



5/31/2024

Choctaw/Nicoma Park School
Kevin Berry, CFO
12880 N.E. 10th
Choctaw, OK 73020

RE: 2024-2025 Insurance Proposal

Attn: Kevin Berry

We are pleased to present the enclosed proposal for your insurance program with Oklahoma Schools Insurance Group (OSIG). Please review carefully and let me know if you have any questions.

OSIG: Package Proposal is based on updated information received from your office.

- OSIG's loss limit per occurrence is \$1,000,000,000 subject to school statement of value, per district.
- Coverage Provision – 365-day notice for windstorm and hail losses. All windstorm or hail claims should be reported to the carrier as soon as possible, but in no event more than 365 days from the date of the loss, otherwise, coverage will be forfeited.
- Coverage is on full replacement cost – Except roofs over 15 years old and Autos, Contractor's Equipment and Debris Removal Only adjusted at Actual Cash Value or buildings designated as ACV or *stated value.
- No Coinsurance Clause.
- Building or Structure – Marginal Clause 125% of the individually stated value for any one building or any one structure as shown in the latest statement of value on file with the company.
- BPP/Contents - Blanket coverage will apply if the contents limit is at least 10% of the building/structure value; otherwise, contents will be subject to Marginal Clause 125% of the individually stated contents value. Please review the enclosed property statement of values to make sure all buildings/structures are listed, and all values are adequate.

- Deductibles: \$100,000. Property Deductible per occurrence, \$100,000. Windstorm or Hail Deductible per occurrence, (this is an increase from \$10,000 All Other Perils and \$100,000 Wind/Hail) \$1,000 Boiler & Machinery Deductible per occurrence, \$10,000. Terrorism Deductible per occurrence, \$50,000. Flood, Earthquake and Pollution Deductibles.
- Optional Deductible quotes given for \$200,000. And \$300,000.
- Total building and contents values have increased from \$288,303,011 + \$8,375,442. Endorsement = \$296,678,453 to \$319,843,116. for the renewal keeping in line with replacement cost valuations. Renewal total. Please review the enclosed property schedule to make sure all buildings/structures are listed, and all values are adequate.
- Exclusion – Cosmetic loss to Metal roof coverings caused by hail.
- Extra Expense Limit is \$1,000,000.
- All Builders Risk Projects must be reported to OSIG.
(Frame projects are subject to approval).
- PTA/PTO's included for coverage under General Liability if funds flow through school's books.
- Automobile Liability - \$1,000,000. Limit per occurrence (subject to the Governmental Tort Claims Act). \$1,000 Auto Liability Property Damage Deductible applies. Please review the vehicle schedule to make sure all vehicles are listed. See the proposal for coverage details.
- Automobile Physical Damage – Actual Cash Value, \$1,000 Deductible. Only vehicles that list an Actual Cash Value on the schedule include Comprehensive and Collision coverage. See the proposal for coverage details. During the policy period 18 new vehicles were added.
- Inland Marine Floater limit is \$250,000.
- Electronic Data Processing Equipment limit is \$500,000.
- Cyber Liability - Please see the attached proposal for limits and applicable deductible.
- Deadly Weapon Protection - Please see attached proposal for limits and applicable deductible.
- **Sexual Abuse Deductible:**
 1. Year 1 (7/1/24 - 6/30/25):
 - Objective: All schools must be implemented onto the Vector Solutions platform.
 - Sign up: Schools can sign up via our website at osig.org/what-we-do/. Click the sign up under the Vector Box.
 2. Year 2 (7/1/25 - 6/30/26):
 - Objective: At least 25% of school faculty must complete the micro-learning modules on Vector by March 1, 2026.
 3. Year 3 (7/1/26 - 6/30/27):

- Objective: A minimum of 75% of school faculty must complete the micro-learning modules on Vector by March 1, 2027.

Schools failing to meet these requirements will be subject to a \$100,000 deductible for Sexual Abuse and Molestation (SAM) claims. If they meet the training requirements, they will not have a deductible.

Annual Sexual Abuse Deductible Determination:

The deductible for the upcoming fiscal year (starting 7/1) is determined by the training completion status as of 3/1. This policy is in place to prevent confusion regarding deductible status in case a sexual abuse and molestation (SAM) claim is filed mid-term, before the 3/1 deadline.

- The OSIG by-laws included a three-year re-entry clause should a member elect to exit the group. The member's equity in OSIG will be forfeited and they will not be allowed to re-enter the program for 3 years from the time of exit from the program.
- OSIG's financial statement is strong. Financial information is included in the proposal. No other insurance group providing coverage to Oklahoma Schools can provide this security. *The financial condition of an insurance provider should be the number one consideration.* Other school insurance groups in Oklahoma are struggling or have failed. Financial statements for all inter-locals are available on the OK Department of Insurance website.
- For the 2024-2025 plan year, OSIG is requiring the resolution to be signed by the member's Board of Education and returned to OSIG in order to bind coverage effective 07/01/2024.
- Limited Flood coverage is provided, Flood Zones A and V are excluded. If you have property (buildings, contents, outdoor structures, equipment, vehicles, etc.) located in Flood Zones and would like a quote, please let me know.

OSIG Premium Summary:

Coverage	2024-2025 OSIG Billed Premium:	2023-2024 Renewal Premium
Property	\$1,358,812.	\$1,155,104.
Boiler	\$ 5,779.	\$ 5,057.
Auto Physical Damage	\$ 24,443.	\$ 16,688.
General Liability	\$ 30,831.	\$ 42,344.
Auto Liability	\$ 41,088.	\$ 31,766.
Educators Legal	\$ 30,834.	\$ 31,766.
Excess Liability		
Total	\$1,491,787.	\$1,282,725. *

***The total does not include endorsements during the policy period. Listed on the premium summary in the quote the company has annualized the cost of the changes.**

- The total premium does not include the additional premium for the property endorsements.
- Optional Property Quotes: Increase Deductible
- \$200,000. All Perils a premium savings of \$31,253
- \$300,000. All Perils Deductible a premium savings of \$52,314.

