

**ROBSTOWN INDEPENDENT SCHOOL DISTRICT
AGENDA ACTION SHEET**

Date: August 26, 2025

Subject: **DISCUSS AND CONSIDER RENEWAL OF CONTRACTS FOR SELF-FUNDED WORKERS'
COMPENSATION INSURANCE AND EXCESS WORKERS' COMPENSATION INSURANCE**

Administrator Responsible: Eva Cisneros

Position: Chief Financial Officer

A. Purpose of Agenda Item:

☐

Information Only

☒

Action Needed

B. Authority for this Action:

☐

Local Policy _____

☒

Law or Rule CH LOCAL

C. Strategic Objective, Goal, or Need Addressed:

The objective is to renew the contract for workers' compensation insurance and excess insurance.

D. Summary:

Administration is seeking that the Board of Trustees approve a renewal for one (1) year with **Frost Banking Investment Insurance** for Excess Workers' Compensation Insurance.

E. Alternatives Considered:

F. Comments Received:

G. Administrative Recommendation:

H. Fiscal Impact and Cost: \$ 58,285

I. Monitoring and Reporting Time-Line:



INSURANCE PROPOSAL

PREPARED FOR:

Robstown ISD

PRESENTED BY:

Adrian Ortiz
Frost Insurance
111 W Houston Street, 4th Floor
San Antonio, TX 78205

August 14, 2025

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Frost History

WHO WE ARE AND WHAT WE STAND FOR.

For five generations and over three centuries, Frost has been committed to helping families and businesses throughout Texas prosper. What began as a small San Antonio, Texas mercantile store in 1868 has grown to more than 110 financial centers across Texas. While much has changed over the years, the principles and values on which Frost was founded haven't changed one bit.

Character is a person's greatest asset.

We survived the Great Depression, two world wars and the stock market crash. In the 1980s we survived the Texas banking collapse, the oil crisis and the real estate market crash. In fact, we were the only one of the top 10 Texas banks to survive the '80s intact. More recently, we navigated through the Great Recession without accepting federal bailout funds.

The reason we made it through the tough times is simple. Our customers stood by us, and we stood by them.

That's what happens when you put principles first.

Supplement to Proposal

The descriptions of proposed insurance coverage contained in the proposal do not amend, alter or replace the terms, conditions, exclusion and other provision of policies that would be issued to you, nor do they amend, alter or replace any applicable laws, regulations, rating rules or plans.

No insurance policy covers every risk. We recommend a periodic, detailed risk identification and evaluation meeting in order to ensure proper coverage. No binder, insurance policy, change, addition, and/or deletion to insurance coverage goes into effect unless and until confirmed directly by a licensed agent. Please refer to policies for complete information concerning exact coverages, exclusions & limitations and obligations in the event of a claim. Upon receipt of your insurance policy, it is critical that you carefully review the entire insurance policy and ask your Frost Insurance agent if you have any questions. In the absence of any inquiries, Frost Insurance will assume you understand all the coverage terms and conditions and accept them.

This proposal is based on values and exposures to loss disclosed to us in our discussion and correspondence with you or your staff.

Building, personal property and income coverage limits are arrived at based on information provided by the policyholder, third-parties and/or industry standard software used to estimate replacement costs. The actual cost to rebuild the structure or replace the personal property or income may exceed the policy limits, especially in circumstances where a catastrophic event has disrupted the normal supply of materials, labor, and resources. Frost Insurance is not in a position to make assurances or guarantees that the policy limits provided will be adequate to rebuild the structure or replace property or income. If there is doubt about the adequacy of the policy limits, the policyholder should obtain a professional appraisal or obtain the services of a qualified company or builder who is able to provide replacement cost estimates. Policyholder should also notify Frost Insurance if values change.

Higher liability limits are usually available and recommended in the form of increased limits, umbrella or excess liability policies.

Policies with premiums based on sales, payroll or other variable basis are subject to audit. If actual premium basis differs from estimated, additional or return premiums will result. Return premiums may be subject to minimum earned premiums. Frost Insurance should be notified if activity basis changes during policy period, changes to operations, expansions, new products, mergers, acquisitions, new companies or vacancies.

