

Board of Directors

May 24, 2025

Terry Davidson,
Chairman
Finance Director:
Comanche Schools

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

Sherry Durkee,
Vice Chairman
Superintendent:
Sand Springs
Schools

RE: Membership Proposal Effective 07/01/2025

Dr. John Cox,
Treasurer
Superintendent:
Peggs Schools

Dear Mike Eubank:

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

Jeremy Hogan,
Member
Superintendent:
Collinsville Schools

OSIG's financial position is excellent. 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 07/01/2025 to 7/1/2026 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 27, 2025 in order to bind coverage effective July 1, 2025. **Coverage will not be bound if resolution is not received by June 27, 2025.**

Laura Sprouse,
Member
Select Actuarial
Services

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

Steve Moyer,
Member
Shelter Insurance

- 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

Executive Director

Rick Thomas

Sincerely,
OSIG Program Administration

Mid America Technology Center
 P O Box H
 27438 State Highway 59
 Wayne, OK 73095

This is not an invoice.

Breakdown of Insurance Cost

Annual Premium Breakdown

Property:	\$296,099
Boiler & Machinery:	\$1,404
Auto Physical Dmg:	\$8,163
General Liability:	\$6,554
Auto Liability:	\$8,739
Educators Legal:	\$6,554
Excess Liability:	\$4,373
Total Annual:	\$331,886

A 25% minimum earned premium applies.

Agent's Commission = 7.0%

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

Year	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Total Values	\$29,227,612	\$36,345,879	\$57,126,017	\$57,530,361	\$87,370,011	\$93,998,454
Premium	\$68,647	\$89,616	\$120,279	\$194,425	\$299,747	\$338,749
Distribution	\$2,908	\$0	\$0	\$0	\$0	\$0

Number of Claims:	Insurance Cost Paid to OSIG (incl Endts):	Incurred Claims:	Loss Ratio:
10	\$1,104,997	\$110,016	9.96%

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 7/1/25
Installment #2	1/3 of total	due 8/1/25
Installment #3	1/3 of total	due 9/1/25

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 \$1,500,000,000
- 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 acquired 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
- \$1,000 Boiler / Machinery Deductible per Occurrence
- \$10,000 Terrorism Deductible Per Occurrence
- \$50,000 Flood, Earthquake and Pollution

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
- \$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

- \$1,000,000 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 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 Cryptjacking
- \$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.

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

Excess Liability

- Excess Primary Limits \$4,000,000
- Follow Form Underlying - Excluding Employers Liability