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IMPORTANT: *If you decide to move your Educators Legal Liability & Employment Practices Liability coverage from OSIG at renewal, we recommend you purchase the Extended Claims reporting Endorsement on your expiring policy. This endorsement can be issued for 24 months for an estimated additional premium of \$63,532. This endorsement would allow you to report claims to the carrier that occurred during this policy period but are not reported to the carrier until after the expiration date of this policy. Since the Educators Legal Liability/EPLI policy is on a claims-made basis we feel this endorsement should be purchased.*

Sincerely,

Pam Johnson

Pamela C. Johnson
The Beckman Company
pjohnson@beckmancompany.com
Website: www.beckmancompany.com

Resolution of Choctaw Nicoma Park Schools to Join Oklahoma Schools Insurance Group

Whereas, Oklahoma Schools Insurance Group ("OSIG") is an Oklahoma interlocal formed in accordance with Oklahoma law to enable Oklahoma School Districts to cooperate with each other to procure insurance services, benefits and insure against losses and possible liabilities in the most cost effective manner; and

Whereas, Choctaw Nicoma Park Schools is an Oklahoma public school district ("the District"); and

Whereas, OSIG has provided to the District a Plan Document which includes a quotation for certain insurance coverages for the 2024-2025 plan year; and

Whereas, the quotation is acceptable to the District;

Now, therefore be it resolved, that the District hereby joins OSIG as a Member;

Be it further resolved, that so long as the District remains as a Member, the District shall comply with OSIG's bylaws, the Plan Document and OSIG claim reporting procedures; and

Be it further resolved, that by the adoption and signing of this resolution, Choctaw Nicoma Park Schools understands and agrees that school district members are responsible for their own loss experience and will not be singly responsible for other members' losses.

Date: _____

Choctaw Nicoma Park Schools By:

Attest:

President, Board of Education

Clerk, Board of Education

Board of Directors

May 22, 2024

Terry Davidson,
Chairman
Finance Director:
Comanche Schools

David Reid
Choctaw Nicoma Park Schools
12880 N. E. 10th
Choctaw, OK 73020

Sherry Durkee,
Vice Chairman
Superintendent:
Sand Springs
Schools

RE: Membership Proposal Effective 07/01/2024

Dear David Reid:

Dr. John Cox,
Treasurer
Superintendent:
Peggs Schools

We are very pleased to provide you with the attached proposal for insurance coverages with Oklahoma Schools Insurance Group (OSIG).

Shelley Free,
Secretary
Superintendent:
Kiamichi Technology
Center

OSIG is not a conventional insurance program. We are a public entity in the state of Oklahoma formed by an Interlocal Agreement and made up of member public school districts. Our organization is non-profit, **member owned** and controlled by a board of your peers. Our sole mission is to serve our member schools. Our promise is to provide quality insurance coverage and superior service at stable pricing. We are pleased that 538 school districts are members of OSIG. Our membership is strong and committed.

Jeremy Hogan,
Member
Superintendent:
Collinsville Schools

OSIG's financial position is excellent. No other Oklahoma school insurance program can provide you with this security. Our organization is continuously growing, improving and looking for new ways to serve Oklahoma schools. The group purchasing power of OSIG and a non-profit structure provides competitive insurance rates even in tough financial times.

Jeff Daugherty,
Member
Superintendent:
Merritt Schools

Included in this proposal is information on OSIG's financial condition and summaries of enhanced coverages that only OSIG provides.

Jason Lindley,
Member
Superintendent:
Hartshorne Schools

For the 07/01/2024 to 7/1/2025 plan year, we are requiring the resolution to be signed by the member's Board of Education and returned to OSIG before close of business June 28, 2024 in order to bind coverage effective July 1, 2024.

Executive Director

Rick Thomas

Loss control, risk management services and specialized insurance coverages included in OSIG program are:

- Enhanced Property and Liability Coverage
- Cyber Liability, Crime, Pollution, School Violent Acts Protection
- Online training in many different areas for your school employees
- Loss Control Site Surveys/Safety Inspections
- Member Only Risk Management Library at osig.org
- StopIt Anonymous Incident Reporting mobile and web app

Sincerely,
OSIG Program Administration

Revised

Choctaw Nicoma Park Schools
12880 N. E. 10th
Choctaw, OK 73020

This is not an invoice.

Breakdown of Insurance Cost

Annual Premium Breakdown

Property:	\$1,358,812
Boiler & Machinery:	\$5,779
Auto Physical Dmg:	\$24,443
General Liability:	\$30,831
Auto Liability:	\$41,088
Educators Legal:	\$30,834
Excess Liability:	\$0

Total Annual: \$1,491,787

A 25% minimum earned premium applies.

Your historical billed premiums, total insured values and loss information are shown in the charts below.

Year	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Total Values	\$186,346,456	\$193,355,379	\$197,954,969	\$201,883,428	\$288,805,110	\$299,472,544
Premium	\$407,587	\$446,070	\$587,248	\$730,147	\$827,456	\$1,317,347
Distribution	\$0	\$18,433	\$0	\$0	\$0	\$0

Number of Claims:	Insurance Cost Paid to OSIG (incl Endts):	Incurred Claims:	Loss Ratio:
80	\$4,288,287	\$1,751,328	40.84%

Your losses are considered in the calculation of the cost of your insurance. Your dedication to maintaining your property and providing safe campuses for your students and community will result in savings in the cost of your insurance.

Payment Terms

Payment of the insurance cost is due the effective date of your coverage. **A copy of your purchase order encumbering funds for payment of your insurance should be provided to OSIG as soon as available.** A three (3) payment plan option is available.

Installment #1	1/3 of total	due 7/1/24
Installment #2	1/3 of total	due 8/1/24
Installment #3	1/3 of total	due 9/1/24

Revised

Coverages

OSIG provides a full range of property and liability coverages with the exception of workers compensation. Crime and Cyber Liability coverages are included in pool limits.

