

Consider approval of workers' compensation provider
Interlocal Participation Agreement TASB Risk Management Fund – Workers' Compensation

1. Background:

Since 2010, TASB Risk Management Fund has been the provider/administrator of the District's Workers' Compensation program. For your review, below is a summary of the Loss History Data for the past 3 years to include current YTD losses.

Classification	Losses Fund Year 2021-2022	Losses Fund Year 2022-2023	Losses Fund Year 2023-2024	Losses for Current Fund Year 2024-2025
Professional/Clerical/ Administration	225,770	145,916	142,471	147,883
Custodial	6,238	26,633	104,435	23,631
Transportation	13,577	337	17,089	
Child Nutrition	20,235	23,586	49,415	15,985
Facilities/Maintenance	2,622	5,262	162,319	23,032
Other-including Subs	9,685	1,694	11,405	12,218
TOTAL	278,128 86 claims (1 remains open)	\$203,427 86 claims (claims closed)	\$487,133 107 claims (3 remains open)	\$222,750 to date 114 claims reported (7 remain open)

The 2025-2026 Workers' Compensation renewal proposal includes the following:

- Aggregate Deductible Contribution \$92,716
- Annual Estimated Contribution – \$92,716 (decrease from last year's amount of 100,930)
- Estimated Claims Liability \$453,645
- Estimated Maximum Program Cost \$546,361
- The Fund continues to provide telemedicine services through Concentra Telemed and RediMD Telemedicine
- Fund members continue to have access to training district personnel through the Safe Schools platform. TASB Loss Prevention Rep continues to provide in-person training (annually) to the various department throughout the district.

2. Process:

Interlocal Agreement as allowed by TEC 44.031.

3. Fiscal Impact:

The estimated annual cost for Workers Compensation Services and Expenses will not exceed the estimated amount of \$546,361 for fiscal year 2026.

4. Recommendation:

That the Board approves the TASB Risk Management Fund to provide all-inclusive Workers' Compensation services to SWISD at a price not to exceed \$546,361 for fiscal year 2026.

5. Required:

Board Action.



TASB Risk Management Fund

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Workers' Compensation Program

Loss History Analysis by Campus as of 07/06/2025

Date Range from: 09/03/2024 thru 06/23/2025

Southwest ISD

Record Only Claims Included

Campus Description	Frequency of Occurrence	Number of Claims	Total Paid	Total Incurred	% Incurred
COVERAGE PERIOD 09/01/2024 - 08/31/2025					
HIDDEN COVE ELEMENTARY	2.63%	3	\$13,528	\$59,405	17.90%
SOUTHWEST HIGH SCHOOL	11.40%	13	\$42,446	\$57,546	17.34%
SOUTHWEST ELEMENTARY	6.14%	7	\$10,582	\$42,113	12.69%
ADMINISTRATION	7.89%	9	\$26,728	\$26,728	8.05%
SKY HARBOUR ELEMENTARY	7.89%	9	\$6,796	\$19,424	5.85%
SWISD FACILITY & MAINTENANCE DEPARTMENT	3.51%	4	\$19,139	\$19,139	5.77%
MCAULIFFE MIDDLE SCHOOL	6.14%	7	\$18,431	\$18,431	5.55%
SW Legacy High School	8.77%	10	\$16,351	\$16,351	4.93%
BOB HOPE ELEMENTARY	2.63%	3	\$14,177	\$14,177	4.27%
SCOBEE MIDDLE SCHOOL	1.75%	2	\$7,785	\$11,221	3.38%
Resnik Middle School	7.02%	8	\$7,147	\$7,747	2.33%
MEDIO CREEK ELEMENTARY	4.39%	5	\$6,920	\$6,920	2.08%



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Date Range from: 09/03/2024 thru 06/23/2025