Frost Insurance recommends a careful review of all contracts before executed. In the event Frost Insurance is asked to review contracts, we will review only the insurance requirements. In performing this review, Frost Insurance is not providing legal advice or a legal opinion concerning any portion of the contract. In addition, Frost Insurance is not undertaking to identify all potential liabilities that may arise under the contract. The review is provided for your information, and should not be relied upon by third parties. Upon your authorization, we will make the necessary changes in your insurance program.

Certificates should be required from suppliers and subcontractors with evidence of coverage and liability limits at least equal to yours.

Insurance products are offered through Frost Insurance for solicitation in the state of Texas and are not insured by the FDIC or any other Federal Government Agency. In addition, these products are not a deposit or obligation of, or guaranteed by, Frost Bank.

Report to Management

On behalf of Frost Insurance, we would once again like to thank Robstown ISD for allowing us the opportunity to work on your insurance needs. Our objective is to analyze the insurance marketplace and assemble the most competitive program and options with regard to coverage, insurance carriers and premiums.

In continuous meetings and discussions with our carriers, we evaluate the marketplace to determine the most appropriate carrier options for your specific needs. It is our philosophy to manage your needs throughout the year, not just at your renewal. In our opinion, Midwest Employers Casualty, is the recommended choice for coverages at this time. We will continue to review and monitor your insurance needs as they change throughout the year.

We urge you to review the Optional Coverages section of this proposal. As your business grows, enhancing and improving your insurance coverages can be an excellent way to protect your assets. Please feel free to contact us at any time to discuss these coverages and we will be glad to offer you quotes for your consideration.

We appreciate the opportunity to provide this quotation. We look forward to working with you in managing your assets.

Service Team

Adrian Ortiz is the team leader for your account and works to maintain positive relationships with the Frost Service team and insurance markets and any other Frost services.

Insurance Placement Manager – **Eyvoune Cantu** is responsible for insurance program placement and is a technical resource regarding your insurance program.

Account Manager – **JoAnne Blanton** is the daily contact for service issues and will coordinate services such as coverage questions, policy changes, claims reporting and claims handling.

Technical Support Unit – **Lexi Gautreaux** provides technical support for and will process certificate requests, policy changes and assist with any policy maintenance issues.

Risk Services – **Vicki Kotronis** is responsible for coordinating delivery of risk services to support safety and claims management efforts.

Claims Coordinator – **Karen Arbuckle** is responsible for acting as your claims advocate and conducting claims reviews with you and the insurance company as necessary.

Management Liability Specialist – **Bill Miles** assists with reviewing, implementing and assisting with claims pertaining to management liability policies; including Directors & Officers Liability, Employment Practices Liability, Fiduciary, Liability, Cyber Liability and Crime.

Name	Phone	Email
Adrian Ortiz	(210) 220-4961	Adrian.Ortiz@frostinsurance.com
Eyvoune Cantu	(210) 220-6417	Eyvoune.Cantu@frostinsurance.com
JoAnne Blanton	(361) 580-9032	jblanton@frostinsurance.com
Lexi Gautreaux	(361) 580-9040	lexi.gautreaux@frostinsurance.com
Vicki Kotronis	(210) 220-6437	Vicki.Kotronis@frostinsurance.com
Karen Arbuckle	(210) 220-6440	karen.arbuckle@frostinsurance.com
Bill Miles	(214) 515-4135	bmiles@frostinsurance.com

Named Insured Schedule

Robstown ISD

Workers' Compensation

Prepared for: Robstown ISD
Proposed Carrier: Midwest Employers Casualty
Proposed Effective Dates: 9/1/2025 to 9/1/2026