Property

- Full Replacement Cost - Except Roofs over 15 years old and Autos, Contractors Equipment & Debris Removal Only adjusted at ACV or buildings designated as ACV or *stated value
- No Coinsurance Clause
- Exclusion - Cosmetic loss to metal roof coverings caused by hail
- Real And Personal Property- Limit Per Occurrence \$1,000,000,000
- Building - Margin Clause 125% of scheduled limits per statement of value
- Business Personal Property - blanket coverage per statement of values

including:

- Electronic Data Processing Equipment, and Media
- Accounts Receivable
- Valuable Papers
- Fine Arts
- Miscellaneous Property
- Miscellaneous Unnamed / Undescribed Property
- Builder's Risk
 - *Note All Builder's Risk projects must be reported to OSIG - Frame projects are subject to approval
- Outdoor Property - covered all perils
- Extra Expense
- Business Income including Rental Income and Tuition Income
- Ordinance or Law including Increased Cost of Construction and Demolition
- Contractor's Equipment Coverage
- Debris Removal Coverage
- Covered Property In Transit
- Personal Property of Others/Officers/Employees
- Off Premises Services Interruption including Extra Expense
- Vehicle Damage
- Newly Acquired Property Coverage - 120 days \$25,000,000
- Earthquake, Volcanic Eruption- Aggregate Any One Policy Year \$10,000,000
- Flood- Aggregate Any One Policy Year \$25,000,000
- *Note Flood Zones A and V are excluded
- Terrorism \$500,000,000
- Pollution Liability included
- Boiler And Machinery Coverage- Any One Occurrence \$200,000,000

Please refer to the attached property and automobile schedules for your school district's limits of insurance for Building, Contents, Extra Expense, Miscellaneous Property, EDP, Earthquake, Flood and Automobile Physical Damage coverage.

Deductibles

Optional increased deductible quotations are available upon request.

- \$100,000 Property Deductible Per Occurrence
- \$100,000 Property Deductible Per Occurrence- Windstorm / Hail
- \$1,000 Boiler / Machinery Deductible per Occurrence
- \$10,000 Terrorism Deductible Per Occurrence
- \$50,000 Flood, Earthquake and Pollution

Revised

General Liability

- \$1,000,000 Limit Per Occurrence (subject to the Governmental Tort Claims Act)
- Bodily Injury, Property Damage And Personal / Advertising Injury
- Premises / Operations And Products / Completed Operations
- Miscellaneous Medical Professional to Include School Nurses, Student Nurses, Counselors and Allied Health Programs
- Insureds Include District, Board Members, Employees, Student Teachers, And Volunteers
- No Exclusions for Corporal Punishment or Sexual Misconduct
- No Deductible
- PTA/PTO's included for coverage if funds flow through school's books.

School Board Legal Liability

- Claims-Made Form
- \$1,000,000 Limit Per Occurrence (subject to the Governmental Tort Claims Act)
- Errors And Omissions Liability including Educational Errors And Omissions
- Employment Practices Liability
- Insureds Include District, Board Members, Employees, Student Teachers, and Volunteers
- *Unlimited Prior Acts / No retroactive date included
- \$25,000 legal costs for IEP administrative hearings
- \$50,000 Deductible
- *Any incidents or potential claims that have been reported to the superintendent, any associate superintendent, principal, assistant principal, personnel directors, dean or school attorney should be reported to your current carrier immediately.

Employee Benefit Liability

- Claims Made Form
- Unlimited Prior Acts / No retroactive date included
- *Any incidents or potential claims that have been reported to the superintendent, any associate superintendent, principal, assistant principal, personnel directors, dean or school attorney should be reported to your current carrier immediately.

Automobile Liability

- \$1,000,000 Limit Per Occurrence (subject to the Governmental Tort Claims Act)
- Bodily Injury And Property Damage
- Includes Hired and Non-Owned Exposures
- Includes Uninsured and Underinsured Motorists (Oklahoma Minimum Limits)
- Insureds Include District, Board Members, Employees, Student Teachers, and Volunteers
- Coverage included for garage liability and garage keepers legal liability.
- \$1,000 Auto Property Damage Deductible
- No charge for vehicles added/deleted during the policy term. Vehicle changes must be reported to OSIG.

Automobile Physical Damage

- Actual Cash Value
- \$1,000 Deductible
- Vehicle additions / deletions / changes must be reported to OSIG
- No charge for vehicles added/deleted during the policy term.
- Please refer to the attached schedule of vehicles.

Revised

Crime

- \$10,000 Limit Per Occurrence / Per District
- Employee Dishonesty
- Premises Money And Securities
- Transit Money And Securities
- \$1,000 Deductible

Cyber Liability

- Claims-Made Form
- Retro date - first effective date with OSIG
- Liability
 - \$2,000,000 Annual Aggregate Limit for Information Data and Network Liability
 - \$2,000,000 Annual Aggregate for Regulatory Defense and Penalties
 - \$2,000,000 Annual Aggregate for Payment Card Liability and Costs
 - \$2,000,000 Annual Aggregate for Media Liability
- Breach Response Cost
 - \$500,000 Annual Aggregate for Breach Response Cost
- First Party
 - \$750,000 Annual Aggregate for Cyber Extortion Loss
 - \$750,000 Annual Aggregate for Data Recovery Costs
 - \$750,000 Annual Aggregate for Business Interruption Resulting in Security Breach
 - \$500,000 Annual Aggregate for Business Interruption Resulting in System Failure
 - \$750,000 Annual Aggregate for Dependent Business Interruption Resulting in Security Breach
 - \$100,000 Annual Aggregate for Dependent Business Interruption Resulting in System Failure
- eCRIME
 - \$75,000 Annual Aggregate for Fraudulent Instruction
 - \$75,000 Annual Aggregate for Funds Transfer Fraud
 - \$75,000 Annual Aggregate for Telephone Fraud
- Coverage Endorsements
 - \$100,000 Annual Aggregate for Reputation Loss
 - \$50,000 Annual Aggregate for Claims Preparation Costs for Reputation Loss Claims Only
 - \$100,000 Annual Aggregate for Computer Hardware Replacement Costs
 - \$100,000 Annual Aggregate for Invoice Manipulation
 - \$25,000 Annual Aggregate for Cryptojacking
- \$10,000 Deductible

Deadly Weapon Protection

- Claims Made Form
- \$500,000 Limit Per Occurrence
- \$2,500,000 Annual Aggregate
- \$10,000 Deductible
- Must notify OSIG within 90 days of receiving notice of a covered accident

Note: Per Occurrence Limits are shared limits except as otherwise indicated.

