

**GUTHRIE PUBLIC SCHOOLS
BOARD OF EDUCATION
SPECIAL MEETING
802 E. VILAS
GUTHRIE, OK 73044**

**MONDAY
JUNE 27, 2022
6:00 P.M.**

AGENDA:

- 1. Call to Order**
- 2. Roll Call**
- 3. Establish a Quorum**
- 4. Pledge of Allegiance**
- 5. Moment of Silence**
- 6. Recommendation, consideration and action upon renewal with OSIG for property, general liability, fleet vehicle and errors and omissions coverage for 2022-2023**
- 7. Adjourn**

**Dr. Mike Simpson
Superintendent**

ss

Posted by: _____

Date: _____ **Time:** _____

Place: _____



Revised

June 14, 2022

Board of Directors

Terry Davidson,
Chairman
Finance Director:
Comanche Schools

Dr. Mike Simpson
Guthrie Public Schools
802 East Vilas
Guthrie, OK 73044

Dr. John Cox,
Treasurer
Superintendent:
Peggs Schools

RE: Membership Proposal Effective 7/1/2022

Dear Dr. Mike Simpson:

Sherry Durkee
Secretary
Superintendent:
Sand Springs
Schools

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

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 536 school districts are members of OSIG. Our membership is strong and committed.

Brad Overton,
Member
Superintendent:
Cordell 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.

Randy Hughes,
Member
Superintendent:
McAlester Schools

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

Shelley Free
Member
Superintendent:
Kiamichi Technology
Center

For the 2022-2023 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 30, 2022 in order to bind coverage effective 07/01/2022.

Executive Director

David Martin

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 www.osig.org
- StopIt Anonymous Incident Reporting Mobile App & Web App

If you have any questions about the insurance procurement process or this proposal, please contact your local agent or any member of the OSIG administration team. Contact names and phone numbers are included in the proposal.

Sincerely,

OSIG Program Administration

Cc: Cheap Brothers Insurance Agency Inc.



Revised

**Guthrie Public Schools
802 East Vilas
Guthrie, OK 73044**

This is not an invoice.

Breakdown of Insurance Cost

Annual Premium Breakdown

Property:	\$440,438
Boiler & Machinery:	\$2,685
Auto Physical Dmg:	\$9,162
General Liability:	\$26,289
Auto Liability:	\$35,049
Educators Legal:	\$26,290
Excess Liability:	\$0
Total Annual:	\$539,913

A 25% minimum earned premium applies.

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

Year	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
Total Values	\$73,660,206	\$73,917,237	\$92,261,907	\$96,046,304	\$96,001,971	\$148,725,703
Premium	\$192,444	\$200,722	\$232,704	\$253,735	\$309,562	\$543,758
Distribution	\$8,345	\$0	\$0	\$9,392	\$0	\$0

Number of Claims:	Insurance Cost Paid to OSIG (incl Endts):	Incurred Claims:	Loss Ratio:
66	\$1,573,354	\$537,263	34.15%

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 7/1/22
- Installment #2 1/3 of total due 8/1/22
- Installment #3 1/3 of total due 9/1/22

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
- No Coinsurance Clause
- Exclusion - Cosmetic loss to metal roof coverings caused by hail
- Real And Personal Property- Limit Per Occurrence \$700,000,000
- 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.

- **\$25,000** Property Deductible Per Occurrence
- **\$25,000** 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
- \$5,000 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 Transfer Fraud
 - \$75,000 Annual Aggregate for 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

School Violent Acts Protection

- \$25,000 Each Occurrence Limit
- \$250,000 Aggregate Limit (all members, all claims)
- No Deductible
- \$25,000 Property/Safety Improvements following School Violent Act
- Must notify OSIG within 10 days of receiving notice of a School Violent Act