Coverage	Expiring Premium 1 Year Term	Renewal Premium 1 Year Term	Renewal Premium 2 Year Term
Carrier / Best Rating	Midwest Employers Insurance Company A+, XV	Midwest Employers Insurance Company A+, XV	Midwest Employers Insurance Company A+, XV
Policy Term	September 1, 2024 - 2025	September 1, 2025 - 2026	September 1, 2025 - 2026
States Covered	Texas	Texas	Texas
Estimated Annual Payroll	\$21,023,243	\$21,158,871	\$21,158,871
Estimated Annual Manual Premium	\$79,156	\$58,285	\$58,285
Specific Worker's Compensation Limit	Statutory	Statutory	Statutory
Employer's Liability Limit	\$1,000,000	\$1,000,000	\$1,000,000
Specific Retention	\$400,000	\$400,000	\$400,000
Aggregate Limit	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate Retention %	1,740.13%	2,378.49%	2,140.64%
Estimated Aggregate Retention	\$1,349,869	\$1,386,303	\$2,495,344
Minimum Aggregate Retention	\$1,265,715	\$1,358,577	\$2,445,437
Estimated Policy Period Premium	\$61,388	\$62,609	\$125,218
Policy Period Minimum Premium	\$55,249	\$56,348	\$112,696
Annual Deposit Premium	\$61,388	\$62,609	\$62,609
Terrorism Risk Insurance Premium (incl)	\$1,842	\$1,878	\$1,878
Cash Flow Endorsement	\$200,000/\$200,000/\$200,000	\$200,000/\$200,000/\$200,000	\$200,000/\$200,000/\$200,000
Professional Services for Loss Control and Claims Consulting Fee	\$20,000	\$20,000	\$20,000
Total	\$81,388	\$82,609	\$145,218

ENDORSEMENTS:

Apply to all Quote Options

- CMB-11 Amendment to Schedule Item 11
- CMB-199 Policyholder Disclosure Notice of Terrorism Insurance
- ISI-215 Cash Flow Protection - \$200,000 \$200,000 \$200,000
- ISI-254-EXC Aircraft Exclusion
- CMB-TX Texas Import Notice
- ISI-TX-A Texas-Governmental Entities
- CMB-TX-EL Texas Employers Liability

Apply to 2 Year Term Option Only

- CMB-187 Two Year Policy Short Rate Table
- ISI-285 More Than One Premium Adjustment

SUBJECT TO:

- A Completed & Signed Excess WC Application including Fraud Wording (attached)
- Provide the latest Concentration of Employees by location address (MEC COR Supplement Attached)

Note: If the premium base is payroll and/or sales, your final premium will be determined by a final audit conducted at the end of the policy period.

For policies blanket automatic waiver of subrogation endorsements, the waiver of subrogation feature is provided to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status. Without a written contract, an endorsement specifically naming the certificate holder will be required to be added to your policies for an additional premium.

Disclosure Statement

Service Fees and Reimbursements

Our agency may provide certain services that you request or that are necessary to place or maintain your insurance. Articles 21.35A and 21.35B of the Texas Insurance Code authorize us to charge a fee for services if we obtain your written consent prior to providing the service or incurring the expense. The fee may be charged in addition to any commission we may receive from the insurance company providing the insurance coverage. The purpose of this Disclosure Statement is to agree with you that if we perform any of the following services in your behalf, you agree to pay to amount indicated as compensation for the services provided or expenses incurred.

You may call the Texas Department of Insurance at 1-800-252-3439 to obtain information on how to file a complaint if you have a complaint regarding these fees.

Category	Taxable	Description	Fee
Service Fees			\$20,000.00
Printing or Reproduction	N		\$
Electronic Mail or Telephone Transmission	N		\$
Special Delivery or Postal	N		\$
Cost Similar to the Above Services	N		\$
Motor Vehicle Records (MVRs)	N	We will provide a copy of the record(s) for you.	\$ (actual cost)
Photographs of Property	N		\$ (actual cost)
Inspection Fee	Y		\$
Agent Fees			
Marketing and Administration in lieu of commission	N		\$
Risk and Financial Analysis	Y		\$
Claims Management	Y		\$
Loss Control	Y		\$
Insurance Services performed for Self-insured Client	N		\$

Other Insurance Services Fee
(Describe):

Y

\$

TOTAL FEES

\$20,000.00

Sales Tax (if applicable)

\$

TOTAL CHARGE

\$20,000.00

When this line is checked, we disclose to you that our agency or an affiliate of our agency receives compensation from an insurer or other third party. The compensation we receive includes the following if one or more lines are marked:

____ Commission computed as a percentage of the premium you pay for the insurance.

____ Contingent commission, profit sharing or nonfinancial rewards, computed annually and based on the amount of premium and profitability of all the insurance business we place through the insurer. This compensation is not guaranteed.

____ Other:

I agree to pay to fees specified above to: Frost Insurance Agency, Inc.

Client Name:

Signed:

Date:

(client signature)

Definitions

Minimum and Deposit

This is the amount of premium due at inception. Although the policy is subject to adjustment based on a rate per exposure unit, under no circumstances will the annual earned premium be less than the minimum premium. Therefore, the policy may generate an additional premium on audit, but not a return.

