San Elizario Independent School District



Phillip Briscoe Vice President

Account Manager: Laura Lopez Date Prepared: July 10, 2025



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About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 10,000 industry leading professionals across ~200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com

The USI ONE Advantage

What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

Omni – USI's Proprietary Analytics

Omni, which means "all," is USI's one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions across property & casualty, employee benefits, personal risk and retirement. Omni features over a thousand solutions, case studies, work products and detailed analysis across industry verticals in a single dashboard. USI consultants input



the client's personalized data into Omni – highlighting their business, employees, and risks. The results feature client specific recommendations with quantified financial impact and the ability to analyze alternative scenarios with the touch of a button.

Network – USI's Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise - USI's Team Based Strategic Planning

USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our Omni knowledge engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.



USI Southwest Inc., El Paso

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Producers

Your Producer is Phillip Briscoe

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Account Management Team

Your Account Manager is Laura Lopez

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Your Account Representative is Anapaula Rodriguez

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Additional USI Contacts

Your Claims Specialist contact is Kyna Santiago

Direct Number: (915) 534-9476

E-Mail: Kyna.Santiago@usi.com



Premium Summary

Coverage	Carrier	Expiring Term Premium	Proposed Term Premium
Workers' Compensation - 3-Year Plan	Claims Administrative Services, Inc.	\$105,249.00	\$113,829.00
- 5-Year Plan		N/A	\$107,838.00

Binding Requirements:

- "Client Authorization to Bind" Signed by the Insured
- Signed CAS Addendum Agreement for 3-Year Contract or 5-Year Contract
- Signed A.M. Best JUA and Unrated Notification CAS

Payment Terms:

- CAS Direct Bill
 - > Full Payment Due on 09/01 of Each Year

Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.



Schedule of Named Insureds

Named Insureds

San Elizario Independent School District

Only the Named Insureds shown above are included in this proposal. If any Named Insureds are not shown above and should be included for coverage, please notify us immediately.



Workers' Compensation

Policy Term: 09/01/2025 to 09/01/2026

Coverage Description	Limit
Employers Liability - Each Accident	\$1,000,000
Employers Liability - Disease (Policy Limit)	\$1,000,000
Employers Liability - Disease (Each Employee)	\$1,000,000

Coverage is not automatic in all states. Please notify us immediately if you begin operations in another state.

Workers' Compensation Schedule of Exposures – State: TX		
Estimated Total Annual Payroll		
\$29,958,790		

Class Code	Classification Description	Estimated Annual Payroll
7380	Drivers	\$810,837
8810	Clerical Employees	\$1,046,685
8868	Professional	\$23,353,528
9101	All Other Employees	\$4,747,740

Audit Provisions

Description	Audit Term
Audit Based on Payroll	At Expiration

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.



Agency Bill Payment Options

We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

OUR BASIC PAYMENT PLAN IS THAT ALL PAYMENTS ARE DUE ON OR BEFORE THE EFFECTIVE DATE OF COVERAGE. THERE ARE THREE METHODS OF PAYMENT AVAILABLE:

-CASH ON EFFECTIVE DATE
-PREMIUM FINANCING BY A PREMIUM FINANCE COMPANY
-INSURANCE COMPANY PAYMENT PLAN, IF AVAILABLE

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

<u>PAYMENTS</u>: Please remember to return the remittance copy of the invoice with your payment in the provided

envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we

cannot identify the applicable invoice being paid.

<u>CREDITS</u>: Credit invoices may be applied against other invoices due us. Please indicate in your remittance or

contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.



InsurLink Client Portal

InsurLink, USI's secure, interactive portal for client collaboration and self- service resources, helps streamline the administration of your insurance program with efficient, environmentally friendly, paperless transactions.

InsurLink enables you to manage your program online in seamless collaboration with your USI service team 24 hours a day, 7 days a week.

With our user-friendly, intuitive software you can:



View and reprint Certificates of Insurance.



View policies, endorsements and other key documents.