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

Property Schedule

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Guthrie Public Schools

Location	Occupied As	Bldg Value	Contents Val
1006 N. Wentz	Parking Lot (Liability Only)	\$0	\$0
1021 E. Perkins	ACV-Faver Greenhouse (No Contents)	\$1,719	\$0
1021 E. Perkins	ACV-Faver Gym	\$429,024	\$42,902
1021 E. Perkins	ACV-Faver Portable Class (2)	\$62,520	\$15,703
1021 E. Perkins	ACV-Faver School - Office	\$1,109,078	\$110,908
115 E. Harrison	Jelsma Stadium Goal Posts	\$8,402	\$0
115 E. Harrison	Jelsma Stadium Lights/Poles	\$180,039	\$0
115 E. Harrison	Jelsma Stadium PA System	\$42,009	\$0
115 E. Harrison	Jelsma Stadium Panaview Football Scoreboard	\$83,330	\$0
115 E. Harrison	Jelsma Stadium Scoreboard	\$30,007	\$0
115 E. Harrison	Panaview HS Gym Football Scoreboard	\$19,514	\$0
115 E. Harrison	Stadium Bleachers/Pressbox/Restrooms/Concessions/Ticketbooths/Storage	\$3,833,841	\$40,089
200 Crooks Dr.	*High School Outdoor Classroom Canopy	\$3,084	\$589
200 Crooks Dr.	*High School Outdoor Gazebo (No Contents)	\$3,530	\$0
200 Crooks Dr.	*Softball Storage Building	\$3,823	\$1,179
200 Crooks Dr.	ACV-Softball Dressing Room Portable	\$78,400	\$9,623
200 Crooks Dr.	Building for Champions and Weight Room	\$1,522,899	\$152,290
200 Crooks Dr.	Child Nutrition/Information Technology Building	\$561,856	\$85,907
200 Crooks Dr.	High School & Gym	\$28,533,700	\$2,853,370
200 Crooks Dr.	High School Canopy & Walk-In Freezer	\$29,418	\$5,896
200 Crooks Dr.	High School Classroom SE	\$714,996	\$71,500
200 Crooks Dr.	High School Fence	\$24,005	\$0
200 Crooks Dr.	High School Greenhouse	\$100,821	\$10,101
200 Crooks Dr.	High School HVAC Fencing	\$15,000	\$0
200 Crooks Dr.	High School JROTC	\$2,644,650	\$264,607
200 Crooks Dr.	High School Potting Shed	\$36,967	\$3,704
200 Crooks Dr.	High School Storage Building	\$5,041	\$506
200 Crooks Dr.	High School Vo-Ag	\$1,234,125	\$123,412
200 Crooks Dr.	HS Pole Vault Pit	\$18,004	\$0
200 Crooks Dr.	HS Scoreboard (2) Gym	\$10,202	\$0
200 Crooks Dr.	HS Track & Fence	\$240,051	\$0
200 Crooks Dr.	HS Track Concession/Restroom	\$24,005	\$2,406
200 Crooks Dr.	HS Track Storage Containers (2)	\$10,563	\$1,058
200 Crooks Dr.	Letters on HS & GUES	\$3,001	\$0
200 Crooks Dr.	New Maintenance Building	\$610,200	\$61,020
200 Crooks Dr.	Panaview Softball Scoreboard	\$14,442	\$0
200 Crooks Dr.	Soccer Stadium Goal Posts	\$6,002	\$0
200 Crooks Dr.	Soccer Stadium Lights	\$60,013	\$0
200 Crooks Dr.	Soccer Stadium PA System	\$18,004	\$0
200 Crooks Dr.	Soccer Stadium Scoreboard	\$30,007	\$0
200 Crooks Dr.	Softball Batting Cage	\$8,402	\$0
200 Crooks Dr.	Softball Concession & Fence	\$30,007	\$3,007
200 Crooks Dr.	Softball Dugouts	\$6,002	\$0
200 Crooks Dr.	Softball Lights	\$54,011	\$0
200 Crooks Dr.	Softball Nets	\$2,042	\$0
200 Crooks Dr.	Softball Scoreboard	\$5,401	\$0
200 Crooks Dr.	Softball Storage Building	\$4,201	\$421
200 Crooks Dr.	Tennis Court Playing Surface	\$30,007	\$0
200 Crooks Dr.	Tennis Courts Light Poles (8)/Wind Screen/Fence	\$60,013	\$0
200 Crooks Dr.	Tennis Storage Building	\$6,721	\$674
200 Crooks Dr.	Tuff Sport Uniview Scoreboard	\$5,882	\$0
200 Crooks Dr.	Vo-Ag Storage	\$50,409	\$9,021
200 E. Springer	25 Sec. Clock (2)	\$3,122	\$0
200 E. Springer	Athletic Building/Dressing Room	\$522,149	\$52,215
200 E. Springer	Baseball Dugouts	\$14,403	\$0
200 E. Springer	Baseball Grandstands/Press	\$210,043	\$21,048