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

Report Printed: 05/24/2025 07:49 pm

Mid America Technology Center

Location	Occupied As	Bldg Value	Contents Val
20 acres 1/2 mi W-I	Vacant Land (Liability Only)	\$0	\$0
20 acres 3.5 mi. W-I	(Liability Only)	\$0	\$0
27438 State Highwa	*Auto Technology Covered Storage	\$22,191	\$2,217
27438 State Highwa	*Business & Industry Training	\$5,833,611	\$583,361
27438 State Highwa	*Carpentry House Cover (Pole Barn)	\$33,622	\$3,425
27438 State Highwa	*Carport (30x50) S of Main Bldg (No Contents)	\$16,138	\$0
27438 State Highwa	*Electronica, Graph Arts, Draft	\$4,347,630	\$449,763
27438 State Highwa	*Greenhouse	\$127,765	\$0
27438 State Highwa	*Hay Barn #2 (2010)	\$48,388	\$4,831
27438 State Highwa	*Haybarn #1 (60 x 40)	\$49,761	\$4,967
27438 State Highwa	*Health Careers Building	\$7,018,827	\$944,742
27438 State Highwa	*Horticulture Building (No Plants)	\$932,887	\$93,319
27438 State Highwa	*Pasture Shed 1	\$12,715	\$1,270
27438 State Highwa	*Pasture Shed 2	\$12,715	\$1,270
27438 State Highwa	*Pasture Shed 3	\$12,715	\$1,270
27438 State Highwa	*Pasture Shed 4	\$12,715	\$1,270
27438 State Highwa	*Pasture Shed 5	\$12,715	\$1,270
27438 State Highwa	*Storage Bldg (40x60) Maintenance	\$97,505	\$9,738
27438 State Highwa	*Storage Building	\$64,553	\$6,447
27438 State Highwa	*Welding Storage w/Metal Cover	\$20,174	\$2,015
27438 State Highwa	Administration Building	\$35,312,762	\$3,601,277
27438 State Highwa	Automotive Teaching Center	\$5,327,469	\$600,464
27438 State Highwa	Bus Barn (Inc. 2005 Addn)	\$380,211	\$78,406
27438 State Highwa	Dwelling Carpentry Project (No Contents)	\$122,386	\$0
27438 State Highwa	Fences	\$26,899	\$0
27438 State Highwa	IT Building	\$1,014,146	\$360,500
27438 State Highwa	Light Poles w/Lights	\$26,899	\$0
27438 State Highwa	Main Horse Barn	\$811,567	\$126,548
27438 State Highwa	Manufacturing Building w/Saferoom	\$6,017,412	\$1,517,113
27438 State Highwa	Mare Motel	\$101,613	\$20,699
27438 State Highwa	Masonry Shop Carpentry	\$3,244,500	\$472,371
27438 State Highwa	Neo-Nate Stud Barn	\$212,329	\$43,257
27438 State Highwa	Pole Barn (Round Pen Cover)	\$62,658	\$12,490
27438 State Highwa	Radio Tower Antenna	\$4,709	\$0
27438 State Highwa	Shop (Bldg & Grounds)	\$1,013,133	\$124,452
27438 State Highwa	STEM	\$4,146,471	\$556,640
27438 State Highwa	Welding & Diesel Tech Building	\$5,515,650	\$1,062,835
60 acres 1/2 mi W-I	(Liability Only)	\$0	\$0
SE/4 of NW/4 & SW	60 Acres (Liability Only)	\$0	\$0
		<u>\$82,017,441</u>	<u>\$10,688,227</u>

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

Auto Values: \$2,601,596
 Total Values: \$96,951,044

Auto Schedule

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Mid America Technology Center

Vehicle No	Year	Make	Model	Capacity	VIN	Actual Value
1	2001	GN	6x18 Trailer -Fire		1D9CC1821ZW369019	\$2,200
2	1979	Horse	Trailer			\$0
3	2002	GN	8x18 Fire Trainer Trailer			\$0
4	2006	Ford	F250		1FTSW205X6EA78974	\$6,000
5	2007	Bluebird	Handicap Bus	71	1BAKGCKH27F242895	\$8,000
6	2008	Utility	6x10 Trailer		1D9AU108W365338	\$800
7	2009	Ford	E150 Van	8	1FMNE11L9DA82814	\$9,000
8	2009	Bluebird	Bus	47	1BAKBCPH9AF269719	\$10,000
9	2010	Bluebird	Handicapped Bus	71	1BAKGCPH2AF277887	\$15,000
10	2011	Ford	F250 Truck		1FTBF2A68BEA86184	\$8,500
11	2012	Bluebird	Bus	53	1BAKCCPH8CF283613	\$50,000
12	2012	Bluebird	Bus	71	1BASKGCPH3CF283667	\$50,000
13	2012	Dodge	Charger		2C3CDXBG8CH102588	\$7,000
14	2013	Bluebird	Bus	77	1BAKGCPH3DF291477	\$50,000
15	2013	Ford	Fusion	5	3FA6POG7XDR141520	\$5,500
16	2015	Chevy	Suburban		1GNSC5KC2FR230591	\$25,000
17	2015	Bluebird	Bus	71	1BAKGCPH8FF306221	\$60,000
18	2015	Bluebird	Bus	77	1BAKGCPH0FF314538	\$60,000
19	2013	Bluebird	Bus	71	1BAKGCPH1DF291395	\$60,000
20	2016	ATC	Trailer w/Custom Wrap		5JXCE2421GE201902	\$42,000
21	2016	ATC	Trailer w/Custom Wrap		5JXCE2423GE201903	\$42,000
22	2016	Ford	F350		1FT8W3DT9GEC41477	\$50,000
23	2013	Chevy	Cruze		1G1PA5SH2D7106032	\$4,500
24	2015	Dodge	Dart		1C3CDFBB1FD265308	\$5,000
25	2015	Toyota	Camry		4T1BF1FK3FU023503	\$11,000
26	2015	GMC	Sierra		1GTN1TEH0FZ384448	\$12,000
27	2017	Bluebird	Bus	53	1BAKCCPH3HF326813	\$65,000
28	2017	Bluebird	Bus	77	1BAKGCPH4HF326887	\$65,000
29	2010	Dodge	Charger		2B3AA4CT1AH203606	\$2,000
30	2018	Chevy	Suburban		1GNSCHKC4JR297137	\$40,000
31	2019	Bluebird	Bus	53	1BAKCCSH1KF357332	\$82,964
32	2019	Bluebird	Bus	71	1BAKGCSH2KF349986	\$84,882
33	2021	Bluebird	Bus	53	1BAKCCSH7MF368483	\$83,235
34	2020	Bluebird	Bus	71	1BAKGCSH1LF366313	\$84,865
35	2011	Chevy	Equinox		2CNALDEC8B6396500	\$4,000
36	2021	Bluebird	Bus	77	1BAKGCSH4MF377176	\$88,680
37	2021	Bluebird	Bus	77	1BAKGCSH6MF377177	\$88,680
38	2022	Bluebird	Bus	77	1BAKGCSHXNF385798	\$92,980
39	2022	Bluebird	Bus	77	1BAKGCSH6NF385796	\$92,980
40	2022	Bluebird	Bus	77	1BAKGCSH8NF385797	\$92,980
41	2022	Toyota	Camry		4T1C11AK2NU628198	\$28,609
42	2022	Ford	Explorer		1FMSK7DH3NGA01505	\$35,053
43	2005	International	Bucket Truck		1HTMKAAR15H108024	\$25,000
44	2008	International	Auger Truck		1HTMKAAR08H662305	\$30,000
45	2005	International	Bucket Truck		1HTMMAAN85H692851	\$25,000
46	2014	Freightliner	Truck		3AKBGAD48ESFY2622	\$40,000
47	2021	Huyandai	23' Box Trailer		7SMF5EJ26RB0001222	\$35,500
48	2023	Bluebird	Bus	69	1BAKGCSH3RF397734	\$126,168
49	2023	Bluebird	Bus	77	1BAKGCSH1RF397733	\$115,075
50	2024	Bluebird	Bus	47	1BAKBCSH8RF805594	\$122,968
51	1997	Fiber Optic	Splice Trailer		4FGL01328WC05902	\$6,000
52	2023	Lincoln	Aviator		5LM5J6XC6PGL25672	\$5,000