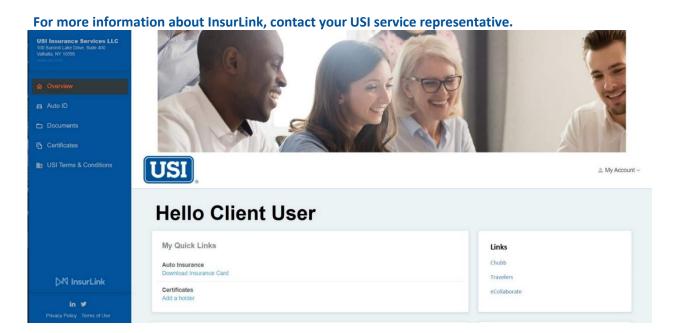
Generate and issue Certificates of Insurance quickly and accurately.



Share documents with your USI service team



Reprint and replace Auto ID cards.*



Get our mobile app for Android or Apple and access your InsurLink client portal on the go!

*Limitations in NY and NJ



CertVaultSM for Certificate Delivery

USI utilizes CertVaultSM, a cloud-based system for storage and secure delivery of certificates of insurance to your certificate holders.

Benefits of CertVaultSM

- Supports USI's go-green initiative by eliminating printed and mailed certificates.
- Provides faster delivery than standard printing and mailing.
- Reduces your contact with Holders by providing them with self-service access to obtain issued certificates.
- Provides USI with a reliable reporting mechanism to identify Holders that have taken delivery of certificates, as well as Holders that have not retrieved their issued certificates. (This data can be used to facilitate a review of the Holder list prior to renewal).
- Protects your information by delivering your certificates securely with Blockchain Technology to ensure authenticity.





Certificate Delivery Process for Holders

When USI issues a certificate for one of your Holders, they are sent a CertVaultSM registration letter via email or regular mail.

After registration is completed, the Holder representative can view only their certificate on the CertVaultSM platform.



Client Copies of

You will continue to receive copies of certificates issued on your behalf via the method requested (email or regular mail).



For More Information

If you have any questions, please contact your USI Account Management Team.

For more information about CertVaultSM, contact your USI service representative.

"CertvaultSM" is a service mark of Patra Corporation



USI Disclosures

Direct Bill DISCLOSURE: The Insurance Company operates independently for the financing of your insurance premium. Your agreement to finance this premium is directly with the insurance company and not USI Insurance Services.

If payment is not received by the due date, the insurance company could cancel your insurance policy(s) for non-payment of premium. The insurance company has the right to honor the cancellation date and **NOT** offer reinstatement or rewrite the insurance coverage.

We are not in a position to make monthly reminders or verify that your payment was received. Please take the necessary action to avoid possible cancellation of your insurance policy(s) which you are paying directly to the insurance company.

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

Document Delivery DISCLOSURE: USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

Reviewing Client Contracts DISCLOSURE: As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.



USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the "protected information") that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called "cookies."

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.



Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	D	Poor
A & A-	Excellent	E	Under Regulatory Supervision
B++ & B+	Good	F	In Liquidation
B & B-	Fair	S	Rating Suspended
C++ & C+	Marginal	NR	Not Rated

FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data NR-3 Rating Procedure Inapplicable NR-5 Not Formally Followed **NR-2** Insufficient Size and/or Operating Experience **NR-4** Company Request



A.M Best JUA and Unrated Notification - CAS

The events of 2001 have brought many changes and challenges to the international insurance market. These changes in the market have affected the ability of all brokers to locate insurance coverage at a scope and cost of insurance placed in prior years. In addition, insurance carriers have suffered significant losses that may jeopardize their financial stability.

As a matter of policy, USI endeavors to obtain quotations and indications from insurance companies who meet or exceed the USI minimum guidelines for A.M. Best Ratings of companies. Due to the current insurance market conditions, USI has increased its minimum standard for insurers to A-. A.M. Best's current rating scale is attached.

