Special Meeting of the Board of Education
Board Room, Administration Building, 900 W Choctaw Ave, Chickasha, Oklahoma 73018
Wednesday, June 22, 2022 at 8:00 AM

If participation at any Board of Education meeting is not possible due to a disability, notification to the Board Clerk at least 24 hours prior to scheduled meeting is encouraged to make the necessary accommodations. The Board of Education may discuss, make motions, vote to approve, vote to disapprove, vote to revise or amend, vote to table, or decide not to discuss any item on the agenda. Except for items one through three, any agenda item may be considered and acted on in any order.

Wearing a mask is optional for all patrons.

1. Call Meeting to Order
2. Roll Call
3. Pledge of Allegiance
4. Discussion and possible action regarding Preliminary Budget for the 2022-2023 School Year.
   Jennifer Stegman
5. Discussion and possible action regarding Workers' Compensation Insurance
6. Motion to Adjourn

This agenda was posted at 5:00 p.m. on the 16th day of June 2022, on the east and west doors of the Administration Building, Chickasha Public Schools, 900 W. Choctaw, Chickasha, Ok. and emailed to the concerned public. Notice of the meeting was given to the Grady County Clerk at 3:00 p.m. on the 25th day of May 2022
Rochelle Bowens
Board Clerk

Welcome to Chickasha Public Schools
Board Session Public Attendance

Please PRINT your name, title, and company below.
Date: June 22, 2022

Name (Print)	Representation, Title, Company
Jennifer Stegman	Admin

ITEM OF CONSIDERATION
Board of Education
June 22, 2022

TOPIC: Preliminary Budget for the 2022-2023 School Year.
ADMINISTRATIVE RECOMMENDATION: Accept Preliminary budget

RATIONALE FOR RECOMMENDATION: The budget is prepared utilizing the School District Budget Act format to determine budgets and allocations. This is the preliminary estimates for the 2022-2023 School Year. The district will provide final numbers for the 2021-2022 school year and any necessary adjustments in October.

Significant conditions affecting FY23 budget include:

- A record collection of Gross production revenues for the 2022-2023 school year will affect state aid chargeables. The district could see a reduction in revenue if gross production does not maintain the same high levels of collection.
- The federal government provided additional funds for COVID relief through ESSER I and ESSER II and ESSER III. All the ESSERI and ESSERII funds have been claimed and we have approximately 3.9 million of ESSER III still available.
- School lunches and breakfasts will not be reimbursed at 100% as it has for the past two years. The rate per meal may also be reduced.
- Costs have increased for almost all products and availability of these products are sometimes hard to obtain.

The district has considered all the above conditions in their budget planning.

FINANCIAL IMPACT AND FUNDING: N/A

OPTIONS:
1.Approve
2.Not Approve
3. Table

CONTACT PERSON: ***Jennifer Stegman 405-222-6500 ext 1001*** and Mr. Croslin Superintendent of Chickasha Public Schools

*Forms are due to the Superintendent's Office by ***Tuesday,*** the week **before** the Board Meeting

INDEPENDENT SCHOOL DISTRICT #1
CHICKASHA PUBLIC SCHOOLS
FISCAL YEAR 2020-2021
Summary of Estimated Expenditures

	ALL APPROPRIATED FUNDS	GOVERMENTAL FUNDS General Fund 11 FY 22-23	Special Revenues 21 FY 22-23	Total Approp Funds FY 22-23
1000	**INSTRUCTION**	**11,240,995**	**-**	**11,240,995**
2000	**SUPPORT SERVICES:**			
2100	Support Services-Students	1,581,284		**1,581,284**
2200	Support Services-Instructional Staff	1,384,007		
2300	Support Services-General Administration	714,992		
2400	Support Services-School Administration	1,790,318		
2500	Support Services-Business	762,157		
2600	Operation and Maintenance of Plant	2,789,368	120,000	
2700	Student Transportation Services	1,165,244	800,000	
2000	**TOTAL SUPPORT SERVICES**	**10,187,371**	**920,000**	**11,107,371**
3000	**OPERATION OF NON-INSTRUCTION SERVICES**			**-**
3100	Child Nutrition Program Operations	1,479,132	-	**1,479,132**
3200	Other Enterprise Services	-		
3300	Community Service Operations	-		
3000	**TOTAL OPER OF NON-INSTRUCTION SERV**	**1,479,132**		**1,479,132**
4000	**FACILITIES ACQUISITION/CONSTRUCTION**	**-**		**-**
5000	**OTHER OUTLAYS**	**-**		**-**
	TOTAL EXPENDITURES	**22,907,498**	**1,720,000**	**24,627,498**