Property Schedule

Report Printed: 05/22/2024 03:32 pm

Choctaw Nicoma Park Schools

Location	Occupied As	Bldg Value	Contents Val
11601 Jeffords Ave	BR-Renovation at Kindergarten	\$105,000	\$0
11601 Jeffords Ave	Kindergarten Annex	\$1,539,812	\$163,485
11601 Jeffords Ave	Old Nicoma Park Elementary	\$10,176,144	\$1,017,614
11601 Jeffords Ave	Portable Building #K	\$62,951	\$12,617
11601 Jeffords Ave	Storage Building #L	\$13,708	\$1,373
1200 N. Hickman	3 poles w/2lights	\$18,508	\$0
1200 N. Hickman	Marquee Sign	\$27,102	\$0
1200 N. Hickman	New Nicoma Park Elementary	\$18,000,000	\$2,735,140
1200 N. Hickman	Playground Equipment	\$240,771	\$0
1200 N. Hickman	Portable Building	\$140,846	\$28,587
1200 N. Hickman	Portable Classroom	\$95,621	\$25,428
1200 N. Hickman	Street Lights 26 poles 1 light per pole	\$85,933	\$0
12880 N.E. 10th	Board of Education	\$5,000,000	\$525,980
12880 N.E. 10th	Bus Garage	\$600,000	\$150,000
12880 N.E. 10th	Maintenance Center	\$900,000	\$150,000
12880 N.E. 10th	Marquee Sign	\$27,102	\$0
12880 N.E. 10th	New Transportation	\$700,000	\$132,474
12880 N.E. 10th	Portable Building #OO	\$79,321	\$19,870
12880 N.E. 10th	Portable Building #PP	\$62,951	\$12,617
12880 N.E. 10th	Storage Building #QQ	\$13,708	\$1,373
12880 N.E. 10th	Warehouse	\$1,200,000	\$150,000
1318 N Hickman	Marquee Sign	\$27,102	\$0
1318 N Hickman	Nicoma Park Intermediate	\$11,017,970	\$1,191,447
1318 N Hickman	Playground Equipment	\$90,291	\$0
1318 N Hickman	Portable Building #A	\$66,104	\$13,248
1318 N Hickman	Portable Building #D	\$59,493	\$11,923
1318 N Hickman	Portable Classroom	\$95,621	\$25,428
1318 N Hickman	Storage Building #AAA	\$5,710	\$662
1318 N Hickman	Storage Building #BBB	\$3,807	\$662
1321 N. Hickman	Marquee Sign	\$27,102	\$0
1321 N. Hickman	Nicoma Park Middle Schools & Addition	\$25,000,000	\$3,455,823
1321 N. Hickman	Portable Building	\$136,148	\$27,231
1321 N. Hickman	Portable Building #F	\$13,708	\$1,373
1321 N. Hickman	Portable Building #HH	\$62,951	\$12,617
1321 N. Hickman	Street Light 3 poles w/2 lights	\$13,880	\$0
1321 N. Hickman	Street Light 6 poles w/1 light	\$19,830	\$0
13239 N.E. 10th	LW Westfall Elementary Addition	\$18,000,000	\$1,800,000
13239 N.E. 10th	Marquee Sign	\$27,102	\$0
13239 N.E. 10th	Playground Equipment	\$180,579	\$0
13239 N.E. 10th	Portable Building #MM	\$136,148	\$27,284
13239 N.E. 10th	Portable Classroom	\$95,621	\$25,428
14300 N.E. 10th	B.B. & S.B. Concession Stand	\$361,652	\$61,902
14300 N.E. 10th	Band & Vocal Music	\$2,804,788	\$280,479
14300 N.E. 10th	Baseball Field Dugouts	\$136,500	\$0
14300 N.E. 10th	Baseball Field Fences	\$68,250	\$0
14300 N.E. 10th	Baseball Field Lights/Poles	\$341,250	\$0
14300 N.E. 10th	Baseball Field Scoreboard	\$47,250	\$0
14300 N.E. 10th	Baseball Field Turf	\$1,167,075	\$0
14300 N.E. 10th	Batting Facility	\$829,450	\$82,945
14300 N.E. 10th	BB & SB Bleachers (2)	\$263,086	\$0
14300 N.E. 10th	BB Dugouts	\$16,341	\$0
14300 N.E. 10th	BB Lights Metal Poles	\$264,410	\$0

