Regular Board Meeting

August 18, 2025

AGENDA SECTION: Consent Agenda

SUBJECT: Approval of Workers' Compensation Insurance for the 2025-26 School

Year Provided Through the Workers' Compensation Solution 3 Year

(WCS) Interlocal Agreement 2025-26 to 2027-28

BOARD POLICY: CRB(Legal)

STRATEGIC GOAL(S): Fiscal Stewardship

FISCAL NOTE: The estimated renewal is \$242,580

PREPARED/PRESENTED BY: Darla Moss, Chief Financial Officer

Background Information

Duncanville ISD participates in an insurance pool (Workers' Compensation Solution – WCS). To ensure that Duncanville was receiving the best rates possible, the district utilized Insurica (formerly North American Solutions (NAS)) a third-party insurance broker to solicit pricing for workers' compensation insurance. Insurica accessed the most competitive insurance markets along with the pricing from WCS/Edwards Risk Management based on Duncanville ISD's current rates and deductibles. The district's workers' compensation insurance coverage ends August 31, 2025.

Administrative Considerations

The estimated annual premium, in the recommended renewal, is approximately \$242,580. Initial Contribution and a Maximum Loss Fund (MLF) of \$377,810 for the 2025-26 school year based on Duncanville ISD's last 5 years average. The number is approximate because it is a percentage of our total payroll, and we do not have that number yet.

Recommendation

It is recommended that the Board approve the renewal of the District's Workers' Compensation Renewal Proposal as presented.

Communication Deployment

Upon Board approval, the Financial Services and HR Risk Management departments will work to finalize binding documents with the insurance provider and notify internal departments of any coverage updates.

Suggested Motion

"I move that the Board approve the renewal of the district's Workers' Compensation Insurance for the 2025-26 School Year provided through the Workers' Compensation Solution 3 Year (WCS) Interlocal Agreement 2025-26 to 2027-28 as recommended by administration."

Respectfully submitted, Dr. T. Lamar Goree Superintendent