CHICKASHA PUBLIC SCHOOLS
SUMMARY OF ESTIMATED REVENUES

	GENERAL FUND	ACTUAL REVENUE FY 19-20	ACTUAL REVENUE FY 20-21	6/14/2022 REVENUE FY 21-22	6/15/22 BUDGET FY 22-23
	LOCAL SOURCES OF REVENUE:				
1110	Ad Valorem Taxes (Current)	3,458,594	3,727,531	3,666,814	3,773,152
1120	Ad Valorem Taxes (Prior)	97,696	144,922	208,618	177,325
1130	Other Taxes	42	566	1,571	
1200		8,831	14,355	7,084	
1300	Interest Earnings	11,577	14,337	20,301	10,500
1400		27,116	256,009	15,835	
1500		54,822	71,572	92,341	
1600	Other Local	19,246	66,399	4,863	
1700		127,643	109,097	51,954	
	TOTAL LOCAL SOURCES OF REVENUE	**3,805,568**	**4,404,787**	**4,069,382**	**3,960,977**
	INTERMEDIATE SOURCES OF REVENUE:				
2100	County 4 Mill Levy	600,603	622,064	614,205	632,017
2200	County App.(Mortgage Tax)	77,408	134,074	124,877	120,000
2300	Resale of Property	-	-		
	TOTAL INTERMEDIATE SOURCES OF REVENUE	**678,011**	**756,139**	**739,082**	**752,017**
	STATE SOURCES OF REVENUE:				
3110	Gross Production Tax	2,283,497	2,228,880	4,618,502	3,500,000
3120	Motor Vehicle Collections	996,945	849,172	961,720	806,714
3130	Rural Electric	15,474	16,133	17,719	15,326
3140	School Land Earnings	285,551	270,814	261,954	257,000
3150	Vehicle Stamp Tax	3,326	3,035	1,421	
3160		896	819	2,230	
3200	State Aid-General Operations	7,969,064	6,666,459	8,258,909	5,469,515
3300	State Aid-Competitive Grants	74,203	67,457	43,168	38,851
3400	State-Categorical	174,728	161,507	251,015	173,885
3600	State-Other State Sources	5,464	5,567	11,416	
3700		11,311	11,119	8,963	
3800	State Vocational Programs	60,990	59,402	53,751	44,550
	TOTAL STATE SOURCES OF REVENUE	**11,881,449**	**10,340,364**	**14,490,768**	**10,305,841**

CHICKASHA PUBLIC SCHOOLS
SUMMARY OF ESTIMATED REVENUES

	FEDERAL SOURCES OF REVENUE:				
4100	Grants-In-Aid	61,295	53,885	67,585	64,206
4200	Federal Disadvantaged and Disabilities	918,067	837,098	1,239,110	982,610
4300	Individuals with Disabilities	471,804	422,103	522,966	537,922
4400	Federal Minority	90,542	120,982	109,240	174,897
4500	Federal Operations	10,084	5,820	21,222	11,092
4600	Federal Other Funds	216,093	2,920,045	3,990,948	3,824,702
4700	Child Nutrition	863,561	609,745	1,414,637	1,060,978
4800	Federal Vocational Education		26,930	-	-
-799	Previous Year Federal Funds				250,000
	TOTAL FEDERAL SOURCES OF REVENUE	**2,631,446**	**4,996,608**	**7,365,708**	**6,906,407**
	TOTAL	**18,996,474**	**20,497,897**	**26,664,940**	**21,925,242**
5100	Transfer From Other Funds	98,268	54,794	42,591	-
5600	Reimbursement	18,920	154,383	10,886	-
	GRAND TOTAL	**19,113,663**	**20,707,074**	**26,718,417**	**21,925,242**

