



**WMW Insurance Services**

## **EDUCATIONAL INSTITUTIONS**

We understand that when it comes to your business, you can't trust just anyone. Which is why we take it upon ourselves to be both transparent and approachable when it comes to who we are, and who you are partnering with.



## Educational Institutions

# A SUCCESSFUL INSTITUTION IS A SAFE ONE

There is no more important job than that of an educator. For it is up to them to ensure the future generation is equipped to lead us tomorrow. However, the world is changing and teaching is no longer beholden to the classroom. Educational institutions now face rising threats to enrollment as they make the change to online learning, forcing their insurance programs to adjust accordingly. Our comprehensive educational institutional insurance will protect your undertaking, your people and your ideology.

We have over 20 years of experience working with all types of educational institutions and we do everything we can to secure their core protection, such as:

- Public Liability insurance
- Property and Collection insurance
- Professional Liability insurance
- Workers' Compensation insurance
- Business Auto insurance
- Management Liability insurance
- Media Liability insurance
- Cyber insurance

# Tailor your coverage to your unique risks

You need to begin by securing your main protection. We use the expertise of our specialist brokers and risk consultants at hand to customize your institution to your specific and personal risks.

## Student safety and security

- We take into consideration all the risks your students may face overseas or on your campus.
- Acts of violence such as physical altercations or cyber-bullying
  - Accidents in athletic or student group activities
  - Medical, natural disaster, or security incidents during study-abroad programs
  - Active shooter scenarios
  - Sorority and fraternity incidents such as hazing

We strive to make sure you are always happy and satisfied with our plans to reduce risks. Our team, with their incredible knowledge and expertise in the area, help in all the crucial areas such as property conservation, habitational safety, campus safety and security, cybersecurity, travel risk management, and business resiliency.

### Transportation risks

As you well know, busses and vans involved in an accident with a large number of passengers can be devastating. So we endeavor to ensure you are covered for over-the-road activities for any and all purposes. We also assist with vehicle safety through organizational auto use policies, driver training, telematics, and guidelines for fleet maintenance.

### Sexual misconduct liability

Sexual abuse and exploitation is unfortunately a very real factor when it comes to places that serve the youth and those differently-abled. Let us help you protect both your reputation and your finances with specific insurance for your institution.

### Construction risk

When it comes to construction you are dealing with multiple risk factors. Let our team of experts help you with your construction insurance with a super-specialized protection for your needs. We can also assist you in avoiding and reducing occupational health and safety, public safety, and environmental risks.

### Inventory and valuation of fine art

Educational institutions are filled with precious commodities such as art, books and collectables. Our specialized team will work on creating the most affordable yet most protective coverage for your needs, and insure your treasures for the future.

# Trust us to help you conserve your assets and promote your financial security.

We understand that when it comes to your business, you can't trust just anyone. Which is why we take it upon ourselves to be both transparent and approachable when it comes to who we are, and who you are partnering with.

WMW was originally founded by industry leading agents from a top 10 US brokerage. While there, they wore the same suits as all the others, yet something made them different. They realized that the way things were working was essentially profit first. All decisions had little to do with the benefit to the client, and everything to do with the company's profitability.

**And so they decided to make a change.  
A big change.**

The start of WMW was a start to a new way of thinking. WMW leverages the expertise of precise, competent insurance placement and the carrier relationships built through years in the industry, with the ability to make placement decisions based simply on **what's best for the client**. As WMW is not controlled by M&A, private equity, or publicly traded, we are truly an independent firm that does not have to meet a profitability margin to appease investors.

**Simply put: The client comes first. Always.**





## Going above. Going beyond.

### Insurance Expertise

Whether you're a small family-owned business or a large company, at WMW we've built our careers on delivering you results. Our team consists solely of those with the expertise to truly improve your insurance program and risk management- and ultimately delivering positive financial impacts.

### Top of Industry Market Access

Our team has decades of combined experience in the industry creating strong and reliable relationships with our carrier partners. The WMW founders leverage these connections to provide broad market access to ensure you receive the best insurance placement for you.

### Complete Suite of Risk Management Services

The WMW founders helped create and build the value-added services that the top 10 firms in the US are using. This means that when we work together, we can individualize service, improve risk management and custom build to your specific operation.





## Proven Results in Risk Management

# What makes us different.

Risk management is our game, and it's one we continue to win. We relentlessly bring down claims frequency and severity, ultimately lowering your loss ratio, making you happy, and your pockets happier. Our industry-leading partners provide in-house Loss Control and Claims Management, making this a one-stop-shop for all your specific needs.

We care about what you care about, and our personal commitment to your goals is matched by our level of expertise in achieving them. It's what we do, it's what makes us different.

