

ADVANTAGE NYSIR:

NYSIR's Service Advantages



Overview: The New York Schools Insurance Reciprocal (NYSIR) offers participating school districts and BOCES stable coverage and pricing as well as long-term cost containment. NYSIR's superior, individualized risk management programs and services enhance the long-term value to NYSIR's extended family of subscribing members.

Risk management and safety programs:

NYSIR offers risk management and safety programs that are unsurpassed in breadth and quality. Examples include:

- ▶ Multiple training programs for district representatives at local sites, and at regional and statewide events.
- ▶ NYSIR's Enhanced Risk Transfer program: As part of its commitment to transfer risk to

responsible parties, NYSIR personally reviews safety- and risk-related

documents and counsels school districts on them, including certificates of insurance, hold-harmless agreements, insurance requirements, and contracts.

- ▶ Support of and participation in school districts' safety committees.
- ▶ Free inspections of district/BOCES facilities annually, providing practical recommendations to help reduce risk.

Claims administration: NYSIR's sophisticated, member-oriented, and personalized claims management seeks quick, fair settlements in most cases but vigorously defends members facing meritless claims. The claims management team includes experienced insurance executives, claims examiners, and veteran investigators and attorneys. About 60 percent of liability claims against NYSIR members end with no indemnity payments to others for damage, injury, or loss. NYSIR also brings about 30 cases a year to trial. Over the last five

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years, 80 percent of verdicts have favored the school district NYSIR is defending. This protects school officials' reputations—and helps contain long-term insurance costs.

Fixed asset appraisals: NYSIR contracts with an approved service provider to offer a free, independent appraisal of all members' fixed assets every five years. The appraisal meets standards imposed by the New York State Office of the Comptroller and the GASB-34 standards. This appraisal also ensures that NYSIR members have accurately valued property for insurance protection.

Verify Driver License Credentials: The NYSIR program includes proactive, continuous license monitoring and driver data management services of district-employed drivers along with pre-employment checks and "school bus qualified" verification for charter or coach bus field trips to ensure drivers are licensed and in compliance with state and federal driving regulations.

Professional group support: NYSIR joins associations that support school district officials,

participates actively in them and sponsors their conference programs. These groups include the New York School State Boards Association, the Council of School Superintendents, the Association of School Business Officials, the New York State School Facilities Association, the New York State Association of Pupil Transport, and the Rural Schools Association, among others.

Scholarships: NYSIR awards college scholarships to support students at member school districts in honor of different individuals who have served NYSIR in the past. These scholarships are awarded in all regions of the state to individuals with special physical or learning challenges and/or unique creative gifts as well as two for students with a record of involvement in humanitarian activities. NYSIR also awards scholarships to school officials to support continuing education or professional development activities through its connections with the associations.

Learn more at www.nysir.org or from The Office of the Executive Director, at 516-393-2324. ■

