

# SCSBT

The insurance partner schools trust. Since 1984.

## trust

“Through our dedicated staff, we have and will continue to expand our customer service to ensure member districts and non-member districts understand that we are simply without peer in this industry in South Carolina. Our primary goal is simple – insurance and related risk management services tailored specifically to the ever-evolving K-12 landscape in our great state.”



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[scsbit.org](http://scsbit.org)

### Workers' Compensation

- Established in 1984 for SC school districts
- Currently covers annual payroll of \$3.1 billion and 66,161 employees
- Processes over 2,500 claims per year
- 10 in-house adjusters
- Provides 70 percent of school districts with coverage (not counting three self-insured districts)

### Property and Casualty

- Established in January 1990 for SC school districts
- Services 60 K-12 educational entities in SC
- Minimal coverage for school districts on the coast
- Excellent financial shape
- Purchases reinsurance on the open market to minimize risk
- Cyber Liability Insurance included with Property and Casualty Insurance

### Risk Control Services

- Sound risk control strategies to protect employees, students and the public
- On-site visits to assess health and safety concerns
- Systematic approach to identify, assess and minimize risks
- Non-competitive Risk Control Grant Program to reduce risk and promote safety
- STOPit Solutions is provided to create safer, better connected and healthier learning cultures

**south carolina school boards insurance trust**

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