Guthrie Public Schools

Location	Occupied As	Bldg Value	Contents Val
200 E. Springer	Baseball Portable Building	\$5,041	\$506
200 E. Springer	Squires Field Lights/Poles	\$150,032	\$0
200 E. Springer	Squires Field Scoreboard	\$17,136	\$0
2001 W. Noble	ACV-Cotteral Portables (#3&4)	\$69,120	\$12,026
2001 W. Noble	ACV-Cotteral School Building	\$3,312,828	\$331,283
2001 W. Noble	Cotteral East Classroom	\$900,144	\$90,014
2001 W. Noble	Cotteral Portico - Kitchen	\$7,802	\$0
2001 W. Noble	Cotteral Portico - Playground	\$2,040	\$0
2001 W. Noble	Cotteral Southwest Playground	\$24,005	\$0
2001 W. Noble	Cotteral Storage Building	\$3,361	\$336
2001 W. Noble	DRO-Cotteral South Classroom	\$10,000	\$18,198
2001 W. Noble	DRO-Cotteral South Classroom	\$10,000	\$18,198
2001 W. Noble	DRO-Cotteral Southwest Classroom	\$10,000	\$18,198
2001 W. Noble	Fence	\$3,843	\$0
317 E. Grant	ACV-Indoor Baseball	\$249,531	\$25,004
321 E. Noble	Central Elem.-Playground Equip.	\$24,005	\$0
321 E. Noble	Central Elementary	\$6,784,911	\$678,491
321 E. Noble	Fence	\$21,485	\$0
455 W. Beemer Rd.	Vo-Ag Farm Fence	\$17,433	\$0
455 W. Beemer Rd.	Vo-Ag Sheep/Goat Barn	\$139,462	\$13,858
455 W. Beemer Rd.	Vo-Ag Swine Barn	\$139,462	\$13,858
455 W. Beemer Rd.	Vo-Ag Well House (No Contents)	\$5,811	\$0
4900 E Charter Oak	Charter Oak Elementary	\$12,719,500	\$1,271,950
4900 E Charter Oak	Fence	\$25,734	\$0
4900 E Charter Oak	Playground	\$43,964	\$0
520 Crooks Dr.	ACV-Bus Barn Annex Portable	\$30,800	\$3,240
520 Crooks Dr.	Bus Barn	\$262,063	\$36,080
520 Crooks Dr.	Fuel Pumps (3), Storage Tanks (2)	\$42,009	\$0
520 Crooks Dr.	Transportation Storage Building	\$69,314	\$6,946
702 Crooks Dr.	ACV-GUES Portable Classrooms (1)	\$30,800	\$6,013
702 Crooks Dr.	Guthrie Upper Elem. Playground	\$24,005	\$0
702 Crooks Dr.	Guthrie Upper Elementary	\$20,844,054	\$2,084,405
702 Crooks Dr.	Portico Canopy GUES	\$18,004	\$0
702 Crooks Dr.	Walk In Freezer	\$23,534	\$5,896
705 E. Oklahoma	ACV-Portable Building	\$76,160	\$11,449
705 E. Oklahoma	Junior High - Gym	\$3,487,440	\$348,744
705 E. Oklahoma	Junior High Main Building	\$14,758,403	\$1,475,840
722 E. Harrison	DRO-Junior High Annex	\$9,115	\$13,395
802 E. Oklahoma	Maintenance Building	\$250,669	\$72,161
802 E. Vilas	Administration	\$2,787,344	\$278,734
802 E. Vilas	Fence	\$11,401	\$0
852' East of Dougla	Vacant Land - 25 acres (Liability Only)	\$0	\$0
902 N. Wentz	ACV-Fogarty Portable Classroom	\$57,600	\$9,021
902 N. Wentz	ACV-Fogarty Portable Classroom	\$57,600	\$9,021
902 N. Wentz	Fence	\$21,892	\$0
902 N. Wentz	Fogarty Annex	\$875,179	\$87,518
902 N. Wentz	Fogarty Building	\$10,232,665	\$1,023,266
902 N. Wentz	Fogarty Playground	\$24,005	\$0
902 N. Wentz	Fogarty Portico	\$2,641	\$0
929 E. Perkins	Faver Athletic Annex	\$669,471	\$66,947
West Heather Rd -	Vacant Land (Liability Only)	\$0	\$0
		\$122,731,925	\$11,973,752

