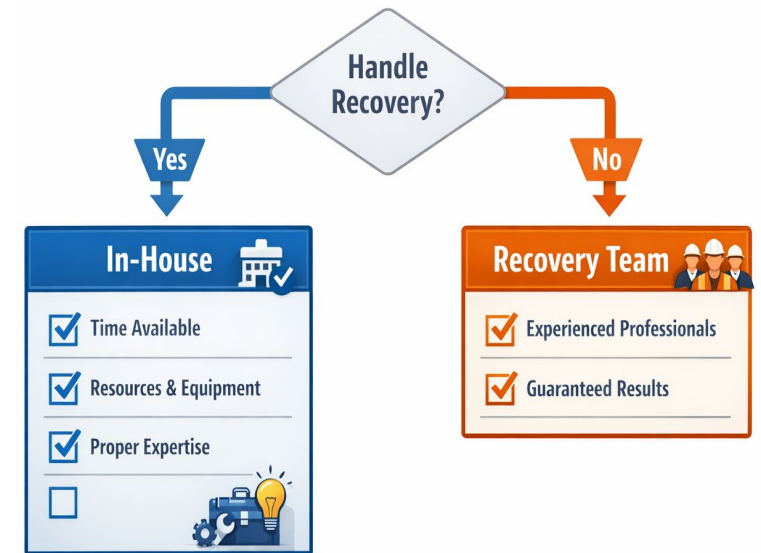
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Risk Management Case Studies

Assessment and Decision Making

- Survey the Damage and Take Inventory
- Is this an in-house recovery? Y or N
 - If in-house, do you have the time, resources, expertise?
 - Is this the correct decision?
- Insurance Recovery Team
 - It's what they do for a living
 - Have the experience, equipment, trained team
 - Guarantee/Warrant of work



Risk Management Case Studies

What To Do If More Is Found

Fire Damage Assessment Steps

- Severity of fire and level of loss
- Access: Doors, windows
- Intensity: How much is recoverable?
- Reach: Suppression, floor, walls, ceiling
- Damages: Wall hangings, carpet, lights, books
- Systems: HVAC, cameras, fire system, lights, technology
- Review cause and response: Faulty equipment, system failure, human error



Risk Management Case Studies

Working Through Your Insurer

- Don't take action until you know all the processes
- Use the adjuster and follow the process
- Work to get all items resolved and school back to full working function
- Some products or repairs take time or have small windows of opportunity



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Risk Management Case Studies

Submitting Claims and Tracking Reimbursement

- Keep a log of costs
- Track responses
- Itemize and quantify
- Receive and verify insurance payment



Risk Management Case Studies

Fire Marshall Form



Office of the State Fire Marshal
Division of Fire Prevention
School Fire Report Form

School Safety Drill Act (105 ILCS 128/35)

Name and Address of School: (Please print except when signing the signature line.)

Geneva Middle School North
1357 Viking Drive
Geneva, IL 60134

Date of Incident: 7/1/25 Time of Incident: 4:15 a.m. Was Fire Dept. notified? Yes

Specific Location of Incident:

7 White Team Center - common area in northeast corner of first floor

Briefly Describe What Happened:

At approximately 4:15 a.m. a carpet drying blower began to smoke. The smoke set off the fire alarm and alerted the fire department. The blower fully caught fire, and the sprinkler system engaged and extinguished the fire.

Name: Andrew J. Barrett Title: Superintendent

Date: 7/11/25 Signature:

This form may be emailed to SFMA.FirePreventionAA@illinois.gov or mailed to: Office of the State Fire Marshal, Division of Fire Prevention, 1335 Stevenson Drive, Springfield, IL 62703.



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Risk Management Case Studies

Simple Tracking Log

Vendor	Description	Invoice #	Date Entered	Date Paid	\$ Amount Paid	Invoice sent to GB
Lowery McDonnell Company	4 new tackboards	IN0007785	entered 9/22/25	9/24/2025	\$1,605.00 x - 9/22/25 x	
Johnson Controls	Control work from water damage	1-136151349173	entered 8/4/25	8/11/2025	\$7,199.00 x - 8/4/25	
Fox Valley Fire	Emergency Fire Alarm Repairs	IN00789370	entered 8/4/25	8/11/2025	\$1,703.00 x - 8/4/25	
Fox Valley Fire	Emergency Sprinkler Repairs	IN00787889	entered 8/4/25	8/11/2025	\$1,354.10 x - 7/16/25	
Johnson Controls	VFD Materials Only	1-136175107111	entered 8/4/25	8/11/2025	\$30,800.00 x - 8/4/25	
Johnson Controls	VFD Labor Only	1-136168815419	entered 8/4/25	8/11/2025	\$17,203.00 x - 8/4/25	
CRW Inc.	Camera Relacement	17703	entered 10/20/25		\$433.00 x - 10/20/25 x	
CDW-G	PLE Panoramic Camera	AXIS		7/24/25 - P-Card	\$1,685.44 x - 10/20/25 x	
Graybar	4 Replacement Light Fixtures	9300370194	entered 10/1/25		\$415.64 x - 10/1/25 x	
Siemens	Replacment of Devices	5332056607	entered 8/27/25	9/2/2025	\$19,865.00 x - 10/1/25 x	
Easy Canvas Prints	Replacement of damaged canvas	p-card		8/13/25 - P-Card	\$243.13 x - 8/22/25 x	
Easy Canvas Prints	Replacement of damaged canvas	p-card		10/21/25 - P-Card	\$922.69 x - 10/21/25 x	
ABS	Boiler Room Door	4061292	entered 12/1/2025		\$3,791.08 x 12/1/25 x	
Lowery McDonnell Company	Tables	IN0007884	entered 11/12/2025	11/24/2025	\$3,240.00 x - 11/12/25 x	
			Total:		\$90,460.08	