Choctaw Nicoma Park Schools

Location	Occupied As	Bldg Value	Contents Val
14300 N.E. 10th	Bleachers @ Tennis Courts	\$19,830	\$0
14300 N.E. 10th	Choctaw High School	\$23,922,969	\$2,871,021
14300 N.E. 10th	Drame Building	\$4,000,000	\$470,465
14300 N.E. 10th	Eastside FB Concession Stand & Restrooms	\$315,000	\$31,500
14300 N.E. 10th	Enclosed Press Box w/Lift	\$787,500	\$120,386
14300 N.E. 10th	Enclosed Stadium	\$5,250,000	\$525,000
14300 N.E. 10th	FB Bleachers Visitors	\$99,155	\$0
14300 N.E. 10th	Fence at Football field	\$32,087	\$0
14300 N.E. 10th	FootballNew Pressbox - Visitors Eastside	\$157,500	\$26,250
14300 N.E. 10th	Football Fieldhouse	\$3,994,200	\$597,392
14300 N.E. 10th	Football Lights & Poles	\$525,000	\$0
14300 N.E. 10th	Football New South Bleachers	\$110,250	\$0
14300 N.E. 10th	Football New Video Scoreboard	\$525,000	\$0
14300 N.E. 10th	Freshman Center	\$8,186,010	\$1,238,067
14300 N.E. 10th	Jim McCharen Activity Center	\$22,448,240	\$2,244,824
14300 N.E. 10th	Little Theater	\$1,515,260	\$151,526
14300 N.E. 10th	Marquee Sign @ High School	\$27,102	\$0
14300 N.E. 10th	P.E. Gym	\$2,915,931	\$291,593
14300 N.E. 10th	Performing Arts Building	\$11,585,228	\$1,158,523
14300 N.E. 10th	SB Dugouts	\$16,341	\$0
14300 N.E. 10th	SB Lights (4)	\$158,646	\$0
14300 N.E. 10th	Science Building	\$5,395,740	\$1,093,524
14300 N.E. 10th	Scoreboard	\$15,862	\$0
14300 N.E. 10th	Scoreboard @ Baseball Field	\$11,212	\$0
14300 N.E. 10th	Scoreboard @ Softball Field	\$11,212	\$0
14300 N.E. 10th	Softball Field Dugouts	\$73,500	\$0
14300 N.E. 10th	Softball Field Fences	\$36,750	\$0
14300 N.E. 10th	Softball Field Lights/Poles	\$183,750	\$0
14300 N.E. 10th	Softball Field Scoreboard	\$47,250	\$0
14300 N.E. 10th	Softball Field Turf	\$628,425	\$0
14300 N.E. 10th	Synthetic Football Turf	\$888,300	\$0
14300 N.E. 10th	Track	\$1,680,000	\$0
14300 N.E. 10th	Vo-Ag & Art Building (Storage)	\$1,586,567	\$189,572
14300 N.E. 10th	Westside FB Concession Stand	\$111,051	\$22,519
14663 N.E. 3rd	Choctaw Elementary Main Bldg & Add	\$17,000,000	\$2,425,934
14663 N.E. 3rd	Flag Pole (CES)	\$926	\$0
14663 N.E. 3rd	Football Scoreboard	\$14,446	\$0
14663 N.E. 3rd	Marquee sign (CES)	\$27,102	\$0
14663 N.E. 3rd	Playground Equipment	\$324,450	\$0
14663 N.E. 3rd	Portable Building #C14	\$138,084	\$27,659
14663 N.E. 3rd	S.E.A.R.C.H. Building	\$756,949	\$82,938
14663 N.E. 3rd	Storage Building #P	\$36,550	\$3,661
14663 N.E. 3rd	Storage Blding #M	\$13,708	\$1,373
14667 N.E. 3rd	6 Metal Light Poles	\$120,053	\$0
14667 N.E. 3rd	6 poles w/2 lights each	\$27,764	\$0
14667 N.E. 3rd	Artificial Turf	\$758,746	\$0
14667 N.E. 3rd	Baseball Press Box	\$78,250	\$7,826
14667 N.E. 3rd	CE Warren Field House	\$4,500,000	\$500,954
14667 N.E. 3rd	FB West Stand & Pressbox/4 metal lights	\$132,204	\$0
14667 N.E. 3rd	Fence at Football Field	\$9,155	\$0
14667 N.E. 3rd	Flag Pole (CMS)	\$2,418	\$0
14667 N.E. 3rd	Football East Bleacher	\$85,933	\$0
14667 N.E. 3rd	Football West Concession Stand	\$75,371	\$15,104
14667 N.E. 3rd	Marquee sign (CMS)	\$27,102	\$0
14667 N.E. 3rd	New Choctaw Middle School	\$28,000,000	\$3,821,917
14667 N.E. 3rd	PE Gym, Tech Ed & Wrestling	\$4,045,003	\$404,500
14667 N.E. 3rd	Scoreboard @ Baseball Field	\$5,564	\$0
14667 N.E. 3rd	Storage Building	\$136,500	\$26,250
14667 N.E. 3rd	Street Lights 43 Poles 1 light each	\$142,121	\$0

Choctaw Nicoma Park Schools

Location	Occupied As	Bldg Value	Contents Val
14667 N.E. 3rd	Street Lights 6 poles 2 lights each	\$27,764	\$0
14667 N.E. 3rd	Wrestling Building	\$668,325	\$66,832
150 S. Triple X Road	Vo-Ag & Barn	\$704,945	\$84,189
150 S. Triple X Road	Vo-Ag Classroom & Workshop	\$2,000,000	\$265,689
1861 S. Indian Merid	Covered Pavillion	\$7,932	\$0
1861 S. Indian Merid	Covered Pavillion	\$6,611	\$0
1861 S. Indian Merid	James Griffith Inter remodel & Addition	\$13,000,000	\$1,602,895
1861 S. Indian Merid	Marquee Sign	\$27,102	\$0
1861 S. Indian Merid	Playground Equipment	\$120,386	\$0
1861 S. Indian Merid	Portable Building #A14	\$138,084	\$27,659
1861 S. Indian Merid	Portable Building #B14	\$138,084	\$27,659
1861 S. Indian Merid	Portable Building #Q	\$62,951	\$6,296
1861 S. Indian Merid	Portable Building #V	\$62,951	\$12,617
1861 S. Indian Merid	Portable Building #W	\$13,708	\$1,373
1865 S. Indian Meri	Indian Meridian Elementary & Addition	\$14,000,000	\$1,400,000
1865 S. Indian Meri	Marquee Sign	\$27,102	\$0
1865 S. Indian Meri	Playground Equipment	\$120,386	\$0
1865 S. Indian Meri	Portable Building #AA	\$136,148	\$27,284
1865 S. Indian Meri	Portable Building #X	\$62,951	\$12,617
1865 S. Indian Meri	Portable Building #Y	\$136,148	\$27,284
1865 S. Indian Meri	Portable Building #Z	\$62,951	\$12,617
1865 S. Indian Meri	Storage Building #BB	\$13,708	\$1,373
1865 S. Indian Meri	Storage Building #CC	\$13,708	\$1,373
1865 S. Indian Meri	Storage Building #DD	\$13,708	\$1,373
1865 S. Indian Meri	Storage Building #EE	\$13,708	\$1,373
		<u>\$285,767,325</u>	<u>\$34,075,791</u>

