

Board of Directors

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Member
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Services*

Steve Moyer,
Member
Shelter Insurance

Executive Director

Rick Thomas

June 2, 2026

Denise Engle
Arthur J. Gallagher Risk Management Services, Inc.
13230 Pawnee Dr., Suite 205
Oklahoma City, OK 73114

RE: Mid America Technology Center

Dear Oklahoma Schools Insurance Group (OSIG) Agent:

Attached is the Oklahoma Schools Insurance Group (OSIG) proposal for your school client. Please review the quotation carefully and let us know if you have any questions or changes.

Important Items:

- Coverages available in OSIG: Property, Boiler, Crime, Automobile, General Liability, School Board Legal Liability, Employee Benefit Liability, Cyber Liability, Pollution Liability, and Deadly Weapon Protection
- Optional increased deductible quotes can be provided upon request.
- Members can mitigate risk and increase savings by changing obsolete buildings to Actual Cash Value (ACV) or Debris Removal Only (DRO). DRO is a great option for buildings that would not be replaced if damaged.
- The non-profit structure of our program aids in stabilizing rates. OSIG retains the underwriting profit and investment income, and is designed to be a long term insurance solution for Oklahoma schools.

We urge you to be prepared and understand the importance of OSIG's excellent financial condition.

For the 2026-2027 plan year, we are requiring the resolution to be signed by the member's Board of Education and returned to OSIG in order to bind coverage effective 7/1/2026.

Coverage will not be bound if resolution letter is not received by June 30, 2026

Please feel free to contact us to discuss this proposal and conditions in the marketplace in detail. We are here to assist you in protecting your school's districts.

Sincerely,
OSIG Program Administration

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June 2, 2026

Mike Eubank
Mid America Technology Center
P O Box H
Wayne, OK 73095

RE: Membership Proposal Effective 7/1/2026

Dear Eubank, Mike:

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

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.

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

For the 2026-2027 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 6/30/2026 in order to bind coverage effective 7/1/2026. **Coverage will not be bound if resolution letter is not received by June 30, 2026**

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

- Enhanced Property and Liability Coverage
- Cyber Liability, Crime, Pollution, Deadly Weapons Protection
- Loss Control Site Surveys/Safety Inspections
- Vector Solutions online training platform
- On Site Appraisal Service
- Stoptl Anonymous Incident Reporting mobile and web app
- Helix Intel

Sincerely,
OSIG Program Administration
Cc: Arthur J. Gallagher Risk Management Services, Inc.

**Mid America Technology Center
P O Box H
Wayne, OK 73095**

This is not an invoice.

Breakdown of Insurance Cost

Annual Premium Breakdown	
Property:	\$294,510
Boiler & Machinery:	\$1,203
Auto Physical Damage:	\$7,682
General Liability:	\$8,204
Auto Liability:	\$10,939
Educators Legal:	\$8,204
Excess Liability Limit 3,000,000	\$2,995
Total Annual:	\$333,737

Excess Liability Options

\$1 Million Excess

Coverage:	\$1,291
Total Proposal:	\$332,033

\$2 Million Excess

Coverage:	\$2,177
Total Proposal:	\$332,919

\$3 Million Excess

Coverage:	\$2,995
Total Proposal:	\$333,737

A 25% minimum earned premium applies.

Agent's Commission = 7%

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

Year	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
Total Values	\$36,345,879	\$57,126,017	\$57,530,361	\$87,370,011	\$93,998,454	\$97,231,011
Premium	\$89,616	\$120,279	\$194,425	\$298,331	\$333,699	\$480

Number of Claims	Insurance Cost Paid to OSIG (With Endorsements)	Incurred Claims	Loss Ratio
10	\$1,368,236	\$73,338	5%

Your losses are considered in the calculation of the cost of your insurance. Your dedication to maintaining your property and providing safe campuses 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 full pay or three (3) payment plan option is available.

