

Board Information Item

Information Packet	Board Agenda Information	Board Agenda Action	Board Agenda Consent
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
			3/30/2026

Subject: Approve Bid: 26-11-4-RFP Workers' Compensation Excess Insurance

Contact Person: Mason Crenshaw, Director of Purchasing
Michele Linn, Director of Risk Management

Policy/Code: CH(LEGAL); CH(LOCAL)

Priority and Performance Objective: Priority 4: Strong Financial Stewardship and Internal System Efficiency
Objective 4.2: Effective and Efficient District Operations

Summary: The District issued a request for proposals (RFP) for workers' compensation excess insurance. The District operates a self-funded workers' compensation program for its employees, supported by an excess insurance policy. The excess insurance provides a transfer of risk for larger claims within the self-funded workers' compensation program and in the aggregate.

The District received two proposals, however one of the proposals did not conform to the specifications, terms and conditions of the RFP. Proposals were evaluated according to Texas Education Code § 44.031. Charlesworth Consulting assisted with the evaluation, which was also reviewed by the Director of Risk Management. The administration recommends awarding the contract based on best value meeting the specifications to Midwest Employers Mutual / Frost Insurance Agency.

The recommendation is to award an initial one-year policy to Midwest Employers Mutual in an amount of \$45,514.75 per annual term, subject to a payroll audit. The District's self-insured retention remains unchanged at \$450,000 per injury or accident.

The aggregate retention/deductible (the most the District would pay during a policy period) is estimated at \$1.4 million and is subject to adjustment based on actual payroll during the coverage term.

The new contract/policy will begin on April 1, 2026, following Board award and expire March 31, 2028, in order not to have a lapse in coverage. The bid specifications include three (3) annual, mutual consent renewal options after the initial term, provided the District appropriates funds for this insurance and both parties wish to continue until the final expiration date of March 31, 2031.

Attachments:

Recommendation: The recommendation is for the Board of Trustees to approve and award the workers' compensation excess insurance policy to Frost Insurance Agency.

Bid Project: Workers' Compensation Excess Insurance

Bid #: 26-11-4-RFP

Effective Date: April 1, 2026

Expiration Date: March 31, 2031

VENDOR	
Vendor:	Frost Insurance Agency
	111 W. Houston St.
	San Antonio, TX 78205
Phone #:	(210) 220-6444
Account Rep:	Tim Killeen tim.killeen@frostinsruance.com
Description of Service:	Insurance Agency/Broker providing all Property & Casualty insurance products and services, Workers Compensation, Employee Benefits, Life Insurance, Surety and Consulting services.
EPCNT:	No
Accept Purchase Orders:	Yes
Discount:	<p>See Vendor Response for pricing based on: equipment model, manufacturer, training/presentation program and length, needed services, etc. Vendor Response can be found under Awarded Vendors in the District eBid System. A link is provided on the Purchasing webpage under: GCISD/Cooperative Approved Vendors, Active GCISD Contracts</p>
Delivery Fee:	
Hourly Rate:	
After Hours Rate:	
Oral Intrepretation Rate:	
Written Interpretation Rate:	
Other Interpretation Rate:	