Floater Limi \$250,000
 EDP Limit: \$500,000
 Extra Expense Limit \$1,000,000

Auto Values: \$5,783,556
 Total Values: \$327,376,672

Auto Schedule

Report Printed: 05/22/2024 03:32 pm

Choctaw Nicoma Park Schools

Vehicle No	Year	Make	Model	Capacity	VIN	Actual Value
1	1999	Int'l	Bus	71	1HVBBABP5XH676517	\$0
2	1999	Int'l	Bus	71	1HVBBABPXXH676514	\$0
3	1999	Int'l	Bus	71	1HVBBABP3XH676516	\$0
4	1993	GMC	1/2 T PU		1GDGC24KOPE555813	\$0
5	2003	Ford	1 T		1FTWW32F33EA65198	\$0
6	2004	Chevrolet	Van	7	1GNDU03E24D226365	\$0
7	2004	Chevrolet	Van	7	1GNDU03E84D225396	\$0
8	2004	Chevrolet	Venture		1GNDU03E44D230224	\$0
9	1994	Chevrolet	1/2 PU		1GBHC34FXRE279634	\$0
10	1998	Ford	Windstar Van	7	1FMZA51U4WBD24218	\$0
11	1997	Thomas	Bus	71	1HVBBABP1VH446292	\$0
12	1997	Ford	1 T Crewcab		1FTJW35F3VEC17246	\$0
13	1998	Ford	Windstar Van	7	2FMZA51UXWBD32095	\$0
14	2000	Int'l	Bus	71	1BVBBABP8YH281894	\$0
15	2000	Int'l	Bus	71	1HVBBAVP2YH281891	\$0
16	2000	Int'l	Bus	71	1HVBBABP4YH281892	\$0
17	2000	Int'l	Bus	71	1HVBBABP6YH281893	\$0
18	1996	Chevrolet	1/2 T PU		1GBGC24R8TE124233	\$0
19	2006	Int'l	Bus	71	4DRBUAFPX6B318787	\$0
20	2006	Ford	Free Star Van	7	2FMZA51656BA63957	\$0
21	2006	Ford	Free Star Van	7	2FMZA51636BA63956	\$0
22	2006	Ford	Free Star Van	7	2FMZA51616BA63955	\$0
23	2006	Ford	Free Star Van	7	2FMZA516X6BA63954	\$0
24	2006	Ford	Free Star Van	7	2FMZA51686BA63953	\$0
25	2003	Flatbed	18' Trailer		12880	\$0
26	2009	Int'l	Bus w/lift	46	4DRBWAAR59A685951	\$80,000
27	2009	Int'l	Bus	46	4DRBWAAR69A072642	\$80,000
28	2009	Int'l	Bus	71	4DRBUSKP19B664369	\$77,736
29	2010	Int'l	Bus w/lift	33	4DRBUSKM8AB177695	\$86,786
30	2010	Int'l	Bus	71	4DRBUSKP4AB166610	\$20,000
31	2010	Int'l	Bus	71	4DRBUSKP8AB166609	\$20,000
32	2010	Chevrolet	Express		1GC2GTBA6A1115693	\$17,788
33	2001	Dodge	Durango		1B4HR28281F628519	\$7,545
34	2010	Ford	F350 Pickup		1FTWW3CR2AEA16418	\$30,822
35	2002	Ford	F250 Pickup		1FTPF18L72NB45172	\$0
36	2001	Ford	1/2 T PU		1FTPF18L51NB44665	\$8,600
37	2011	Int'l	Bus w/lift	33	4DRBUSKM8CB399432	\$96,846
38	2010	Isuzu	Truck		JALC4W166A7001488	\$48,032
39	2010	Int'l	Bus	71	4DRBUSKPXAB166612	\$77,758
40	2010	Int'l	Bus	71	4DRBUSKPXAB166613	\$77,758
41	2001	Ford	1/2 T PU		1FTPX18L01KB44023	\$7,300
42	2012	IC3000	Bus	71	4DRBUSKPOCB672194	\$79,699
43	2012	Intl	Bus	71	4DRBUSKP2CB672195	\$30,000
44	2012	Intl	Bus	71	4DRBUSKP4CB672196	\$30,000
45	2012	Intl	Bus	71	4DRBUSKP6CB672197	\$30,000
46	2012	Chevrolet	Suburban		1GNSCHE03CR149999	\$20,000
47	2012	Chevrolet	Suburban		1GNSCHE00CR151466	\$20,000
48	2012	Chevrolet	Suburban		1GN5CHE05CR153195	\$33,372
49	2005	Chevrolet	1/2 T PU		1GBHC24U75E269341	\$0
50	1999	GMC	Box Truck		1GDHG3R2X1036639	\$0
51	2000	Sundo	Pro S Trailer		13SAX3222Y1AA3446	\$25,000
52	1995	TS CA	Trailer		140DP8A1XSA128389	\$26,000

Choctaw Nicoma Park Schools

Vehicle No	Year	Make	Model	Capacity	VIN	Actual Value
53	2007	Ford	Van		1FTNE24L17DA33499	\$26,000
54	2012	Int'l	Bus	71	4DRBUSKP2CB682062	\$0
55	2012	Int'l	Bus	71	4DRBUSKP2CB682063	\$30,000
56	2012	Int'l	Bus	71	4DRBUSKP4CB682064	\$30,000
57	2012	Int'l	Bus	71	4DRBUSKP6CB682065	\$30,000
58	2005	Int'l	Bus w/lift	33	4DRBUAFP15B982944	\$9,000
59	2013	Kaufman	Trailer		5SHFD2426DB001268	\$5,390
60	2015	IC	Bus	71	4DRBUSKP5FB029067	\$45,000
61	2015	IC	Bus	71	4DRBUSKP7FB029068	\$45,000
62	2015	IC	Bus	71	4DRBUSKP9FB029069	\$45,000
63	2015	IC	Bus	71	4DRBUSKP5FB029070	\$83,314
64	2006	Chevy	1/2 T Pickup		3GCEC14T76G152577	\$0
65	2013	Lone Star	Tailer		5VYBL1420DH004863	\$2,050
66	2015	Chevy	Suburban		1GN5C5EC2FR506540	\$28,000
67	2015	Ford	Super Duty 4x4 Pickup		1FT7W2BT9FEB82244	\$38,188
68	2016	Thomas	Bus w/lift	47	4UZABRDU4GCGR2190	\$97,231
69	2016	Thomas	Bus	71	4UZABRDU7GCGR2829	\$83,969
70	2016	Thomas	Bus	71	4UZABRDU3GCGR2830	\$83,969
71	2016	Thomas	Bus	71	4UZABRDU5GCGR2831	\$83,969
72	1995	DVAN	Trailer		1KKVA5224SL103072	\$35,000
73	2018	Chevy	Suburban		1GN5CGKC6JR135505	\$39,691
74	2018	Chevy	Suburban		1GN5CGKC4JR139942	\$39,691
75	2018	Dodge	Grand Caravan	7	2C4RDGBG7JR140925	\$21,254
76	2018	Dodge	Grand Caravan	7	2C4RDGBG9JR140926	\$21,254
77	2019	Thomas	Saf-T-Liner	71	4UZABRFD3KCKK7676	\$82,713
78	2019	Thomas	Saf-T-Liner	71	4UZABRFD5KCKK7677	\$82,713
79	2019	Thomas	Saf-T-Liner	71	4UZABRFD7KCKK7678	\$82,713
80	2019	Thomas	Saf-T-Liner	71	4UZABRFD9KCKK7679	\$82,713
81	2019	Thomas	Saf-T-Liner w Lift	47	4UZABRFD9KCJZ4103	\$94,643
82	2019	Thomas	Saf-T-Liner w Lift	47	4UZABRFD6KCJZ4107	\$94,643
83	2019	Thomas	Saf-T-Liner w Lift	47	4UZABRFD8KCJZ4108	\$94,643
84	2008	Chevy	Van	2	1GNDU23128D135871	\$0
85	2004	GM	Pickup		1GTCS146X48214870	\$0
86	2004	GM	Pickup		1GTCS146048140598	\$0
87	2008	Chevy	Van	2	1GNDU23178D135008	\$0
88	2020	Thomas	Bus	14	1GB3GSBG1L1149504	\$57,500
89	2020	Thomas	Bus	14	1GB3GSBBG6L1147537	\$57,500
90	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD5NCMU5915	\$85,929
91	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD7NCMU5916	\$85,929
92	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD9NCMU5917	\$85,929
93	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD0NCMU5918	\$85,929
94	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD2NCMU5919	\$85,929
95	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD9NCMU5920	\$85,929
96	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD4NCMU5923	\$85,929
97	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD6NCMU5924	\$85,929
98	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFA8NCMU5963	\$85,929
99	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFA9NCMU5964	\$85,929
100	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFA1NCMU5965	\$85,929
101	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFA3NCMU5966	\$85,929
102	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD2NCMU5922	\$85,929
103	2021	Thomas	Saf-T-Liner Bus w/Lift	47	4UZABRFD6MCMF5802	\$98,792
104	2022	Thomas	Saf-T-Liner Bus	71	4UZABRFD0NCMU5921	\$85,929
105	2022	Dodge	Ram Pickup		3C63R3GLONG293445	\$64,424
106	2023	Chevy	CK10543 2 1/2 T Pickup		3GCUAED6PG119670	\$47,977
107	2023	Chevy	CK10543 2 1/2 T Pickup		3GCUAED1PG119673	\$47,977
108	2023	Chevy	Malibu		1G1ZC5ST9PF151731	\$22,787
109	2023	Chevy	Malibu		1G1ZC5ST2PF154051	\$22,787
110	2023	Chevy	Bus	14	1HA3GSB71PN002220	\$80,426
111	2023	Chevy	Bus	14	1HA3GSB71PN002413	\$80,426