Full Pay			Three Pay		
Installment #1	Total Amount	Due 7/1/2026	Installment #1	1/3 of Total	Due 7/1/2026
			Installment #2	1/3 of Total	Due 8/1/2026
			Installment #3	1/3 of Total	Due 9/1/2026

Coverages

OSIG provides a full range of property and liability coverages with the exception of workers compensation.

Property

- Full Replacement Cost— except roofs over 15 years old and Autos, Contractors Equipment and DRO 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 \$2,000,000,000
- 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— newly aquired property should be reported to OSIG within 30 days of acquisition. \$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.**

- \$50,000 Property deductible per occurrence
- \$100,000 Property deductible per occurrence: windstorm/hail
- \$10,000 Terrorism deductible per occurrence
- \$50,000 Flood, earthquake and pollution
- \$1,000 Boiler/machinery deductible per occurrence

General Liability

- \$2,000,000 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/PTOs included for coverage if funds flow through school's books

School Board Legal Liability

- Claims-made form
- \$2,000,000 limit per occurrence (subject to the Governmental Tort Claims Act)
- Errors and Omissions Liability including Educational Errors and Omissions sd
- 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
- \$2,500 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

- \$2,000,000 limit per occurrence (subject to the Governmental Tort Claims Act)
- Bodily Injury and Property Damage
- Includes hired and non-owned exposures
- 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**

Oklahoma Uninsured Motorist Coverage

- \$25,000 per covered party
- \$50,000 per accident

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

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
- CRIME
 - \$75,000 Annual Aggregate for Fraudulent Instruction
 - \$75,000 Annual Aggregate for 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

Excess Cyber Coverage

- \$2,000,000 Limit
- \$5,000,000 annual aggregate
- * Note, to access full first-party and full liability limits of the Cyber and Excess Cyber coverages, members must have:
- Multi-Factor Authentication (MFA) for all remote access
- Enterprise-wide Endpoint Protection Platform (EPP)
- Without these controls, first-party sublimits are reduced to \$100,000 per coverage, and liability limits for Data Network, Regulatory Defense, Payment Card, and Media Liability are reduced to \$1,000,000 per member.

Excess Liability

- Excess Primary Limits \$3,000,000
- Follow Form Underlying - Excluding Employers Liability.

Deadly Weapon Protection Coverage

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

Note: Per occurrence limits are shared limits except as otherwise indicated.

This coverage form is an outline of the coverages provided through OSIG. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual plan language.

Property Schedule

Location	Occupied As	Valuation Type	Building Value	Contents Value
20 acres 1/2 mi W-I35/Hwy 59	Vacant Land (Liability Only)	Liability Only	\$0	\$0
20 acres 3.5 mi. W-I35 on Hwy 9	(Liability Only)	Liability Only	\$0	\$0
27438 State Highway 59	*Auto Technology Covered Storage	Stated Value	\$22,857	\$2,284
27438 State Highway 59	*Business & Industry Training	Stated Value	\$6,008,619	\$600,862
27438 State Highway 59	*Carpentry House Cover (Pole Barn)	Stated Value	\$34,631	\$3,528
27438 State Highway 59	*Carport (30x50) S of Main Bldg (No Contents)	Stated Value	\$16,622	\$0
27438 State Highway 59	*Electronica, Graph Arts, Draft	Stated Value	\$4,478,059	\$463,256
27438 State Highway 59	*Greenhouse	Stated Value	\$131,598	\$0
27438 State Highway 59	*Hay Barn #2 (2010)	Stated Value	\$49,840	\$4,976
27438 State Highway 59	*Haybarn #1 (60 x 40)	Stated Value	\$51,254	\$5,116
27438 State Highway 59	*Health Careers Building	Stated Value	\$7,229,392	\$973,084
27438 State Highway 59	*Horticulture Building (No Plants)	Stated Value	\$960,874	\$96,119
27438 State Highway 59	*Pasture Shed 1	Stated Value	\$13,096	\$1,308
27438 State Highway 59	*Pasture Shed 2	Stated Value	\$13,096	\$1,308
27438 State Highway 59	*Pasture Shed 3	Stated Value	\$13,096	\$1,308
27438 State Highway 59	*Pasture Shed 4	Stated Value	\$13,096	\$1,308
27438 State Highway 59	*Pasture Shed 5	Stated Value	\$13,096	\$1,308
27438 State Highway 59	*Storage Bldg (40x60) Maintenance	Stated Value	\$100,430	\$10,030
27438 State Highway 59	*Storage Building	Stated Value	\$66,490	\$6,640
27438 State Highway 59	*Welding Storage w/Metal Cover	Stated Value	\$20,779	\$2,075