If such a policy is cancelled mid-term, the earned premium is the greater of the annual minimum times the short rate or pro-rata factor, or the actual earned as determined by audit, subject to a short rate penalty if applicable.

Minimum Earned Premium

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, the amount is the least that will be retained by the insurance company once the policy goes into effect. The amount retained would be the greater of the actual earned premium whether calculated on a pro-rate or short rate basis, or the minimum earned premium.

Flat Cancellations

Surplus lines insurance companies normally do not allow flat cancellations. Once the policy is in effect, some premium will be earned.

Coinsurance

Property Coinsurance Formula, If Carried Insurance < Required Insurance

Amount of Recovery =	Value of Loss	X	$\frac{\text{Amount of Carried Insurance}}{\text{Amount of Required Insurance}}$	- Deductible
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Property Coinsurance Formula, If Carried Insurance \geq Required Insurance

Amount of Recovery =	Value of Loss	- Deductible
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Example — Calculating the Property Coinsurance Payment

A business partially insures property worth \$250,000 for \$100,000, with a policy that requires at least 80% of its value to be insured for full coverage, and which has a \$1,000 deductible, and then suffers a \$20,000 loss. Since the amount of insurance required for full coverage = $.8 \times \$250,000 = \$200,000$, the business would have to pay 1/2 of that loss, since the property was only insured for half of the required amount of insurance. Using the above equation, the business would have to directly bear the cost of $\$20,000 \times \$100,000 / \$200,000 - \$1,000 = \$9,000$.

If you need further explanation, please do not hesitate to contact us.

The coverage descriptions in this proposal are abbreviated. Any coverage bound in accordance with the terms of this proposal is subject to the terms, conditions, limitations and exclusions of the applicable policy(ies). If there is any conflict between the coverage statements within this proposal and the applicable insurance policy(ies), the policy provisions will prevail. For questions regarding this proposal, contact our office.



Frost Insurance

App and Online Service Center

Frost Insurance is committed to making it easier to do business with us. By providing your company with 24/7 access to view and manage your insurance information, the Frost Insurance App and Online Service Center is an extension of the Frost customer service experience you've always known. It's your on-the-go source for all your company's insurance information.

The Frost Insurance App and Online Service Center gives you quick, convenient access to your company's information where and when you need it, so you can focus on your business rather than your insurance.

NO MATTER WHERE YOU ARE, YOU'LL BE ABLE TO:

→ CERTIFICATES

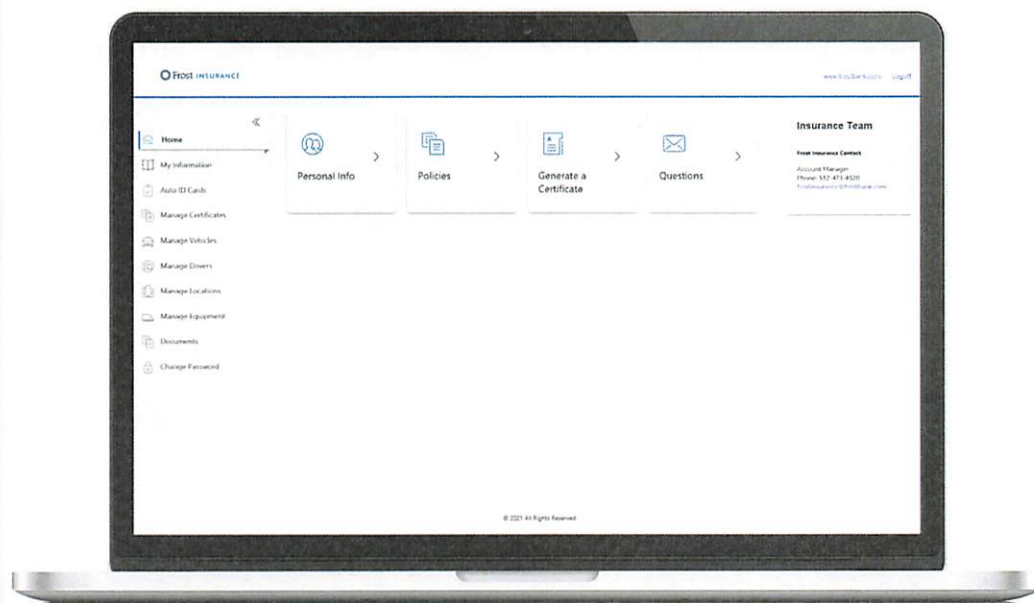
View or email your Certificates of Insurance (COIs), including attachments and endorsements when needed.

