

**Vendor approval with Workers' Compensation Solutions for Workers Compensation
Coverage
August 19, 2024**

1. Background:

Uvalde CISD has partnered with the Workers' Compensation Solutions since October 6, 2004 to provide the required coverage for our staff in the event of a workplace injury.

2. Process:

During the September 2023 regular Board meeting, the Board approved extending the Interlocal Addendum for 5 years. The coverage will be from the 2023-2024 school year through the 2027-2028 school year. The rate is guaranteed for 5 years. In addition to the coverage for workplace injuries, the plan also provides safety incentives, personal protective equipment, on-site loss prevention services, as well as other services.

The Administration reviews the claims and the health of the fund regularly.

3. Fiscal Impact:

We anticipate the annual cost for the 2024-2025 school year to be about \$310,000 and is charged through payroll to all programs. The rate equals about a \$115,000 reduction in the annual cost from the last school year. The final cost is dependent on the dollar amount of payroll.

4. Recommendation:

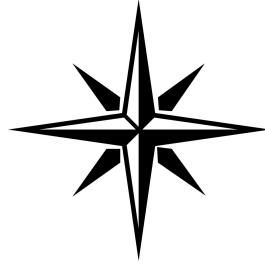
Vendor approval with Workers' Compensation Solutions for Workers Compensation Coverage in the amount of \$310,000.

5. Action Required:

Approve Workers' Compensation Solutions for Workers' Compensation Coverage in the amount of \$310,000.

6. Contact Person:

Pam Bendele



LVINS

La Vernia Insurance Agency



Uvalde CISD 2024 Proposal

Workers' Compensation Coverage

Craig Pruski

La Vernia Insurance Agency, Inc.

P.O. Box 159

La Vernia, TX 78121

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Uvalde CISD

Current Rate Guarantee 5 Years (2023-2028)

Effective Date: 9.1.2024

Current Payrolls

7380 – Bus Drivers	\$	600,000.00
8810 – Clerical	\$	2,000,000.00
8868 – Professional	\$	26,400,000.00
9101 – Other	\$	4,000,000.00
Total	\$	33,000,000.00

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 2024 - 2025



Fixed Benefits Cost	\$	125,943.92
Claims Deposit (10% of MLF)	\$	18,143.33
9.1.2024 Initial Contribution	\$	144,087.25
<i>Maximum Loss Fund (MLF)</i>	\$	181,433.33

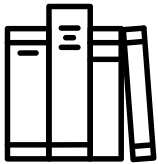
DID YOU KNOW ?



Schools are worlds unto their own, operating with unique and challenging codes, requirements and jurisdictions. Rising operational costs, security concerns, decreases in funding and employment practice liability can seriously affect your institution's future.

Protecting your assets while minimizing risk and exposure to students, staff and the campus demands a thorough understanding of the educational system. INSURICA's Education Experts bring the experience, guidance and resources you need to uncover and manage unforeseen risks on and off campus.

WE SPECIALIZE IN YOU



900

SCHOOL DISTRICTS



1.5 Million

STUDENTS



30,000

SCHOOL VEHICLES



\$300 Million

ANNUAL PREMIUMS



\$70 Billion

SCHOOL PROPERTIES

DID YOU KNOW



PUT THE POWER OF AN ENTIRE NETWORK BEHIND YOUR SCHOOL

Through INSURICA, you'll have access to almost every major carrier, providing a wide variety of education-specific coverages and services for schools, such as:

- ✓ Traditional Property/Casualty Placements
- ✓ Alternative Risk Mechanisms (Pools, Captives, Etc.)
- ✓ Workers' Compensation
- ✓ Risk Management
- ✓ Pollution and EPA Compliance
- ✓ Special Events Risk Management
- ✓ Property Valuations and Facility Surveys
- ✓ Bus Driver Training

A HIGHER DEGREE OF COVERAGE

We dig deeper to protect you from a host of risks unique to educators, such as:

- ✓ Harassment, Discrimination and Tenure Issues
- ✓ Occupational Injuries
- ✓ Outsourced Service Exposures (Cafeteria, Substitute Teachers, Etc.)
- ✓ Campus Violence Threats
- ✓ Pollution Issues (Asbestos, Etc.)
- ✓ Intellectual Property and Technology
- ✓ Internet-Related Risks
- ✓ Hazing and Substance Abuse



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.