27438 State Highway 59	Administration Building	Replacement Cost	\$36,372,145	\$3,757,315
27438 State Highway 59	Automotive Teaching Center	Replacement Cost	\$5,487,293	\$618,478
27438 State Highway 59	BR-Diesel Program/Fleet Maintenance Facility	Builders Risk	\$7,000,000	
27438 State Highway 59	Bus Barn (Inc. 2005 Addn)	Replacement Cost	\$391,617	\$80,758
27438 State Highway 59	Dwelling Carpentry Project (No Contents)	Replacement Cost	\$126,058	\$0
27438 State Highway 59	Fences	Replacement Cost	\$27,706	\$0
27438 State Highway 59	IT Building	Replacement Cost	\$1,044,570	\$371,315
27438 State Highway 59	Light Poles w/Lights	Replacement Cost	\$27,706	\$0
27438 State Highway 59	Main Horse Barn	Replacement Cost	\$835,914	\$130,344
27438 State Highway 59	Manufacturing Building w/Saferoom	Replacement Cost	\$6,197,934	\$1,562,626
27438 State Highway 59	Mare Motel	Replacement Cost	\$104,661	\$21,320
27438 State Highway 59	Masonry Shop Carpentry	Replacement Cost	\$3,341,835	\$486,542
27438 State Highway 59	Neo-Nate Stud Barn	Replacement Cost	\$218,699	\$44,555
27438 State Highway 59	Pole Barn (Round Pen Cover)	Replacement Cost	\$64,538	\$12,865
27438 State Highway 59	Radio Tower Antenna	Replacement Cost	\$4,850	\$0
27438 State Highway 59	Shop (Bldg & Grounds)	Replacement Cost	\$1,043,527	\$128,186
27438 State Highway 59	STEM	Replacement Cost	\$4,270,865	\$573,339
27438 State Highway 59	Welding & Diesel Tech Building	Replacement Cost	\$5,681,120	\$1,094,720
60 acres 1/2 mi W-I35/Hwy 59	(Liability Only)	Liability Only	\$0	\$0
SE/4 of NW/4 & SW/4 of NE/4 & NE/4 of SW/4 & NW/4 of SE/4 of Sec 13, 5N, R2	60 Acres (Liability Only)	Liability Only	\$0	\$0
Total			\$91,477,964	\$11,056,874