Mid America Technology Center

Vehicle No	Year	Make	Model	Capacity	VIN	Actual Value
53	2003	Ford	E450 Ambulance		1FDXE45F33HA42197	\$1,000
54	2024	Ford	F250 Pickup		1FTBF2AA9REF25729	\$46,366
55	2024	GMC Collins	Mini Bus	14	1GD37SB73R1275766	\$113,803
56	2026	Bluebird	Bus	77	1BAKGCSH3TF814454	\$136,775
57	2023	Toyota	BZ4X Electric Car		JTMABACA1PA043436	\$28,293
58	2019	Freightliner	Cascadia Truck		3AKJGLFG4KSKW8019	\$41,800
59	2015	Great Dane	28' Box Trailer		1GRAA5612FB709160	\$12,450
60	2011	Ford	F450 Bucket Truck		1FDTF4HY6BEA31655	\$64,990

Total Value of All Autos for Mid America Technology Center: \$2,601,596

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 allows 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 23 years, OSIG's membership has grown to 539 and the program insures more than \$30 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 reinsurance from "A" rated carriers. OSIG's reinsurance 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 schools' 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, risk management and the added value 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 6/30/24 was more than \$7.8 million and our assets were more than \$39 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 interlocal should be of utmost importance to you when choosing an insurance partner for your district.

<i>Statement of Net Assets</i>	
<i>As of 6/30/24</i>	
Cash	\$ 28,499,096
Other Assets	\$ 11,453,895
Total Assets	\$ 39,952,991
<hr/>	
Total Liabilities	\$ 32,096,253
Total Net Assets/Surplus	\$ 7,856,738

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 \$1,500,000,000 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.

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 07/01/2025.

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 7/1/25
Installment #2	1/3 of total	due 8/1/25
Installment #3	1/3 of total	due 9/1/25

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

Contacts For Questions

Coverage Questions

Your Local Agent or:

Jennifer McKenzie
Risk Program Administrators - 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
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 2025-2026 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