Choctaw Nicoma Park Schools

Vehicle No	Year	Make	Model	Capacity	VIN	Actual Value
112	2024	Thomas	Bus	47	4UZABRFD8RCUL1738	\$125,177
113	2024	Thomas	Bus	47	4UZABRFD8RCUL1739	\$125,177
114	2024	Thomas	Bus	77	4UZABRFD1RCUL2598	\$118,644
115	2024	Thomas	Bus	77	4UZABRFDXRCUL2597	\$118,644
116	2023	Thomas	Bus	71	4UZABRFD3PCU96946	\$110,000
117	2023	Thomas	Bus	71	4UZBRFDSPCU8946	\$110,000
118	2023	Ford	Transit Van	10	1FDVU4X8XPKB24266	\$53,855
119	2024	Thomas	Bus	44	4UZABRFD2RCUL2528	\$145,419
120	2024	Thomas	Bus	44	4UZABRFD4RCUL2529	\$145,419
121	2023	Ford	Van	10	1FDVU4X89PKB24758	\$52,750
122	2024	Chevy	Silverado		3GCUD4ED7RG172804	\$51,584
123	2024	Chevy	Silverado		3GCUD4ED7RG172740	\$51,584
124	2024	Chevy	Silverado		3GCUD4ED4RG169245	\$51,584
125	2024	Chevy	Suburban		1GNSCBKD5RR193645	\$57,162
126	2024	Chevy	Suburban		1GNSCBKD1RR194274	\$57,162
127	2024	Chevy	Suburban		1GNSCBKD3RR209597	\$57,000

Total Value of All Autos for Choctaw Nicoma Park Schools: \$5,783,556

Overview

Background

The Oklahoma Schools Insurance Group (OSIG) is a public entity of the State of Oklahoma, formed as an Interlocal Agreement in accordance with 74 O.S. 1004(f), for the purpose of joining together a group of Oklahoma public school districts. OSIG will allow member districts to more efficiently and more economically obtain and manage their insurance programs.

OSIG obtained approval to operate from the Oklahoma Attorney General on June 28, 2001. Effective July 1, 2002, OSIG began full operation by providing its member districts with **broad insurance coverage through "A" rated insurance carriers and professional risk management services.** Over the past 22 years, OSIG's membership has grown to 538 and the program insures more than \$28.5 Billion in school property across Oklahoma.

Structure

OSIG is a non-profit, member-owned, public entity program whose management is completely controlled by a Board of your peers.

"The mission of Oklahoma Schools Insurance Group (OSIG) is to provide quality, cost effective risk management products and services to member schools".

The group purchases insurance and reinsurance from "A" rated carriers. OSIG's insurance providers are long term partners and committed to OSIG and Oklahoma schools.

OSIG has contracted with Arthur J. Gallagher Risk Management Services, Inc in Tulsa to administer the program. Gallagher is one of the largest insurance brokers in the world and manages programs similar to OSIG across the country.

It is important to know that the insurance coverage provided by OSIG was specifically tailored to meet the needs of Oklahoma schools. The coverage is what you need to protect your schools' property, your students, and patrons.

The strength of the liability portion of OSIG's offering is also important during these tough times. The program is backed by the foremost specialist in school liability insurance in the country. United Educators Insurance Company is second to none.

Losses are a part of life. Only OSIG has the collective strength and staying power to provide the protections you need. By remaining together as a group, OSIG will be able to continue to provide you with the quality, fair-priced insurance and risk management services you need to protect your schools' assets, your board, your staff and most importantly your children.

Financial Strength

OSIG is financially strong and we have the funds (cash) we need to pay your claims. OSIG has returned more than \$9 million to our members over the years as distributions. Surplus at year ended 6/30/23 was more than \$6.4 million and our assets were more than \$46.7 million.

We believe in complete transparency. We submit to an annual financial audit each year end and share the operating results at our annual members meeting held each year.

The financial condition of an insurance group should be of utmost importance to you when choosing an insurance partner for your district.