→ ID CARDS

View or email copies of your auto ID cards.

→ CERTIFICATE HOLDERS

View an up-to-date list of certificate holders and add, modify or delete as needed.



→ CONTACT INFORMATION

Access the contact information we have on file for your account.

→ DOCUMENTS

Keep resource documents handy.

→ POLICY INFORMATION

View your policy information, including locations, equipment, drivers, vehicles, deductibles and limits of your coverage.

CERTIFICATES OF INSURANCE

When a last-minute COI is required to conduct or continue business, you can efficiently process the documents, and provide automatic inclusion of attachments and endorsements when needed. You can view, print, email or fax a copy of the COI from your computer or mobile device.

AUTOMOBILE ID CARDS

When you've lost or misplaced an auto ID card, you can view, print, email or fax a new copy directly from the online access portal or the app.

POLICY INFORMATION

View items or coverage in all of the following areas:



LOCATIONS



EQUIPMENT



DRIVERS AND
VEHICLES



LIMITS AND
DEDUCTIBLES

This feature enables both your business and Frost Insurance to view the same information and ensure that nothing is omitted from a policy.

ONLINE POLICY CHANGE REQUESTS

You have the ability to request changes to your insurance information, including adding, deleting and/or modifying coverage on your insurance policies. This service is available 24/7, offering a convenient way to communicate necessary policy changes to Frost Insurance. Of course, you still have the option to email or call your account manager with changes.

MANAGEMENT OF CERTIFICATE HOLDERS, LOSS PAYEES AND ADDITIONAL INSURED

The Frost Insurance App and Online Service Center enables you to manage all of your certificate holders in one location. You can add, modify and delete holders at any time, as well as easily review certificate holders prior to renewal in order to eliminate past certificate holders who no longer do business with you or who do not require a renewal certificate. This enables you to distribute certificates only to those companies or individuals who have a current interest in your business or operations.

CONFIRMATION OF ALL ONLINE ACTIVITY

One of the key features of the Frost Insurance App and Online Service Center is that all activity is verified through a confirmation email sent to the individual who initiates the activity. The email will confirm that the request has been received by Frost Insurance.

CUSTOMIZED USER ACCESS

Because each user is assigned a unique login, you can provide access to one or more individuals in your office. Additionally, the Frost Insurance App and Online Service Center allows you to designate whether the user has full account access, or a more limited view allowing the user to issue certificates and auto IDs, but not initiate any policy changes.

PLEASE NOTE

Requests for the addition, deletion or modification of coverage are not effective until authorized and confirmed by a licensed representative of Frost Insurance. These confirmations will typically be communicated within 24 hours of a request.

WE'RE HERE TO HELP

With over 25 years of experience, our Frost Insurance team strives to make it easy to do business with us. Our Frost Insurance App and Online Service Center provides your company with easy access to manage and view your insurance information, wherever you are. To learn more about how to get started, speak to our Frost Insurance team today at (866) 227-2099.

Claims Department Services

Act as Liaison Between You and the Insurance Carriers' Claims Services

As the liaison between you and the selected insurance carriers, our primary responsibility would be to solve any problems that may arise regarding claim handling, from acknowledgement through investigation to the final payment. The Frost Insurance Claims Department will assist you in understanding the steps the adjuster is taking in the handling of your claims. The Frost Insurance Agency Claims Department will provide direction to the handling adjuster as needed to bring your claims to be fairest and most efficient conclusion possible.

Develop Claims Handling Procedures to be Followed

The Frost Insurance Claims Department will assist you in developing reasonable and consistent handling instructions to be followed by the selected carriers. Once the handling instructions are in place, we will maintain contact with the carriers to ensure that the individual adjuster carries out these guidelines fully and accurately. These guidelines may include: requests for authority for payment or denial, contact procedures during an investigation, instruction for loss run distribution and directions for the use of outside vendors.