CHICKASHA PUBLIC SCHOOLS
SUMMARY OF ESTIMATED EXPENDITURES
AND FUND BALANCE

	GENERAL FUND	ACTUAL EXPENDED FY 19-20	ACTUAL EXPENDED FY 20-21	6/14/22 EXPENDED FY 21-22	6/22/22 BUDGET FY 22-23
1000	**INSTRUCTION:**	**10,011,073**	**10,640,773**	**11,665,206**	**11,240,995**
2000	**SUPPORT SERVICES:**				
2100	Support Services-Students	1,068,414	1,137,327	1,505,985	1,581,284
2200	Support Services-Instructional Staff	856,448	798,936	1,379,050	1,384,007
2300	Support Services-General Administration	656,488	621,513	680,944	714,992
2400	Support Services-School Administration	1,873,699	1,707,527	1,705,065	1,790,318
2500	Support Services-Business	557,071	643,297	725,864	762,157
2600	Operation and Maintenance of Plant	1,993,712	2,535,789	5,870,952	2,789,368
2700	Student Transportation Services	909,686	795,560	1,109,756	1,165,244
	TOTAL SUPPORT SERVICES	**7,915,518**	**8,239,949**	**12,977,617**	**10,187,371**
3000	**OPERATION OF NON-INSTRUCTION SERVICES**				
3100	Child Nutrition Program Operations	1,323,179	1,478,837	1,408,697	1,479,132
3200	Other Enterprise Services		-	-	-
3300	Community Service Operations	127,972	96,074	$68,267.53	-
	TOTAL OPERATION OF NON-INSTRUCTION SERVICES	**1,451,151**	**1,574,912**	**1,476,965**	**1,479,132**
4000	**FACILITIES ACQUISITION / CONSTRUCTION**	-	-	55,710	-
5000	**OTHER OUTLAYS**	23,125	154,767	9,104	-
8100	**REPAYMENT**		-	-	-
	TOTAL EXPENDITURES	**19,400,867**	**20,610,400**	**26,184,602**	**22,907,498**
	TOTAL REVENUES	19,113,663	20,707,074	26,718,417	21,925,242
	BEG FUND BALANCE	2,659,584	2,483,458	2,613,336	3,147,151
	Estopped Warrents Prior Year Lasped appropriations	111,078	33,204		
	TOTAL AVAILABLE	**21,884,324**	**23,223,736**	**29,331,753**	**25,072,392**
	END FUND BALANCE	**2,483,458**	**2,613,336**	**3,147,151**	**2,164,894**
		12.99%	12.62%	10.73%	9.87%

CHICKASHA PUBLIC SCHOOLS
SUMMARY OF ESTIMATED REVENUES, EXPENDITURES AND FUND BALANCE

	BUILDING FUND	ACTUAL REVENUE FY 19-20	ACTUAL REVENUE FY 20-21	6/15/22 REVENUE FY 21-22	6/15/22 BUDGET FY 22-23
	LOCAL SOURCES OF REVENUE:				
1110	Ad Valorem Taxes (Current)	493,947	532,356	523,684	538,871
1120	Ad Valorem Taxes (Prior)	13,953	20,697	29,794	-
1130	Other Taxes	6	6	6	6
1300	Interest Earning				
1500	Reimbursements (e.g. insurance loss)		3,635,670	2,054,687	200,000
1600	Misc. Revenues		1,260	4,200	
	TOTAL LOCAL SOURCES OF REVENUE:	**507,905**	**4,189,989**	**2,612,372**	**738,877**
	STATE SOURCES OF REVENUE:				
3100	State Level Taxes	128	117	318	-
3400	Redbud School Funding Act			22,203	23,000
3620	State Land Reimbursement	2	2	-	-
	TOTAL STATE SOURCES OF REVENUE	**130**	**119**	**22,522**	**23,000**
5000		3,686	63,511		
4100	Fema Grant			12,703	
6200	Interfund Transfer	-	-	-	-
	TOTAL	**511,721**	**4,253,618**	**2,634,894**	**761,877**