Southwest ISD

Record Only Claims Included

Campus Description	Frequency of Occurrence	Number of Claims	Total Paid	Total Incurred	% Incurred
BIG COUNTRY ELEMENTARY	4.39%	5	\$5,858	\$5,858	1.76%
SUN VALLEY ELEMENTARY	5.26%	6	\$5,307	\$5,307	1.60%
INDIAN CREEK ELEMENTARY	4.39%	5	\$5,180	\$5,180	1.56%
OFF DISTRICT SITE	0.88%	1	\$4,190	\$4,190	1.26%
ELM CREEK ELEMENTARY	2.63%	3	\$3,654	\$3,654	1.10%
STADIUM OR FIELD HOUSE	1.75%	2	\$2,806	\$2,806	0.85%
KRIEWALD ELEMENTARY	2.63%	3	\$1,402	\$1,402	0.42%
SPICEWOOD ELEMENTARY	3.51%	4	\$1,352	\$1,352	0.41%
Crossroads/Boot Camp	0.88%	1	\$1,349	\$1,349	0.41%
CENTRAL OFFICE/DEPARTMENTS	1.75%	2	\$1,077	\$1,077	0.32%
CAST STEM HIGH SCHOOL	1.75%	2	\$547	\$547	0.16%
COVERAGE PERIOD 09/01/2024 - 08/31/2025 TOTALS:		114	\$222,750	\$331,924	



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Loss History Analysis by Occupation as of 07/06/2025

Date Range from: 09/03/2024 thru 06/23/2025

Southwest ISD

Record Only Claims Included

Occupation Description	Frequency of Occurrence	Number of Claims	Total Paid	Total Incurred	% Incurred
COVERAGE PERIOD 09/01/2024 - 08/31/2025					
PROFESSIONAL/CLERICAL/ADMIN	70.18%	80	\$147,883	\$243,829	73.46%
ALL OTHER	7.02%	8	\$12,218	\$24,846	7.49%
CUSTODIAL	10.53%	12	\$23,631	\$24,231	7.30%
BUILDING MAINTENANCE	4.39%	5	\$23,032	\$23,032	6.94%
FOOD SERVICE	7.89%	9	\$15,985	\$15,985	4.82%
COVERAGE PERIOD 09/01/2024 - 08/31/2025 TOTALS:		114	\$222,750	\$331,924	



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Workers' Compensation Program
Open Claims Report - PDF as of 07/06/2025

Southwest ISD

Claim Number	Claimant Name	Accident Date	Adjustor Code	Claim Type	Paid to Date			Case Base Incurred			Total Inc	Reserve	Nature	Body Part	Cause	
					Comp	Medical	Expense	Total Pd	Comp	Medical						Expense
Coverage Period: 1989-09-01 thru 1990-09-01																
1403433	VILLARREAL, MARY	09/11/89	GAG	I	24,796	110,250	1,278	136,324	24,796	173,931	1,278	200,005	63,681	52	54	31
Totals:					24,796	110,250	1,278	136,324	24,796	173,931	1,278	200,005	63,681			
Coverage Period: 2021-09-01 thru 2022-08-31																
11598	MARTINEZ, REBECCA	08/12/22	VII	I	44,460	12,960	1,275	58,695	54,093	19,460	1,275	74,828	16,133	10	42	57
Totals:					44,460	12,960	1,275	58,695	54,093	19,460	1,275	74,828	16,133			
Coverage Period: 2023-09-01 thru 2024-08-31																
18373	LIPSCOMB, DEBORAH	10/18/23	GAO	I	358	3,537	0	3,894	358	3,537	0	3,894	0	10	99	45
8917	APODACA, KEVIN	05/06/24	GAO	I	7,347	21,155	200	28,702	7,347	21,155	200	28,702	0	49	38	45
13545	TAPIA, JOHN	08/21/24	PED	I	16,222	127,257	14,915	158,393	47,842	179,549	21,233	248,624	90,231	28	52	10
Totals:					23,927	151,948	15,115	190,990	55,547	204,240	21,433	281,220	90,231			
Coverage Period: 2024-09-01 thru 2025-08-31																
2353	Aragon, Manuel	02/06/25	GOA	M	0	7,310	0	7,310	0	10,747	0	10,747	3,437	10	31	27
5282	Gonzalez, Jacqueline	03/20/25	PED	I	0	1,008	0	1,008	0	13,637	0	13,637	12,628	28	16	72
5532	Cerda, Martin	03/25/25	GAO	I	0	5,969	0	5,969	0	5,969	0	5,969	0	40	35	19
5540	Lujan, Jo Ann	03/24/25	ROR	I	0	11,318	0	11,318	33,639	23,556	0	57,195	45,877	10	34	31
11545	Guerra, Gladys	06/23/25	VII	I	0	0	0	0	0	600	0	600	600	90	35	75
20584	Chapa, Liza	11/11/24	VII	I	7,677	8,880	75	16,632	18,285	12,948	500	31,733	15,100	10	55	25
8113	Herrick, Ellen	04/25/25	ROR	I	0	1,961	0	1,961	0	33,492	0	33,492	31,531	10	34	60
Totals:					7,677	36,446	75	44,198	51,924	100,948	500	153,372	109,174			



