



LVINS

La Vernia Insurance Agency



Uvalde CISD 2026 Proposal

Workers' Compensation Coverage

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Renewal Proposal Summary

Uvalde CISD

Current Rate Guarantee: 5 Years (2023 - 2028)
Effective Date: 9.1.2026

Current Payrolls

7380 – Bus Drivers	\$	627,300
8810 – Clerical	\$	2,091,000
8868 – Professional	\$	27,601,200
9101 – Other	\$	4,182,000
Total	\$	34,501,500

Member Benefits

A+ Rated Specific Excess Insurance	Medical Bill Reviews
Texas-Based Claims Administrator	Bi-Lingual Claims Adjusters
On-Site Loss Prevention Services	Personal Protective Equipment
Safety Incentives	Wellness Program

Coverage Provider Funding Summary 2026 - 2027



Fixed Benefits Cost	\$	131,674.37
Claims Deposit (10% of MLF)	\$	18,968.86
9.1.2026 Initial Contribution	\$	150,643.23
<i>Maximum Loss Fund (MLF)</i>	<i>\$</i>	<i>189,688.55</i>



Mission

WCS | Workers' Compensation Solutions provides Member districts with a modified self-insurance workers' compensation program that allows schools to proactively manage long-term costs associated with providing care and recovery for employees with on-the-job injuries. WCS helps achieve the lowest long-term cost for schools by providing comprehensive loss prevention programs to eliminate physical and policy exposures, while providing expert claims analysis and stop-loss limits to manage claims expenses.

Governance

WCS is a non-profit, Member owned-and-governed program. WCS Members elect a Board of Directors from their peer districts to ensure the program is continuously aligned with the needs of its Members.

Loss Prevention

The best kinds of claims are the ones that never happen. Years of school accident analysis has enabled WCS to strategically invest in Member loss prevention training and materials designed specifically to improve safety by reducing risks in the school environment.

Claims Analysis

Getting injured employees back to work in a healthy and expeditious manner is the goal of all schools. WCS medical professionals conduct evaluations to help ensure an appropriate and effective use of medical and therapeutic treatment to best bring the employee back into the workplace.

Partnership

Effective workers' compensation management requires a long-term strategy. WCS provides multi-year agreements to provide rate stability. WCS also works directly with each school to develop specific loss prevention, claims analysis, and fund retention plans to ensure a healthy workforce, safe environments, and proper program fiscal management, year after year.