

## Board Information Item

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Board Agenda  
Information  
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Action  
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Consent  
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01/22/2026

<b>Subject:</b>	Extend the Excess Insurance Policy with Midwest Employers Casualty Company for the District's Workers Compensation Program
<b>Contact Person:</b>	Paula Barbaroux, Chief Operations Officer Michele Linn, Director of Risk Management Mason Crenshaw, Director of Purchasing
<b>Policy/Code:</b>	CH(LEGAL), CH(LOCAL)
<b>Priority and Performance Objective:</b>	Priority 4: Strong Financial Stewardship and Internal System Efficiency Objective 4.1: Transparent Financial Stewardship
<b>Summary:</b>	<p>The District must extend the term of the existing insurance policy with Midwest Employers Casualty Company for its workers' compensation program until the new Request for Proposals is completed and presented to the Board for approval. This is to prevent a lapse in coverage, pending the completion of the RFP process. The District operates a self-funded workers' compensation program for its employees, supported by an excess insurance policy.</p> <p>Workers' compensation excess insurance provides a transfer of risk for larger claims within the self-funded workers' compensation program. The retention/deductible is \$450,000 per claim and then the insurance provides statutory benefits. The aggregate retention/deductible (the most the District would pay during a policy period is estimated at \$1,359,371 and is subject to adjustment based on actual payroll during the coverage term. If the aggregate retention/deductible is eroded, the costs on future</p>

claims is paid by the insurer until claims reach the aggregate limit of \$2 million. The aggregate limit applies to all claims made during the policy period. If the aggregate limit is reached, the District once again begins paying the deductible on claims. The policy limits reset upon renewal each year. The District has not had annual claims costs reach near the aggregate limit during a policy period.

The District has contracted with two primary insurance companies over the years – Midwest Employers and Safety National. Midwest Employers was the successful bidder under the last Request for Proposals.

The Midwest policy was extended from November to the end of January. This extension is for two months, taking the policy through the end of March. The cost breakdown and comparison are outlined below.

2024-2025 Excess Insurance Policy \$87,301

2025-2026 Extension #1 through February 1, 2026 - \$21,464

2025-2026 Extension #2 through April 1, 2026 - \$14,219

Total cost of policy extension for five months \$35,683

2024-2025 5-month breakdown was \$36,375.41 ( $\$87,301/12$ ) x5

2025-2026 5-month extension is \$35,683

The proposed rate is comparable to the cost of the prior year. The cost of this extension is \$14,219.

**Attachments:**

**Recommendation:** The recommendation is for the Board of Trustees to approve extending the existing excess workers compensation insurance policy with Midwest Employers Casualty Company by two months at a cost of \$14,219.

Named Insured: Grapevine-Colleyville Independent School District  
Policy Term: 11/01/2024 to 04/01/2026  
Policy No.: EWC009767

Endorsement Code	Edition Date	Effective Date	Expiration Date	Date Created	Description
CMB-11	(08-13)	11/01/2024		11/01/2024	
CMB-199	(01-20)	11/01/2024		11/01/2024	
ISI-254-EXC	(08-13)	11/01/2024		11/01/2024	
ISI-261	(08-13)	11/01/2024		11/01/2024	
CMB-TX	(08-13)	11/01/2024		11/01/2024	
ISI-TX-A	(10-16)	11/01/2024		11/01/2024	
CMB-TX-EL	(08-13)	11/01/2024		11/01/2024	
CMB-188	(08-13)	10/29/2025	12/12/2025	10/31/2025	
CMB-188	(08-13)	12/12/2025		12/18/2025	

Endorsement Effective: 12/12/2025  
Policy No.: EWC009767  
Named Insured: Grapevine-Colleyville Independent School District

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Policy Extension Endorsement

The coverage period for this Policy has been extended. The terms and conditions have been amended as follows:

Policy Term

Schedule Item 5 is amended to read as follows:

5. Policy Period:

- (a) From: 11/01/2024  
(b) To: 04/01/2026

Both days at 12:01 A.M. standard time at the Insured's address shown in Item 2 of this Schedule.

Payroll Reporting Period(s)

Beginning Date	Ending Date
11/01/2024	04/01/2026

Premium

Schedule Item 12 is amended to read as follows:

12. Premium:

- (f) Total Deposit Premium and Flat Charges Payable as Follows: \$93,745

This endorsement may result in an adjustment to the amount shown in Schedule Item 12(b) Policy Minimum Premium and/or Schedule Item 9(c) Minimum Retention. Adjustments are subject to final audit.

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Countersigned

MIDWEST EMPLOYERS CASUALTY COMPANY



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Authorized Representative

Secretary

President

This endorsement forms part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein. All other terms and conditions of the Policy remain unchanged.