Floater Limit: \$393,780
EDP Limit: \$750,000
Extra Expense Limit: \$500,000

Auto Schedule

Vehicle Number	Year	Make	Model	Capacity	VIN	Value
1924-000001	2021	Huyandai	23' Box Trailer		7SMF5EJ26RB0001222	\$35,500
1924-000002	2015	Great Dane	28' Box Trailer		1GRAA5612FB709160	\$12,450
1924-000003	2008	Utility	6x10 Trailer		1D9AU108W365338	\$800
1924-000004	2001	GN	6x18 Trailer-Fire		1D9CC1821ZW369019	\$2,200
1924-000005	2002	GN	8x18 Fire Trainer Trailer		TBD	\$0
1924-000006	2008	International	Auger Truck		1HTMKAAR08H662305	\$30,000
1924-000007	2023	Lincoln	Aviator		5LM5J6XC6PGL25672	\$5,000
1924-000008	2005	International	Bucket Truck		1HTMKAAR15H108024	\$25,000
1924-000009	2005	International	Bucket Truck		1HTMMAAN85H692851	\$25,000
1924-000010	2009	Bluebird	Bus	47	1BAKBCPH9AF269719	\$10,000
1924-000011	2012	Bluebird	Bus Surplus #15	53	1BAKCCPH8CF283613	\$1,000
1924-000012	2012	Bluebird	Bus Surplus #18	71	1BASKGCPH3CF283667	\$1,000
1924-000013	2013	Bluebird	Bus	77	1BAKGCPH3DF291477	\$50,000
1924-000014	2015	Bluebird	Bus	71	1BAKGCPH8FF306221	\$60,000
1924-000015	2015	Bluebird	Bus	77	1BAKGCPH0FF314538	\$60,000
1924-000016	2013	Bluebird	Bus Surplus #13	71	1BAKGCPH1DF291395	\$1,000
1924-000017	2017	Bluebird	Bus	53	1BAKCCPH3HF326813	\$65,000
1924-000018	2017	Bluebird	Bus	77	1BAKGCPH4HF326887	\$65,000
1924-000019	2019	Bluebird	Bus	53	1BAKCCSH1KF357332	\$82,964
1924-000020	2019	Bluebird	Bus	71	1BAKGCSH2KF349986	\$84,882
1924-000021	2021	Bluebird	Bus	53	1BAKCCSH7MF368483	\$83,235
1924-000022	2020	Bluebird	Bus	71	1BAKGCSH1LF366313	\$84,865
1924-000023	2021	Bluebird	Bus	77	1BAKGCSH4MF377176	\$88,680
1924-000024	2021	Bluebird	Bus	77	1BAKGCSH6MF377177	\$88,680
1924-000025	2022	Bluebird	Bus	77	1BAKGCSHXNF385798	\$92,980
1924-000026	2022	Bluebird	Bus	77	1BAKGCSH6NF385796	\$92,980
1924-000027	2022	Bluebird	Bus	77	1BAKGCSH8NF385797	\$92,980
1924-000028	2023	Bluebird	Bus	69	1BAKGCSH3RF397734	\$126,168
1924-000029	2023	Bluebird	Bus	77	1BAKGCSH1RF397733	\$115,075
1924-000030	2024	Bluebird	Bus	47	1BAKBCSH8RF805594	\$122,968
1924-000031	2026	Bluebird	Bus	77	1BAKGCSH3TF814454	\$136,775
1924-000032	2023	Toyota	BZ4X Electric Car		JTMABACA1PA043436	\$28,293
1924-000033	2015	Toyota	Camry		4T1BF1FK3FU023503	\$11,000
1924-000034	2022	Toyota	Camry		4T1C11AK2NU628198	\$28,609
1924-000035	2019	Freightliner	Cascadia Truck		3AKJGLFG4KSKW8019	\$41,800
1924-000036	2012	Dodge	Charger		2C3CDXBG8CH102588	\$7,000
1924-000037	2010	Dodge	Charger		2B3AA4CT1AH203606	\$2,000
1924-000038	2013	Chevy	Cruze		1G1PA5SH2D7106032	\$4,500
1924-000039	2015	Dodge	Dart		1C3CDFBB1FD265308	\$5,000
1924-000040	2009	Ford	E150 Van	8	1FMNE11L9DA82814	\$9,000
1924-000041	2003	Ford	E450 Ambulance		1FDXE45F33HA42197	\$1,000
1924-000042	2011	Chevy	Equinox		2CNALDEC8B6396500	\$4,000
1924-000043	2022	Ford	Explorer		1FMSK7DH3NGA01505	\$35,053
1924-000044	2006	Ford	F250		1FTSW205X6EA78974	\$6,000
1924-000045	2024	Ford	F250 Pickup		1FTBF2AA9REF25729	\$46,366
1924-000046	2011	Ford	F250 Truck		1FTBF2A68BEA86184	\$8,500
1924-000047	2016	Ford	F350		1FT8W3DT9GEC41477	\$50,000
1924-000048	2011	Ford	F450 Bucket Truck		1FDTF4HY6BEA31655	\$64,990
1924-000049	2013	Ford	Fusion	5	3FA6POG7XDR141520	\$5,500
1924-000050	2007	Bluebird	Handicap Bus Surplus 7	71	1BAKGCKH27F242895	\$1,000
1924-000051	2010	Bluebird	Handicapped Bus	71	1BAKGCPH2AF277887	\$15,000