CHICKASHA PUBLIC SCHOOLS
SUMMARY OF ESTIMATED REVENUES, EXPENDITURES AND FUND BALANCE

		ACTUAL EXPENDED FY 19-20	ACTUAL EXPENDED FY 20-21	6/15/22 EXPENDED FY 21-22	6/15/22 BUDGET FY 22-23
1000	**INSTRUCTION**	**-**	**-**	**-**	**-**
2100			76		
2500	Central Services	242,704	174,725	227,377	120,000
2600	Operation of Maintenance and Plant Services	447,869	1,928,991	1,178,021	800,000
	SUPPORT SERVICES TOTAL	**690,573**	**2,103,792**	**1,405,398**	**920,000**
3100	Kitchen Equipment		939.42		
4000	**FACILITIES ACQUISITION AND CONSTRUCTION**		-	-	-
4200	Land Acquisition Services	84,750	-	-	-
4600	Building Acquisition and Construction Services	-	50,395	21,984	-
4700	Building Improvement Services	-	647,425	1,819,459	
5000	**REPAYMENT**	45,568	63,511	-	-
	TOTAL	**820,891**	**2,866,062**	**3,246,841**	**1,720,000**
	TOTAL REVENUES	511,721	4,253,618	2,634,894	**761,877**
	BEG FUND BALANCE	486,955	197,679	1,611,313	**999,366**
	LAPSED APPROPRIATIONS	19,894	26,078		
	TOTAL AVAILABLE	**1,018,570**	**4,477,376**	**4,246,207**	**1,761,243**
	END FUND BALANCE	**197,679**	**1,611,313**	**999,366**	**41,243**
		38.63%	37.88%	37.93%	5.41%

INDEPENDENT SCHOOL DISTRICT #1
CHICKASHA PUBLIC SCHOOLS
FISCAL YEAR 2020-2021
Summary of Estimated Revenues and Fund Balance

		GOVERMENTAL FUNDS		
		General Fund 11	Special Revenues 21	Total Approp Funds
	ALL APPROPRIATED FUNDS	FY 22-23	FY 22-23	FY 22-23
	LOCAL SOURCES OF REVENUE:			
		3,773,152	538,871	4,312,023
1110	Ad Valorem Taxes (Current)	177,325	-	177,325
1120	Ad Valorem Taxes (Prior)	-	-	-
1130	Other Taxes	-	6	6
1200		10,500	-	10,500
1300	Interest Earnings	-	-	-
1400		-	-	-
1500		-	200,000	200,000
1600	Other Local	-	-	-
1700		-		-
	TOTAL LOCAL SOURCES OF REVENUE	**3,960,977**	**738,877**	4,699,854
	INTERMEDIATE SOURCES OF REVENUE:			-
				-
2100	County 4 Mill Levy	632,017	-	632,017
2200	County App.(Mortgage Tax)	120,000	-	120,000
2300	Resale of Property	-	-	-
	TOTAL INTERMEDIATE SOURCES OF REVENUE	**752,017**	-	**752,017**
	STATE SOURCES OF REVENUE:			
3110	Gross Production Tax	3,500,000	-	3,500,000
3120	Motor Vehicle Collections	806,714	-	806,714
3130	Rural Electric	15,326	-	15,326
3140	School Land Earnings	257,000	-	257,000
3150	Vehicle Stamp Tax	-	-	-
3160		-	-	-
3200	State Aid-General Operations	5,469,515	-	5,469,515
3300	State Aid-Competitive Grants	38,851	-	38,851
3400	State-Categorical	173,885	23,000	196,885
3600	State-Other State Sources	-	-	-
3700		-	-	-
3800	State Vocational Programs	44,550	-	44,550
	TOTAL STATE SOURCES OF REVENUE	**10,305,841**	**23,000**	**10,328,841**

INDEPENDENT SCHOOL DISTRICT #1
CHICKASHA PUBLIC SCHOOLS
FISCAL YEAR 2020-2021
Summary of Estimated Revenues and Fund Balance

