



CM

REGENT™

INSURANCE COMPANY

Partnering with Education Experts

SPECIALIZED COVERAGE & SERVICE



With over 45 years of experience solely insuring educational institutions, the entire CM Regent Insurance Company team is uniquely trained to understand the challenges and protection of schools. Our comprehensive, flexible coverage and financial stability allow school administrators the peace of mind to focus on their mission, knowing we are experts at protecting them.

▶ WHY CM REGENT?

CM Regent Insurance Company is a wholly-owned subsidiary of Church Mutual Insurance Company. When you combine our specialized service with the stability and security of our parent company located right here in Wisconsin, you can be confident in your coverage – we'll be here when you need us.

Coverage tailor-made for schools

Every school is unique. That's why CM Regent designs **your policy based on a comprehensive understanding of your property and liability** exposures. We help you analyze asset values, review potential risks and establish appropriate coverage levels.



Unmatched expert resources

CM Regent employees are experts at all facets of school insurance – from **specialized coverage to specialized service**. Our experienced teams of claims and risk control professionals put their in-depth specialized training behind every policy and claim. Because we specialize in schools, we can help you spot hazards, identify exposures and determine best coverages that are often overlooked by others.



We're here when you need us

We have been a stable presence in the public school market since 1971, and have an **"A" (excellent) rating from A.M. Best Company**.





▶ COVERAGES AVAILABLE

CM Regent provides a variety of insurance products, focusing on flexible, scalable protection to keep your students and staff safe. Our coverage includes many built-in features and benefits that other programs offer as 'extra cost' options.

Package, Excess and School Leaders' Legal Liability

- Comprehensive coverages designed solely for WI Public School Districts
- Experienced claims staff (average experience is 15 years)
- Civil Rights and employment litigation experience
- Personalized training on emerging issues
- Established case law to provide protection and guidance for schools
- Legal bill review processing is available
- Available to help assist in the litigation process
- Political subdivision tort claims act expertise

Workers' Compensation

- Guaranteed net cost for easier and more accurate budgeting
- Premiums based on individual school claim experience
- Daily access to claims representatives and nurse case managers
- We follow the injury management model – best in class
- Medical bill re-pricing offers significant savings
- Provide defense resources with demonstrated expertise in school/public entity related law/claims
- Work collaboratively with risk control to identify and address loss cost drivers for schools

Privacy Protection

- Third-party liability coverage
- First-party coverage: cyber incident response fund, business interruption, digital data recovery, network extortion
- Cyber crime coverage available



▶ ADDITIONAL SERVICES

Risk control services

By focusing on risks at your school, you can not only improve safety for students and staff, but also save money by reducing the frequency and severity of your claims. Our risk control team members possess a minimum of a Bachelor's degree in Safety Science and have extensive risk control experience with public entities. The CM Regent team is here to help make it easy for you, with an on-site, proactive approach to addressing risks.

Services include:

- Certified playground and roof inspections
- Chemistry lab safety and chemical storage evaluation
- On-site hazard assessments
- Ergonomic services
- Return to work programs
- Drone inspection and comprehensive roof report
- CPI-certified in non-violent crisis intervention training
- Seminars, workshops, and safety committee training
- Email and telephonic risk control advice
- Customized loss and trend analyses
- Comprehensive self-assessment form
- Automatic sprinkler system drawing/specifications review
- School bus fleet operation evaluation and training

This material may include only a general description of insurance coverages and does not include all terms, conditions, and limitations found in CM Regent Insurance Company ("CM Regent") policies. The insurance policy, not any general descriptions of coverage that may be found in this material, will form the contract between the insured and CM Regent. Neither CM Regent nor its employees, representatives, or agents shall be liable to any party for the use of any information of statements made or contained herein.

This brochure contains only illustrative information about our available coverages and is not a policy or contract. Refer to your insurance policy for a complete description of coverages, limitations and exclusions. NAIC # 12356

Additional information concerning A.M. Best ratings can be found at ambest.com.

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