Assist in the Resolution of Coverage and Compensability Issues

Whenever necessary the Frost Insurance Claims Department will assist you in reviewing and analyzing any coverage question or concern that may arise. We will assist in presenting your position to the carrier as well as assist in the explanation of the carrier's position. The Frost Insurance Claims Department will assist you in making every effort to come to an agreement and will advise you of your options if an agreement cannot be reached.

Perform Claim Reviews and Monthly Loss Run Reviews

The Frost Insurance Claims Department views this as one of our most important functions. A periodic claim review would consist of a roundtable discussion of your open claims. Topics discussed would include the cause of the accident, current medical status, current work status, current reserves, wages, and all pertinent information available. We would utilize the knowledge available from all parties, the adjuster, your staff and the Frost Insurance Claims Department to develop a plan of action to bring each claim to a fair conclusion. Included in these discussions would be options available to you in the handling of each claim, from independent medical examinations and dispute resolution procedures to private investigators and settlement evaluations. In addition to claim review meetings your loss runs would be reviewed on a monthly basis to monitor changes in reserves and frequency of claims. Once this information is analyzed, it will be used to assist in the monitoring and controlling of reserves. If necessary, the Frost Insurance Claims Department will make suggestions to the handling adjusters regarding the appropriateness of the reserves set based on knowledge, judgment, past experience and the law.

Quality of the Frost Insurance Agency Claims Department

The Frost Insurance Claims Department provides an intelligent, well-educated and cooperative staff to assist you in all claim issues. The role of the Frost Insurance Claims Department is clear, we represent the insured and act as an advocate for the insured on all issues.



Frost Insurance

Risk Management Services

Frost Insurance takes a systematic approach to help clients manage financial loss and reach their risk management goals. Our team of knowledgeable Frost risk control consultants will work with you to identify and prioritize your risk activities, help manage exposures and reduce future losses.

With experience across a broad range of industries, our team of risk control consultants also holds multiple professional designations:



**CERTIFIED SAFETY AND
HEALTH OFFICIAL (CSHO)**



**SPECIALIST IN
SAFETY AND HEALTH (SSH)**



**CERTIFIED RISK
MANAGER**



**ASSOCIATE
IN RISK
MANAGEMENT**



**CERTIFIED
SAFETY
PROFESSIONAL**



**CERTIFIED
INSURANCE
COUNSELOR (CIC)**



**TEXAS
LICENSED
RISK MANAGER**

RISK CONTROL CONSULTING SERVICES

- Risk surveys and inspections
- Insurance carrier visits
- Loss analysis and risk identification
- Safety programs
- Fleet safety
- Complex claims management
- Contractual risk transfer
- Regulatory compliance for OSHA, EPA, DOT and DHS
- Emergency operations and business continuity
- OSHA investigations, citations and resolutions

TECHNOLOGY RESOURCES

- Client Portal resource library for policies, safety, compliance and OSHA recordkeeping
- Certificates of insurance
- Learning management system (LMS)
- Risk Management Information System (RMIS)
- Regulatory updates and resources

CONTINUED EDUCATION

- Client specific webinars
- Risk guidance communications

WE'RE HERE TO HELP

With over 25 years of experience, our Frost Insurance Team is well-versed in a wide range of industries and their associated risks and exposures. Effective risk management can help reduce losses, improve organizational resiliency and create a risk profile that is attractive to carrier partners. To learn more, speak to a Frost risk control consultant today at (866) 227-2099.

Insurance products are offered through Frost Insurance for solicitation in the state of Texas.

Acceptance of Proposal

_____ Accept as presented and authorizing Agency to bind coverage with the following payment options:

ACH via \$4 processing fee

Credit Card via 3.5% credit card processing fee

Payment by check

Finance Agreement – 25% down payment, balance due in 10 installments, current APR will apply

_____ Accept with changes noted below and authorize Agency to bind coverage with following payment option:

ACH via \$4 processing fee

Credit Card via 3.5% credit card processing fee

Payment by check

Finance Agreement – 25% down payment, balance due in 10 installments, current APR will apply

Proposal Changes:

It is understood policies will be delivered electronically unless specifically requested otherwise. For direct bill and premium financed policies, Agency cannot be relied upon to provide notice of lapse of coverage due to non-payment of premium to insurance company.

Client Name Robstown ISD

Signed

(client signature)

Date