	FEDERAL SOURCES OF REVENUE:			
4100	Grants-In-Aid	64,206	-	64,206
4200	Federal Disadvantaged and Disabilities	982,610	-	982,610
4300	Individuals with Disabilities	537,922	-	537,922
4400	Federal Minority	174,897	-	174,897
4500	Federal Operations	11,092	-	11,092
4600	Federal Other Funds	3,824,702	-	3,824,702
4700	Child Nutrition	1,060,978	-	1,060,978
4800	Federal Vocational Education	-	-	-
-799	Previous Year Federal Funds	250,000		250,000
	TOTAL FEDERAL SOURCES OF REVENUE	**6,906,407**	**-**	**6,656,407**
	TOTAL	**21,925,242**	**761,877**	**22,687,1190**

CHICKASHA PUBLIC SCHOOLS
SUMMARY OF ESTIMATED REVENUES, EXPENDITURES AND FUND BALANCE

	SINKING FUND	ACTUAL REVENUE FY 19-20	ACTUAL REVENUE FY 20-21	6/15/22 REVENUE FY 21-22	6/15/22 BUDGET FY 22-23
	LOCAL SOURCES OF REVENUE:				
1110	Ad Valorem Taxes (Current)	2,413,794	2,804,640	2,512,605	
1120	Ad Valorem Taxes (Prior)	73,564	104,926	154,166	
1130		31	30	31	
1300			3,698	1,567	
3100		645	600	10	
3620	State Land Reimbursement	10.4	11		
	TOTAL LOCAL SOURCES OF REVENUE	**2,488,044**	**2,913,905**	**2,668,380**	-
5110	Premium on Bonds Sold		2,735		
6200	Interfund Transfer				
	GRAND TOTAL	**2,488,044**	**2,916,640**	**2,668,380**	-

		ACTUAL EXPENDED FY 19-20	ACTUAL EXPENDED FY 20-21	6/15/22 EXPENDED FY 21-22	6/15/22 BUDGET FY 22-23
5000	**OTHER OUTLAYS:**				
5100	Debt Service	2,329,469	2,610,200	2,617,238	3,029,959
5200	Other Outlay	-	-	-	-
8100	**REPAYMENT**		-	-	-
	GRAND TOTAL	**2,329,469**	**2,610,200**	**2,617,238**	**3,029,959**

TheZenith®

A FAIRFAX Company

The Premier Workers' Compensation Specialist

Renewal Proposal of # Z136047503

Date: 06/14/2022

CHICKASHA PUBLIC SCHOOLS
900 W CHOCTAW AVE
CHICKASHA OK 73018-2213

Mark McPherson
MOLLETT-HUNTER INSURANCE
Prod Cd: 094043A
(405) 224-5404
501 S, 5th
Chickasha OK 73018

Workers' Compensation Proposal

Policy Period:	07/01/2022 at 12:01 a.m. to 07/01/2023 at 12:01 a.m.
Employer's Liability Limits:	500,000/500,000/500,000

Estimated Payroll :	$11,074,914
Total Estimated Premium (without fees):	$141,053
Total State Fees & Assessments:	$0
Total Estimated Premium Incl Charges:	$141,053

Selected Payment Plan

Selected Payment Option:	Installment Plan
Billing Type:	Direct Bill
Frequency:	Annual
Deposit Premium:	$141,053 / 100%
State Fees & Assessments:	$0
Total Due Up Front:	$141,053

Zenith Insurance Company and its wholly owned subsidiary ZNAT Insurance Company (together, "Zenith") offer flexible payment options and there is never a charge for installments.

You will be billed directly by Zenith Insurance Company.

This proposal is good until 07/01/2022 at 12:01 a.m. and is subject to the terms and conditions of the policy for which this proposal is given, including any special conditions and/or exclusions that may apply. This proposal does not constitute an insurance policy.