Floater Limit	<u>\$250,000</u>	Auto Values:	<u>\$2,848,090</u>
EDP Limit	<u>\$1,500,000</u>	Total Values:	<u>\$139,803,767</u>
Extra Expense Limit	<u>\$500,000</u>		

Auto Schedule

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Guthrie Public Schools

Vehicle No	Year	Make	Model	Capacity	VIN	Actual Value
1	2005	Ford	F350 Pickup	6	1FDWF36545EA59541	\$7,500
2	1999	Chevrolet	Pickup	3	1GCCS1442XK205117	\$2,100
3	2005	Ford	E150 Van	8	1FMRE11L25HA23243	\$4,900
4	1980	Shopmade	Trailer		1001GFFA	\$2,000
5	1988	Van	Trailer		1WC200E1XJ2011732	\$1,500
6	1991	Barrett	Trailer		1B9P20205M1014201	\$15,000
7	1998	Flatbed	Trailer		4P5SH1621W101	\$1,000
8	2006	Dodge	Caravan	7	1D4GP24R46B723011	\$3,000
9	2006	Dodge	Caravan	7	1D4GP24R66B723012	\$3,000
10	2002	Dodge	Pickup	3	1D7HA16N12J218895	\$4,350
11	2008	Ford	F350	3	1FTWW32Y18EA78508	\$19,000
12	1985	16'	Trailer			\$800
13	1990	Lawn Utility	Trailer			\$800
14	2006	Bleacher	Trailer			\$30,000
15	2006	Bleacher	Trailer			\$30,000
16	1967	AMG	Cargo Truck	3	NK00RC-7225547	\$5,000
17	2005	Ford	F350 Pickup	3	1FDWF36585EA31502	\$9,300
18	2010	Freightliner	Bus	23	4UZABPDT2ACAR5820	\$24,750
19	2011	Freightliner	Bus	71	4UZABRDT1BCAR8320	\$33,000
20	2011	Freightliner	Bus	71	4UZABRDT3BCAR8321	\$33,000
21	2011	Freightliner	Bus	71	4UZABRDT5BCAR8322	\$33,000
22	2011	Freightliner	Bus	71	4UZABRDT7BCAR8323	\$33,000
23	2011	Freightliner	Bus	71	4UZABRDT9BCAR8324	\$33,000
24	2011	Freightliner	Bus	71	4UZABRDT0BCAR8325	\$33,000
25	2011	Freightliner	Bus	71	4UZABRDT2BCAR8326	\$33,000
26	2008	Freightliner	Bus	20	4UZABRDT08CZ54311	\$37,500
27	2012	Thomas	Bus	53	4UZABPDT2CCBM8891	\$46,750
28	2008	Haulmark	Box Trailer		16HGB20238A029320	\$6,000
29	2012	Ford	F350 Crewcab Pickup		1FT8W3CT1CEC95643	\$22,000
30	2013	Ford	Expedition		1FMJK1F58DEF33757	\$13,800
31	2013	Ford	Expedition		1FMJK1F5XDEF33758	\$13,800
32	2012	Dodge	Ram		3C7WDSAT6CG213234	\$32,000
33	2013	Cimarron	Livestock Trailer		5PASG2422DC008280	\$29,000
34	2013	Ford	Expedition XL		1FMJK1F5XDEF60149	\$13,800
35	2013	Ford	Cargo Van		1FTNE1EW8DDB18029	\$20,000
36	2014	Thomas	Bus	71	4UZABRDU4ECFF9888	\$63,325
37	2014	Thomas	Bus	71	4UZABRDUOECFF9886	\$55,000
38	2013	Thomas	Bus	71	4UZABRDU5DCBT1251	\$54,075
39	2013	Thomas	Bus	71	4UZABRDU7DCBT1249	\$42,500
40	2013	Thomas	Bus	71	4UZABRDUXDCBT1245	\$54,075
41	2013	Thomas	Bus	71	4UZABRDU5DCBT1248	\$54,075
42	2012	Thomas	Bus	71	4UZABRDU9CCBA2099	\$40,800
43	2014	Thomas	Bus	71	4UZABRDU3ECFF9901	\$63,325
44	2014	Thomas	Bus	71	4UZABRDU1ECFF9895	\$63,325
45	2014	Thomas	Bus	71	4UZABRDU4ECFF9891	\$63,325
46	2014	Thomas	Bus	71	4UZABRDU7ECFF898	\$63,325
47	2012	Thomas	Bus	71	UZABRDU8CCBA2269	\$40,800
48	2014	Freightliner	Bus	71	4UZABRDU2ECFF9789	\$62,900
49	2014	Thomas	Bus	71	4UZABRDU8ECFF9778	\$54,075
50	2014	Thomas	Bus	71	4UZABRDU8ECFF9800	\$54,075
51	2014	Thomas	Bus	71	4UZABRDU0ECFF9791	\$54,075
52		Washer	Trailer		GPS	\$1,500
53		Elite	Sheep Trailer		TBD	\$8,500
54	2018	Lonestar	Stock Gooseneck Trailer		LS1SG24800270E	\$30,000
55	2016	Dodge	Caravan	7	2C4RDGBG1GR235859	\$13,300
56	2018	Dodge	Ram Ag Pickup		3C6ERRGL3JG310882	\$49,800