What's your District's deductible? Fire...Wind...Hail...Flood

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Risk Management Case Studies

Create a Punch List

Final Steps: Coordinated Replacement and Recovery

- Carpet/Water damage
- HVAC, lights, doors
- Equipment useful life
- TV or screens
- Furniture (tables)
- Wall coverings
- Smoke damage/smell
- Fire/Emergency systems (alarms, sprinklers, cameras)
- Books in adjacent rooms



Risk Management Case Studies

Understanding a Liability Claim

- Incident occurs involving an alleged injury to a:
 - Student, Employee or Third Party (ex. Parent)
- Injured Party alleges negligence or failure to Act by District
 - ex. Lack of Supervision
- Tort Immunities = Defense
 - Protection from most ordinary negligence claims
 - Requires willful & wanton conduct
 - Intentional Act or a conscious disregard for safety
 - not a simple mistake or accident



Risk Management Case Studies

Getting Insurance Involved Early Insurance = Indemnity for District Liability

Important information to include:

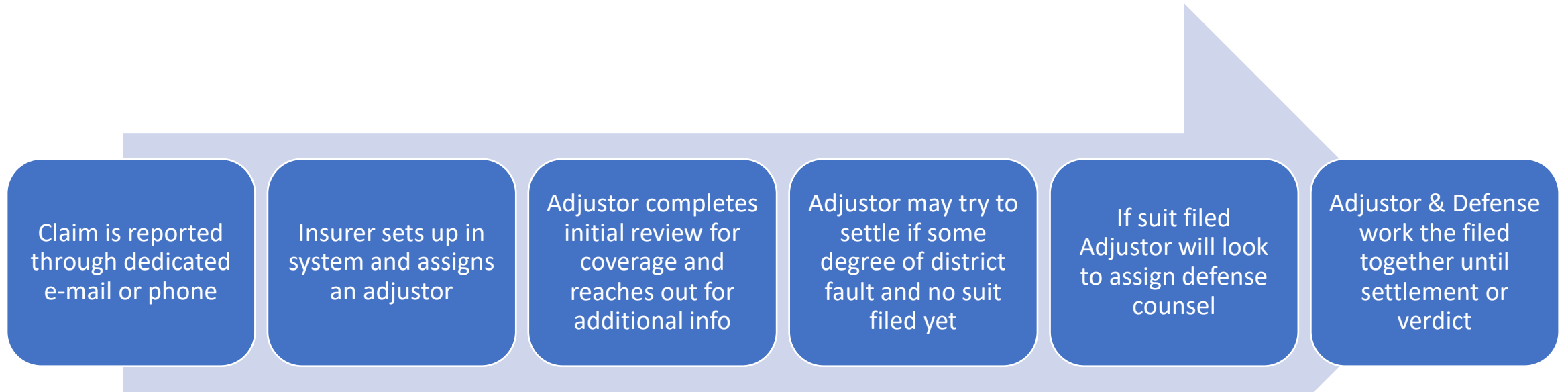
- Date of loss
- Location of loss
- Claimant name and information
- Loss description
- Damages: People or property
- Driver name/contact info/written statements
- Photos
- Copy of lawsuits or complaints



What's your District's coverage for sexual misconduct?

Risk Management Case Studies

Liability Claim Process



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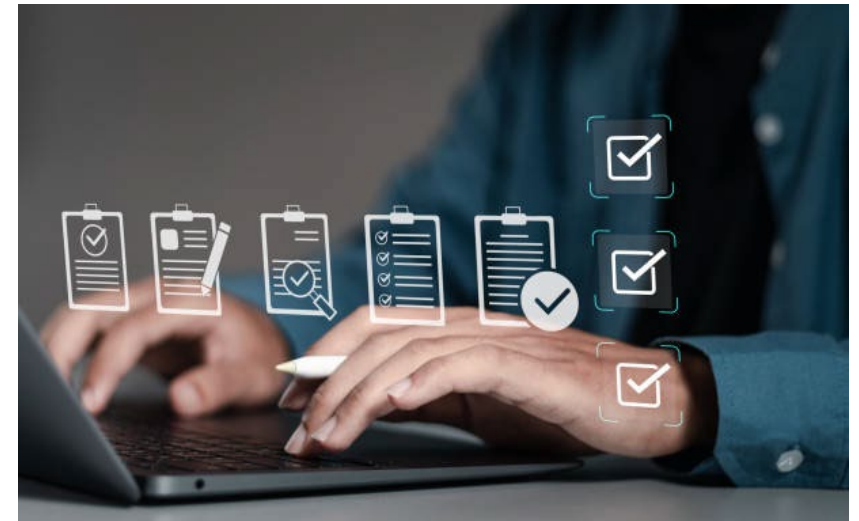
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Risk Management Case Studies