* This proposal is based on information given to us. Please verify the information contained in this proposal and read the Proposal Disclaimer carefully.
* This proposal was issued by: Zenith Insurance Company, 108 Wild Basin Rd Ste 300, Austin, TX 78746 Phone: (512) 306-2825, Underwriter: Janet Modak

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Oklahoma Premium Calculation

Zenith Insurance Company

STATE COVERAGE								
State	From	Through	Class Code	Description	No. of Emp FT/PT	Est. Payroll	Manual Rate	Est. Manual Premium
OK	07/01/22	07/01/23	7380-3	DRIVERS,CHAUFFEURS, MESSENGERS & HELPERS NOC -- COMMERCIAL	26/0	255,222	4.22	10,770
OK	07/01/22	07/01/23	8868-0	SCHOOL-PROFESSIONAL EMPLOYEES AND CLERICAL	238/0	9,675,981	0.56	54,185
OK	07/01/22	07/01/23	9101-0	SCHOOL-ALL OTHER EMPLOYEES	45/0	1,143,711	3.74	42,775

Oklahoma Adjustments and Calculation Details

07/01/22 to 07/01/23

State Manual Premium			$107,730
Employers Liability Limits 500,000 Per Accident 500,000 Per Disease 500,000 Policy Limit		(1.10%)	$1,185
Modified Premium		(125.00%)	$27,229
Scheduled Rating		(15.00%)	$20,422
Premium Discount		(-11.20%)	$-17,535
Expense Constant			$140
Terrorism	11,074,914		$775
Catastrophe (Other Than Certified Acts Of Terrorism)	11,074,914		$1,107
Total State Assessments			$0
Total Estimated Policy Premium & Fees			$141,053

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Notices and Disclaimers

PROPOSAL DISCLAIMER: *This proposal is subject to the information provided by you and/or the insurance agent, verification of this information and the applicable rates and underwriting guidelines applicable at the time. All proposals are for illustration purposes only; the actual premiums and coverage will be based on certain underwriting criteria, manuals, rates, rating plans and classifications. We reserve the right to change our manuals and apply the changes to the policy if authorized by law or a governmental agency regulating this insurance. The premium calculation details shown are estimates. The final premium will be determined after the policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by the policy. The final premium may also be affected by certain state legislative and/or regulatory changes. If the final premium is more than the premium you paid to us, you must pay us the balance. If the final premium is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy. You may be subject to a cancellation penalty in the event you cancel the policy prior to the policy expiration date. In the event any provision of this proposal and any provision of the policy, including endorsements, if any, are inconsistent or conflicting, the inconsistent or conflicting provision of the policy shall control.*

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE: *Coverage for acts of terrorism is included in the proposal. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under the coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019, and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a $100 billion cap that limits United States government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds $100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced. The portion of the annual premium that is attributable to coverage for acts of terrorism is OK $0.007 per $100 of payroll and does not include any charges for the portion of losses covered by the United States government under the Act.*

NOTICE OF MEDICAL PROVIDER NETWORK/PANEL: *Our medical management team maintains a comprehensive medical provider network or panel depending on the region, that includes a full range of health care providers, primary, and specialty care physicians, as well as hospitals and associated services. The health care service providers in our network have been selected based on their geographic location, specialty and credentials. All workers' compensation medical treatment provided under the policy will be administered by appropriately credentialed providers according to nationally accepted evidence-based treatment guidelines.*

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OKLAHOMA WORKERS COMPENSATION
MANDATORY OPTIONAL DEDUCTIBLE ACCEPTANCE/REJECTION FORM

Oklahoma law requires carriers issuing a policy under the Administrative Workers' Compensation Act (AWCA) to offer deductibles, optional to the policyholder, for benefits payable under the AWCA.

This form is applicable to the optional deductibles required by 85A O.S. Section 95 and OAC 365:15-1-3.1.

All five deductible options set forth below must be fully disclosed to the prospective policyholder in writing. The policyholder is not required to select a deductible option, but if the policyholder chooses a deductible, the policyholder may choose only one combined (medical benefits and indemnity claims) deductible amount. Medical-only claims are included in the eligibility for a combined medical and indemnity deductible. The maximum combined deductible, including medical benefits and indemnity claims, will be $5,000 per claim. Please carefully review the requirements for the deductible options outlined below.

DEDUCTIBLE OPTIONS

The combined optional deductible amounts are:

- 1,000
- 2,000
- 3,000
- 4,000
- 5,000

EMPLOYER OBLIGATIONS IF A DEDUCTIBLE OPTION IS SELECTED

If the applicant employer chooses a deductible, the carrier must pay compensable claims to the person or medical providers entitled to the benefits conferred by the AWCA, and obtain reimbursement from the insured employer for the applicable deductible amount.