With an ever-changing world, we make it a priority to keep up-to-date with the latest technology solutions in order to track and manage compliance, safety and certificates. We aim to keep forward-thinking so you can rest assured that we've got you covered no matter what the world has in store.





## Client-focused negotiation with Carriers

# You are always on our mind.

When it comes to negotiating the best deal with Carriers, you come first. We understand that trying to protect what you own and figuring out the best way to look after your money can be daunting. We vow to be your partner, who truly keeps you in mind, and always strives to achieve the best possible outcome.

We leverage our extensive knowledge and expertise to continually provide the most competitive and accurate rate out there. Our Underwriting Narrative is custom tailored with you in mind, and never once do we waver from this goal. We take into account all the facets that makeup who you are, and combined with the services WMW can offer, clearly lay the roadmap of success by defining where you are coming from and competently showing where you are headed.

As our client, you have and always will come first.



## Managed Legal Defense

# We've got you.

In order to give employers a say in the claims process, we collaborate our clients with a specific workers' compensation defense law firm. Our process will always include and consider the risk manager's, brokers and employer's contribution, combined with the best legal practice to ensure a result that everyone can be satisfied with. It is through this that we get radically improved results on litigated workers compensation claims.

We ensure never to generalize. Each claim is reviewed on its own and a plan of action is custom-tailored for that case.

### Solutions to Cover you at Every Step

- Commercial Risk Management
- Employee Benefits
- Personal Risk Management





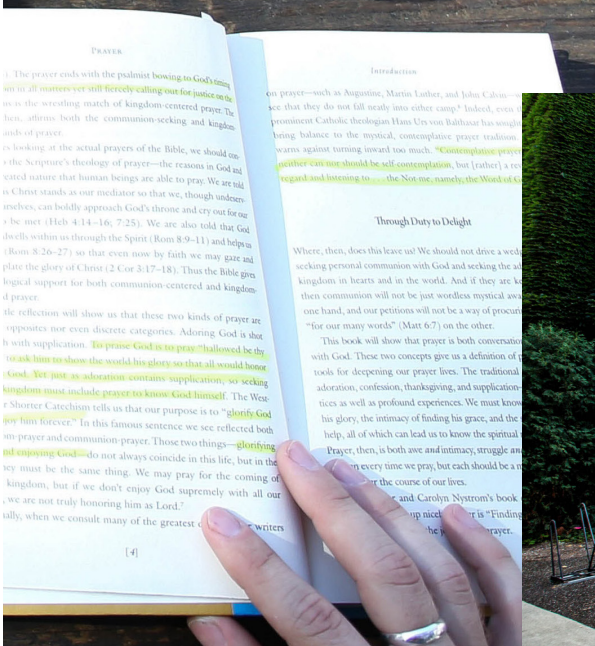
## Employee Selection

# When you choose us, you're choosing the best.

When it comes to selecting your employees, we can assist in being certain that only the best are chosen. In order to avoid unnecessary interviewing, an Integrity Test program can be conducted beforehand. This is to ensure that no potential personnel run the risk of being involved in any threatening behaviors such as:

- Lying
- Theft
- Drug Abuse
- Susceptibility to Workers' Compensation Injuries
- Alcohol Abuse
- Hostility

This is because when you promise results to clients, we know you mean the very best. Your reputation comes first, and we are here to assist in maintaining that responsibility.





## Our process

# The proof is in the process.

It is through our client's success that we can safely say our process is what makes us different.

- Analyze current insurance structure benchmark
- Identify exposure
- Analyze risk and safety procedures
- Structure insurance program specific to company
- Identify superior carrier placement, better rates and coverage
- Develop long term strategy to maximize coverage and cost of risk
- Negotiate most competitive term with insurance carriers
- Build out risk management and safety procedures necessary to support results
- Review and deliver results on ongoing basis



## Experience Modification Projection and Unit Stat Filing Process

Our team provides comprehensive reviews to control and predict costs by understanding the specifics of what determines your Experience Modification Rate. By working 6 months in advance, we help your company plan so you can allocate capital appropriately.

### 2020 XMOD 60%

#### PAYROLL

\$8,590,991

#### CLAIM YEAR    TOTAL CLAIMS

2018            \$0

2017            \$39,110

2016            \$61,306

#### EXPECTED LOSSES

\$571,708

### 2019 XMOD 61%

#### PAYROLL

\$9,442,586

#### CLAIM YEAR    TOTAL CLAIMS

2017            \$22,509

2016            \$44,671

2015            \$67,039

#### EXPECTED LOSSES

\$468,795



**WMW Insurance Services**

(657) 452-0500 Office

[info@wmwis.com](mailto:info@wmwis.com)

609 N. Harbor Blvd.

Fullerton, CA 92832

[wmwinsuranceservices.com](http://wmwinsuranceservices.com)