1924-000052	2024	GMC Collins	Mini Bus	14	1GD37SB73R1275766	\$113,803
1924-000053	2015	GMC	Sierra		1GTN1TEH0FZ384448	\$12,000
1924-000054	1997	Fiber Optic	Splice Trailer		4FGL01328WC05902	\$6,000
1924-000055	2015	Chevy	Suburban		1GN5C5KC2FR230591	\$25,000
1924-000056	2018	Chevy	Suburban		1GNSCHKC4JR297137	\$40,000
1924-000058	1979	Horse	Trailer		TBD	\$0
1924-000059	2016	ATC	Trailer w/Custom Wrap		5JXCE2421GE201902	\$42,000
1924-000060	2016	ATC	Trailer w/Custom Wrap		5JXCE2423GE201903	\$42,000
1924-000061	2014	Freightliner	Truck		3AKBGAD48ESFY2622	\$40,000
1924-000062	2026	Bluebird	Bus	77	1BAKGC5H5TF824368	\$142,166
1924-000063	2026	Bluebird	Bus	53	1BAKCC5H9TF824367	\$137,801
Total:						\$2,717,563

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 24 years, OSIG's membership has grown to 541 and the program insures more than \$32 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 Risk Program Administrators in Tulsa to administer the program. RPA 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 school's property, your students and patrons.

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 school's 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 6/30/2025 was more than \$21 million and our assets were more than \$105 million.

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

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

Statement of Net Assets	
As of 06/30/2025	
Cash	\$67,503,673
Other Assets	\$37,632,794
Total Assets	\$105,136,467
Total Liabilities	\$83,166,312
Total Net Assets/Surplus	\$21,970,155

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 ok.gov/oid. Click on Interlocals under the Quick Links section of the homepage. Your school's auditor can help in analyzing the statements.

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 \$2,000,000,000 for property losses and \$2,000,000 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.

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 should be returned to OSIG before June 30, 2026 in order to bind coverage effective 7/1/2026.

Risk Management and Loss Control Tools

- On Site Safety Inspection
- Onsite Appraisals
- Stop It Anonymous Incident Reporting Mobile and Web App
- Risk Management focused website osig.org
- Vector Solutions – Professional Development Training Platform
- Beazley & Lodestone Cyber Portal
- Helix Intel
- HSB Water and Temperature Monitoring Devices (Pilot Program)

Contacts For Questions

Coverage Questions

Your Local Agent or:

Jennifer McKenzie

Risk Program Administrators
5314 S. Yale Avenue, Suite 900
Tulsa, OK 74135
Phone: 918-764-7137
Fax: 866-420-0695
Email: mailto:Jennifer_mckenzie@osigadmin.org

Eastern Oklahoma Schools (East of I-35)

Guy Griggs

Insurica
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
Email: osigdirector@gmail.com

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
Laura Sprouse - Member	Select Actuarial Services	615-620-7584
Steve Moyer - Member	Shelter Insurance	918.396.3379

Resolution of Mid America Technology Center 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, Mid America Technology Center 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 2026/2027 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, Mid America Technology Center 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: _____

Mid America Technology Center By:

Attest:

President, Board of Education

Clerk, Board of Education