WARNING: The insured employer must reimburse the carrier within 60 days of a written demand. If the insured employer fails to reimburse the carrier within 60 days, the carrier may seek to recover the full amount of the claim from the insured employer. In addition, the nonpayment of deductible amounts must be treated in the same manner as nonpayment of premium for purposes of cancellation of the policy.

EXPERIENCE RATING MODIFICATION

Benefits paid by the insured employer under a deductible may not be treated as benefits paid so as to harm the experience rating of the employer, and will not be charged against the experience of the employer in accordance with OAC 365:15-1-3.1(d).

Form 35-3C
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ACCEPTANCE/REJECTION.

☐ Yes, I have read the optional deductible information summarized above and want the following deductible amount to apply to claims under the AWCA. I understand that this deductible applies to **every claim** for bodily injury by accident or disease filed by an injured employee.

MEDICAL AND INDEMNITY

- ☐ $1,000
- ☐ $2,000
- ☐ $3,000
- ☐ $4,000
- ☐ $5,000

ACCEPTANCE/REJECTION

- ☐ Yes, I understand that I am responsible for reimbursing my insurance company for the amounts of any deductible it pays.
- ☒ No, I do not want the optional deductible described in this form.

NAMED INSURED CHICKASHA PUBLIC SCHOOLS

ADDRESS 900 W CHOCTAW AVE, CHICKASHA, OK 73018-2213

TITLE _____

SIGNATURE _____

DATE _____

THIS FORM IS NOT A PART OF YOUR POLICY AND DOES NOT PROVIDE COVERAGE.

Form 35-3C

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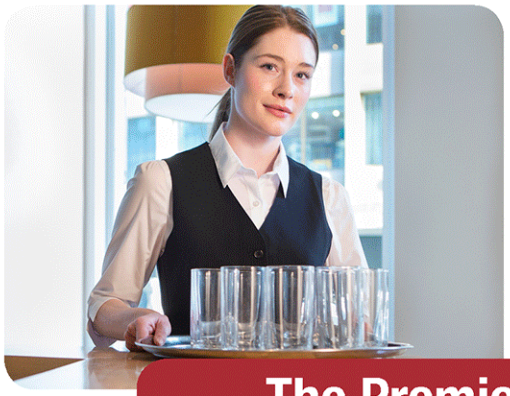
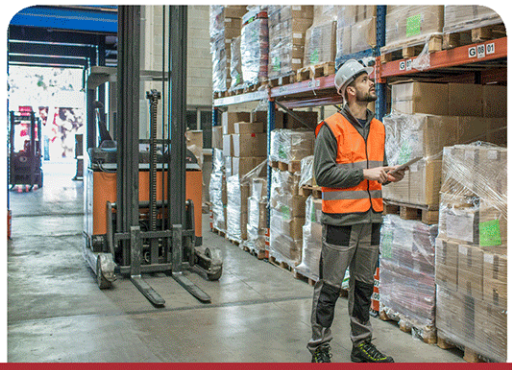

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TheZenith®

A FAIRFAX Company

Zenith is the premier specialist in workers' compensation nationally. We combine depth of expertise with a forward-thinking approach to achieve the highest level of service and outcomes for our clients. We foster strong relationships with our valued independent agents and brokers. Together, we're able to explore solutions and address your business needs. We believe insurance is a long-term investment in your employees and the success of your business. Great businesses become even better when they invest in the best.

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- **Put your employees first, helping anyone injured on the job get the medical care they need**
- **Fight fraud, so you can protect what you've built**
- **Provide attentive and responsive service, so you can focus on your business**
- **Help you strengthen your business reputation, so you can compete for talent**

Your business challenges are unique, and a one-size-fits all solution rarely works.

Our commitment to you includes a focus on helping you reduce claims and their costs, which can lead to a lower experience modification over time. The proof is in the numbers: Zenith's loss ratios are consistently 20 to 30 points better than the industry average.*

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*Source: Industry data is from NCCI's 2016 Calendar-Accident Year Underwriting Results and WCIRB Quarterly Experience Report as of 2017, weighting by Zenith's premium distribution by state.

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