



SOUTH SAN ANTONIO INDEPENDENT SCHOOL DISTRICT

Agenda Item Summary

Meeting Date: October 16, 2019

Purpose: Presentation/Report Recognition Discussion/ Possible Action

Closed/Executive Session Work Session Discussion Only X Consent

From: Chad Doucet, Interim Chief of Staff

Item Title: Approval of District's Self-Funded Excess Workers' Compensation Insurance

Description:

The District solicited proposals for Excess Workers Compensation Insurance (RFP 2020-01) and received 1 response proposal.

Historical Data:

Excess Workers Compensation Insurance is required for the District's Self-Funded Workers Compensation Program that covers the District for both Specific and Aggregate liabilities related to Workers Compensation claims.

Recommendation:

Approval of the selection of Safety National Casualty Corporation to provide excess workers compensation insurance for the 2019-2020 school year.

District Goal/Strategy:

Strategy 5 We will promote and ensure a safe and secure learning environment for all students.

Funding Budget Code and Amount: \$81,922.00 CFO Approval

APPROVED BY:

SIGNATURE

DATE

Chief Officer:

[Handwritten signature]

10.11.19

Superintendent:

[Handwritten signature]

10.11.19

**Safety National Casualty Corporation**  
**1832 Schuetz Road**  
**St. Louis, MO 63146**

PHONE # (314) 995-5300

FAX # (314) 995-3843

TO:	BARNARD-DONEGAN INSURANCE	ATTN:	Mr. Gwen Crouch
PHONE:	(830) 303-8300	FAX:	(830) 303-8383
FROM:	Jim Thomas	DATE:	09/24/2019

**EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION**

Name of Risk: <b>SOUTH SAN ANTONIO INDEPENDENT SCHOOL DISTRICT</b>
Account: 6003634
Specific & Aggregate Excess

<b>Contract Terms</b>	<b>Option 5646543519</b>
Liability Period	11/01/2019 - 11/01/2020
Payroll Reporting Period	11/01/2019 - 11/01/2020
Payroll	\$ 64,302,649
Manual Premium	\$ 293,000
Experience Modification Factor	1.000
Standard Premium	\$ 293,000
Self-Insured Retention	\$ 400,000
Specific Limit	Statutory
Employers Liability Limit	Per Occ <span style="float:right">\$ 1,000,000</span>
Loss Fund Rate	Rate \$100 Payroll <span style="float:right">\$ 2.059</span>
Estimated Loss Fund	\$ 1,323,992
Minimum Loss Fund	Est. x 100.00 % <span style="float:right">\$ 1,323,992</span>
Aggregate Excess Limit	\$ 1,000,000
Loss Limitation	\$ 400,000
Premium Rate	Rate \$100 Payroll <span style="float:right">\$ 0.1274</span>
Deposit Premium	\$ 81,922
Minimum Premium	\$ 81,922
Pay Plan	ANNUAL PAYMENT
Audit Type	Voluntary

\*Quote expires 1 day after Payroll Reporting Period effective date for each Quote Option.

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**Endorsements:**

**Option 5646543519**

TEXAS MANDATORY ENDORSEMENT(S), IF APPLICABLE

0243 00 1291 (XWC) LONGSHOREMEN'S AND HARBOR WORKERS' COMPENSATION ACT COVERAGE

ENDORSEMENT - NO KNOWN EXPOSURE

0276 02 0408 (XWC) BROAD FORM ALL STATES FOR EMPLOYEE TRAVEL

0291 00 0708 (XWC) VOLUNTARY COMPENSATION ENDORSEMENT-PREMIUM DELINEATION

0341 00 0196 (XWC) SPECIFIC EXCESS COVERAGE (CASH FLOW PROTECTION)

1061 15 0519 (XWC) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE

**Contingencies:**

**The quote is subject to the following:**

**Option 5646543519**

1. Terms are subject to details surrounding the Employee Transportation exposure. The question regarding providing transportation of employees to/from work was answered "YES", but no details were given.
2. Commission shall be earned by the Broker of Record on an annual basis. For a single year policy, commission shall be earned by the Broker of Record as of the Effective Date. For the first year of a multi-year policy, commission shall be earned by the Broker of Record as of the Effective Date. For each subsequent year of a multi-year policy, commission shall be considered earned by the Broker of Record as of each annual anniversary of the Effective Date.

**Comments:**

1. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.
2. Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, and Safety Training Source. Medical Management Program. These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.
3. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization of 2015 (collectively, the Act), terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 80% to 85% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.  
The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%

**Option 5646543519**

1. Cash Flow limit is 50% of the self-insured retention.



## Your Service Team

Safety National is committed to providing industry leading services to our policyholders. The Service Team is the keystone to that promise. This highly experienced team is identified now and established early in the policy term so there is a seamless transition and efficient delivery of service for your client's needs. The Service Team consists of a one point contact in underwriting, claims, risk control, policy services, audit, legal, and finance.

We welcome the opportunity for you to experience our commitment to your success by contacting any member of our team with your questions or requests.

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Don Enke Risk Control	(314) 810-5427	don.enke@safetynational.com
Joanna Pallardy MAP Client Services	(314) 692-9507	joanna.pallardy@safetynational.com
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