USI bases its guidelines upon ratings issued by A.M. Best company ("Best"). Best is a recognized publisher of information concerning insurer financial conditions. It rates insurers based on many factors, including financial stability. An insurance company's financial condition, can of course, affect its ability to pay claims.

You are insured with CAS. However, CAS is not rated by Best. We are providing you with this information so you can make an informed buying decision as to whether you wish to place your coverage with State Fund.

Please sign below and return to us to acknowledge your agreement to placement with CAS.

If you would prefer to explore possible placement with another carrier, please contact our office immediately. Please be advised that another carrier may have more restrictive terms, increased premium, increased deductibles or other terms not present with your current carrier.

San Elizario ISD, has reviewed and acknowledged the above.

By: Dat	:



Client Authorization to Bind

Important Information - Coverage cannot be bound when severe weather is threatening regardless of the expiration date.

After careful consideration of your proposal dated July 10, 2025, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

Workers' Compensation Renewal			
- 3 Year Plan		Please Bind	
- 5 Year Plan		Please Bind	
	_		
Client Signature			Date Signed

San Elizario Independent School District



TEXAS EDUCATIONAL INSURANCE ASSOCIATION

WORKERS' COMPENSATION

Plan Year 2025-2026 Addendum – Part 1 of 2

Plan Sponsor: San Elizario ISD

San Elizario ISD, a legally constituted political subdivision of the State of Texas, whose mailing address is P. O. Box 920, San Elizario, TX 79849-0920 (hereinafter "the Plan Sponsor"), by its governing body, previously adopted a Plan for a Workers' Compensation Self-Insurance Joint Fund and has designated its employee described below as the board-designated employee for the Plan Sponsor to take all actions to the full extent allowed by law on behalf of the Plan Sponsor with respect to the Plan, including but not limited to electing Trustees and Officers of the Plan; approving or denying claims, benefit payments, and disbursements; communicating with the Plan Supervisor; and all other actions necessary or desirable for the administration of the Plan.

The Plan Sponsor agrees to pay its Proportionate Contribution for the Plan as follows:

- Loss Fund Maximum set aside in a separate account in the records of the Plan Sponsor for claims.
- The Loss Fund computation is subject to change based on the final September 1 participants, by a factor of approximately +/- 5%.
- Fixed Cost paid by the Plan Sponsor to the Plan Supervisor for administration of claims, loss control, record keeping, and the cost of Excess Insurance, payable as follows:

Fixed Cost Includes: Claims Administration, Record Keeping, Safety and Loss Control, Excess Insurance, plus...

Initial contact with claimant Setting IME appointments Communication with Doctor

Initial contact with insuredAdministering benefits timelyVisits by AdjusterInitial contact with doctorAnnual ReportsRecorded statementsFaxesCheck stock & issuing checksFiling state forms

Regular Meetings with Client Subrogation Management Answering WC legal questions
Photographs Reports Supervisor review of claims

Telephone Litigation Management Travel expenses

Monitoring medical treatment Communication with employee Review of claims with clients
Airfare, except extraordinary Mileage, except extraordinary Excess Carrier Reporting
Loss Runs Express mail, except extraordinary EDI requirements for Ins Carrier

Filing of 1099's Obtain Records, except extraordinary

.....CAS Service Guarantee, and much more......

Loss Fund Includes: Incurred Claims, Claims Expense Allowance, Allocated Claims Expenses, and Cost Containment

 Allocated Expenses:
 Cost associated with bank account or its maintenance

 Attorney fees
 Extraordinary travel expenses incurred by CAS

 Medical opinions
 Cost associated with Occupational Rehabilitation

Independent Medical Examination Pre-authorization or Utilization

Peer Review Court costs
Subrogation Recovery (Percent of Recovery) Specialty Bill I

Subrogation Recovery (Percent of Recovery)

Medical Bill Negotiations

Medical Case Management

Cost of surveillance

Interest paid as result of Litigation

Witness travel expense Cost for obtaining and copying of public or medical records

Witness fees Cost for photography, preparation of maps, diagrams or physical analysis

Cost Containment:

CAS provides cost containment services for our clients. Cost containment services are allocated to the claim and billed at the following rates: Field Case Management, \$90 per hour + mileage; Telephonic Case Management, \$90 per hour; Rehabilitation/Vocational Case Management, \$90 per hour + mileage; Pre-Authorization, \$150 flat rate per request; Specialty Bill Review 25% of savings; Medical Bill Negotiations 25% of savings; Pharmacy Network, 9% of savings; Ancillary Services, 9% of savings; Medical Necessity Review, \$125 Coordination fee + cost; Subrogation, no charge if done in-house or at cost if a complicated case that would be better represented by an attorney; Investigation Services, \$35 for initial database research/\$84 per hour for surveillance; In-house attorney representation at hearings \$75.00 per hour; and Section 111 reporting query is at no charge, \$10.00 per submission.

CAS has a proven record in reducing claims cost. CAS adjusters aggressively work with the injured employee and doctors to get the employee back to work and close their file. CAS works closely with their clients to establish a long-term partnership.

Texas Educational Insurance Association

WORKERS' COMPENSATION

Plan Year 2025-2026 Addendum – Part 2 of 2

Plan Sponsor: San Elizario ISD

See the changes to your workers' comp rates below. Please note the one remaining variable will be the payroll for each year, which is estimated to be \$29,958,790 for 2025-2026. Should your payroll vary from this estimate, you may see a greater or lesser decrease in your total dollars spent; however, the rate applied to the payroll will be unchanged.

Due to changes in the insurance market, please ensure you are not under any obligation to other carriers prior to enrolling in a multi-year option.

☐ Begin New 5 Year Plan/Year 1

By Selecting a New 5-Year, Plan the Sponsor Locks in their Fixed Cost Rate for Five Years!

Fixed Cost

Payment in Full	Quarterly Payments of 40%, 20%, 20%, 20%		
Due on 9/1 of each year	Due on 9/1, 12/1, 3/1, and 6/1 of each year		
Fixed Cost Rate: \$107,838	Loss Fund Rate: \$160,966		
By Selecting a New 3-Year, Plan the Sponsor Loc	<u> </u>		
☐ Begin New 3	Year Plan/Year 1		
☐ Fixed Cost	☐ Fixed Cost		
Payment in Full	Quarterly Payments of 40%, 20%, 20%, 20%		
Due on 9/1 of each year	Due on 9/1, 12/1, 3/1, and 6/1 of each year		
Fixed Cost Rate: \$113,829	Loss Fund Rate: \$160,966		
SHOULD THE SPONSOR NOT CHOOSE THE DRAFT PAYMENT METHOD, INITIAL	de copy of Draft Invoice prior to due date. INVOICE WILL BE ISSUED PRIOR TO 8/1/25, PAYABLE ON 9/1/25 AND EACH DIST FOR THE REMAINING YEARS OF THE PLAN.		
represent that I am expressly and duly authorized by Saremployer as set forth in this agreement. I acknowledge previously approved by the Board of Trustees, the governing Elizario ISD, I am exercising the authority conveyed by the additional five years, or three years, which macknowledge that this agreement guarantees only the Fixed Cost or Loss Fund amounts. It is understood that Fixed Cost	n Elizario ISD to execute this agreement and legally bind that San Elizario ISD wishes to continue the agreement by body of San Elizario ISD. As the designated employee of San Board of Trustees to extend the term of this agreement for ust be completed before an exit option is available. I furth a Cost and Loss Fund Rates and does not guarantee the Fix st and Loss Fund amounts are subject to change each year SD. Effective start date of this plan addendum is September.		
/ / / Signature (Board Designated Employee	for the Plan Sponsor) Title		

Please Select a Plan Option, initial Certificate and return signed Addendum to CAS by 04/30/2025.

CAS-Claims Administrative Services, Inc.

501 Shelley Drive Tyler, TX 75701

Phone: 903.509.8484 Fax: 903.509.1888 Toll Free: 800.765.2412 www.cas-services.com

Plan Year 2025-2026