<i>Statement of Net Assets</i>	
<i>As of 6/30/23</i>	
Cash	\$ 37,364,915
Other Assets	\$ 9,417,966
Total Assets	\$ 46,782,881
Total Liabilities	\$ 40,333,906
Total Net Assets/Surplus	\$ 6,448,975

We urge you to obtain and review audited financial statements from every insurance provider that may offer your school district a quote. Financial statements are required by law and can be obtained at www.ok.gov/oid. Your school's auditor can help in analyzing the statements.

Revised

Important Plan Information

It is important to understand that OSIG is not an insurance company, but rather a non-profit, cooperative risk management program owned and directed by Oklahoma Schools. Its mission is to reduce insurance costs and stabilize rates by aggregating purchasing power with an intense focus on controlling member losses. When losses are controlled, OSIG's member schools retain the underwriting profit and investment income thereby increasing fund reserves for future years. OSIG purchases per occurrence and liability aggregate protection for its member schools. The per occurrence insurance protects member schools up to \$1,000,000,000 for property losses and \$1,000,000 for liability claims in each and every occurrence subject to a \$10M annual aggregate limit. The aggregate insurance protection is purchased in the unlikely event that sum total of all OSIG losses are significantly more than actuarially projected. Additional excess liability limits are available for members requiring higher limits.

This proposal is an outline of the coverages proposed by insurers based on the information provided by your school district. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. Please refer to the plan document for the details.

Actuarial Review

An independent actuary has been retained by OSIG to make projections as to anticipated claims and losses the program should expect on an annual basis. The OSIG actuary has relied on the historical loss experience and exposures provided to OSIG by the member **school districts to make projections of OSIG's expected losses.** OSIG adequately funds to, or in excess of, the expected loss projections through member contributions (insurance cost) and our own surplus.

Membership contributions are used to buy insurance, pay administrative expenses, and fund for members' claims. Similar successful programs throughout the country for schools and municipalities are protected using the same insurance structure as OSIG has deployed. As with any insurance mechanism, OSIG does not guarantee full funding in the event unimaginable losses would materialize that are many times greater than what is indicated by past history. The OSIG board is charged with developing a plan to address under funding in this unlikely event.

Revised

Procedure to Renew Coverage

Notify your agent of your acceptance of this insurance renewal proposal. Your agent will advise the OSIG administrative staff in writing that you wish to renew the insurance coverage.

The signed Resolution by the member's Board of Education and return to OSIG in order to bind coverage effective 07/01/2024.

Payment Terms

Payment of the insurance cost is due the effective date of your coverage. A copy of your purchase order encumbering funds for payment of your insurance should be provided to OSIG as soon as available. A three (3) payment plan option is available.

Installment #1	1/3 of total	due 7/1/24
Installment #2	1/3 of total	due 8/1/24
Installment #3	1/3 of total	due 9/1/24

A 25% minimum earned premium applies.

Risk Management And Loss Control Tools

Onsite Safety Inspections

Onsite Appraisals

StopIt Anonymous Incident Reporting Mobile App & Web App

Risk Management focused website www.osig.org

Vector Solutions - Professional Development Training Platform:

Free of charge to all members of OSIG

Online 24/7 access to training

Training modules include:

- Child Sexual Abuse Prevention Training
- School Bus Driver Training
- Safety & Compliance Training

Beazley & Lodestone Cyber Portal

Helix Intel

HSB Water & Temperature Monitoring Devices - Pilot Program

Revised**Contacts For Questions****Coverage Questions**

Your Local Agent or:

Jennifer McKenzie
Arthur J. Gallagher Risk Management Services Inc. - Tulsa
5314 S Yale Avenue, Suite 900
Tulsa, OK 74135
Phone: 918-764-7137
Toll-Free 866-444-0061
Fax: 866-420-0695
Email: jennifer_mckenzie@ajg.com

Eastern Oklahoma Schools (East of I-35)

Guy Griggs
Keystone Insurance
11 East Broadway
Sand Springs, OK 74063
Phone: 918-245-2558
Fax: 918-245-8553
Email: guy.griggs@insurica.com

General Program Questions

Rick Thomas
Executive Director
P O Box 3068
Tulsa, OK 74101
Phone: 918-688-1056
Fax: 866-420-0695

OSIG Board Members

Terry Davidson - Chairman	Comanche Schools	(580) 439-2900
Sherry Durkee - Vice Chairman	Sand Springs Schools	(918) 246-1406
Dr. John Cox - Treasurer	Peggs Schools	(918) 598-3412
Shelley Free - Secretary	Kiamichi Technology Center	(918) 465-2323
Jeremy Hogan - Member	Collinsville Schools	(918) 371-2326
Jeff Daugherty - Member	Merritt Schools	(580) 225-5460
Jason Lindley - Member	Hartshorne Schools	(918) 297-2534



Oklahoma School Assurance Group

Choctaw/Nicoma Park School District
Attn: David Reid
12880 Northeast Tenth Street
Choctaw, OK 73020

May 24, 2024

Re: 2024-2025 OSAG Workers' Compensation Insurance Quote
The policy will automatically renew on 7/1/24 – No action needed.

Dear David Reid,

Thank you for helping to make OSAG the largest provider of workers' compensation to public schools in Oklahoma. Your 2024-2025 OSAG renewal quote is as follows:

**Total 2024-2025 OSAG Workers' Compensation
Renewal Premium including Dividend/Credits:**

\$247,692.00

Non-Auditable

****Your OSAG policy also contains Employers' Liability Limits of \$1,000,000/\$1,000,000/\$1,000,000***

Active membership in the Oklahoma School Assurance Group provides an array of benefits for your district, including continued membership *performance dividend awards*. The membership dividend is based on an overall favorable group loss ratio.

About the OSAG Proposal:

*The Membership Dividend is the maximum amount that may be awarded to an active member as a performance dividend. This figure is based on individual district loss performance.

*All members that renew with OSAG have a *Membership Dividend* associated with active membership. ***In order to receive the Membership Dividend, a member must be active with paid premium for the 2024-2025 policy year.***

****A shared \$250,000 Premium Credit was awarded to all active renewing members for the 2024-2025 policy period.***

****See enclosed listing of all OSAG member benefits – ALL at NO COST to members!**

P.O. Box 18858, Oklahoma City, Oklahoma 73154
Ph: 800-699-5905 Fax: 405-842-0051 www.okschoolassurancegroup.org

The Oklahoma School Assurance Group is an Interlocal Cooperation Act Agency of Schools Providing Workers' Compensation