Guthrie Public Schools

Vehicle No	Year	Make	Model	Capacity	VIN	Actual Value
57	2016	Thomas	Bus	71	4UZABRDU4GCGT6282	\$54,145
58	2016	Thomas	Bus	71	4UZABRDU5GCGT6291	\$54,145
59	2016	Thomas	Bus	55	4UZAVRDU4GCGT6265	\$57,545
60	2018	Thomas	Bus	48	4UZABRFD6JCJG3966	\$66,895
61	2016	Thomas	Bus	71	4UZABRDU7GCGT6292	\$54,000
62	2012	Freightliner	Box Truck		1FVACWDT3CDBD5587	\$53,500
63	2020	Thomas	Bus	71	4UZABRFDXLCLM2437	\$75,445
64	2020	Thomas	Bus	71	4UZABRFD5LCLJ5162	\$81,160
65	2019	Chevy	Silverado Pickup		3GCNWAEH0KG172097	\$28,600
66	2019	Ford	Expedition		1FMJK1FT4KEA84220	\$48,700
67	2019	Ford	Expedition		1FMJK1FT6KEA84221	\$48,700
68	2019	Freightliner	Bus	54	4UZABRFD2KCKM9717	\$66,300
69	2019	Freightliner	Bus	71	4UZABRFD7KCJZ4004	\$65,025
70	2019	Freightliner	Bus	71	4UZABRFD0KCJZ4006	\$65,025
71	2109	Freightliner	Bus	71	4UZABRFD2KCJZ3889	\$65,025
72	2019	Freightliner	Bus	71	4UZABRFD8KCJZ3878	\$65,025
73	2019	Freightliner	Bus	71	4UZABRFDXKCJZ3896	\$65,025
74	2019	Freightliner	Bus	71	4UZABRFD1KCJZ3883	\$65,025
75	2019	Freightliner	Bus w/ lift	54	4UZABRFD4KCKM9718	\$78,000
76	2022	Ford	F350		1FT8W3CT7NED16207	\$45,391
77	2022	Ford	F250		1FTBF2B67NEC36420	\$29,589

Total Value of All Autos for Guthrie Public Schools: **\$2,848,090**

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 18 years, OSIG's membership has grown to 536 and the program insures more than \$20 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 & Company 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 6/30/21 was more than \$13.9 million and our assets were more than \$34 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. If your insurer can't pay their claims, then the policy is a worthless stack of paper.

<i>Statement of Net Assets</i>	
<i>As of 6/30/21</i>	
Cash	\$ 15,215,888
Other Assets	\$ 18,794,907
Total Assets	\$ 34,010,795
Total Liabilities	\$ 20,101,976
Total Net Assets/Surplus	\$ 13,908,819

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. Click on Interlocals under the Quick Links section of the home page. 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 \$700,000,000 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 07/01/2022.

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 7/1/22

Installment #2 1/3 of total due 8/1/22

Installment #3 1/3 of total due 9/1/22

A 25% minimum earned premium applies.

Risk Management And Loss Control Tools

Loss Control Site Consultation

StopIt Anonymous Incident Reporting Mobile App & Web App

Risk Management focused website www.osig.org

Examples of Online training:

Free of charge to all members of OSIG

Online 24/7 access to training

Training modules include:

- Promoting Child Safe Environments - two training platforms
(Fulfills legislative mandate for child abuse awareness training)
- Workplace Harassment Prevention
- Short Term International Programs
- Teaching Science Safely
- Contracting and Risk Allocation
- Driver Safety
- Youth Athletics
- Crisis Response Planning