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Open Claims Report - PDF as of 07/06/2025

Southwest ISD

Claim Number	Claimant Name	Accident Date	Adjustor Code	Claim Type	Paid to Date			Case Base Incurred			Total Inc	Reserve	Nature	Body Part	Cause
					Comp	Medical	Expense	Comp	Medical	Expense					

Report Totals:

100,860	311,605	17,743	430,207	186,360	498,580	24,486	709,426	279,219
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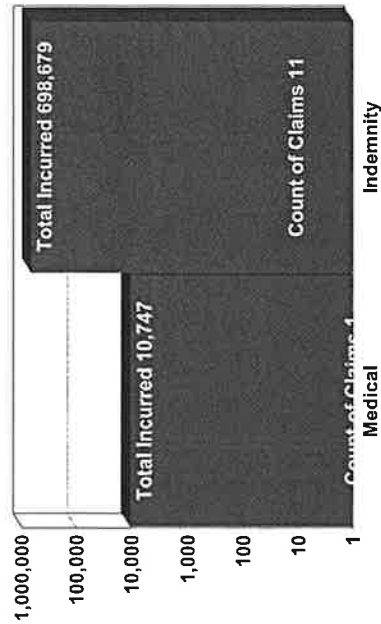
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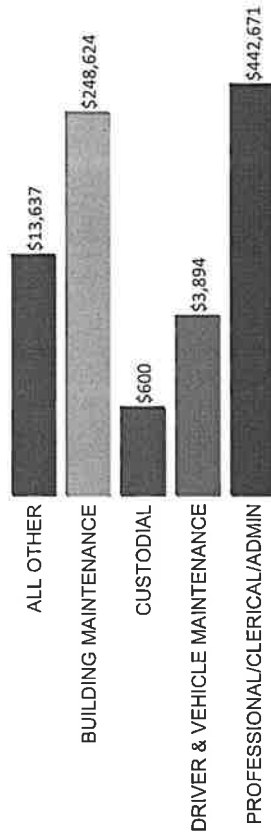
As of 07/06/2025

Southwest ISD Open Claim Summary

Open Totals By Claim Type



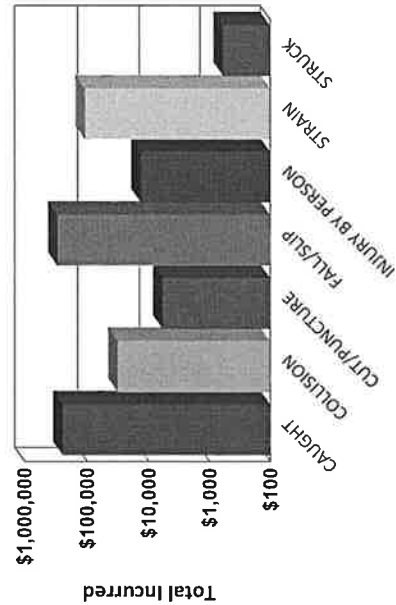
Open Claims by Occupation



Total Incurred

[click on chart for drill down](#)

Open Claims By Cause Summary



[click on chart for drill down](#)

Open Claims by Coverage Year