Understanding the Process

- Incident occurring on or because of District wrongdoing does not always mean wrongdoing
- Refrain from certifying liability or payments to an injured party (this is part of Adjustor's role)
- Refer injured party to Adjustor when possible. Don't be a liaison between adjustor and injured party
- Insurer obtains full release on District behalf for matters settled with injured parties



Risk Management Case Studies

Coverage Beyond the District

- Employees covered for their scope of duties for District
 - Administrators, Teachers, Boards all insured
- Allegations outside of duties (ex. Misconduct)
 - Coverage until allegations become facts
- Insurance on a Civil coverage, not Criminal
 - Does not address criminal allegations
 - Rare exceptions (ex. Favorable to civil case)
- Third Parties exposed by District Operations
 - Any “additional insureds”



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Risk Management Case Studies

Details Can Become Important

- Contractual – Was another entity involved?
 - Transportation or custodial
 - Facilities usage
- Was procedure followed?
 - Incident recorded properly/documentation (Title IX)
 - Adequate supervision
 - Proper training
- What could have been done to prevent this?
 - Fully stop at the stop sign...\$5M+
 - Properly strap in the equipment...\$2M+
 - Pay better attention...\$2M+...\$3.5M+...\$13M+...



Risk Management Case Studies

Resolution

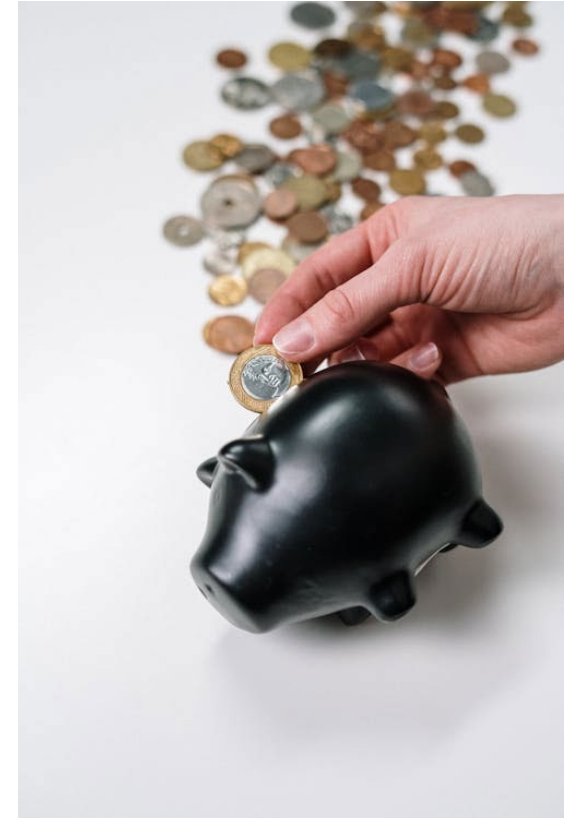
- Settlement or verdict
- Typically, fully covered through Liability insurance
- Geography & legal/political climate impact outcome
 - Cook County
 - “Make Them Pay” mentality (i.e. nuclear verdicts)
- Would you rather? Money vs. Damages
 - Permanent injury
 - Traumatic event



Risk Management Case Studies

Protection of District Funds

- Financial Loss resulting from fraudulent activity
- Often discovered through reconciliation or third-party
 - ex. Annual Fiscal Audit
- Rapid response critical to limiting financial impact
- Protocols key to preventing potential fraud



Risk Management Case Studies

Common District Loss Scenarios

Modern crime losses typically more sophisticated than just taking cash...

- Purchase Orders from illegitimate companies
- Social Engineering
 - Someone posing as XYZ vendor follows up on an invoice with updated ACH information
 - Typically covers under Cyber
 - Most crime has updated to exclude



Protocol for payee information changes?

Risk Management Case Studies

Resources Come with the Coverage

Always important to involve insurance early...

- Approved vendors common on Cyber & Pollution
 - Breach Counsel, Forensics, Restoration, etc.
 - Environmental firms and contractors
- Common Losses
 - Key personnel account breaches
 - What data was potentially accessed? Do Statutes apply?
 - Mold Remediation – typically six figure losses
 - Ask Insurer for resources



Do you have Mold coverage?

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Questions and Answers



We thank you for your time!



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