



Oklahoma School Assurance Group

May 26, 2021

Welch School District
Mr. Nick Highsmith
PO Box 189
Welch, OK 74369

Dear Mr. Highsmith and Welch School District Board of Education:

Your 2021-2022 workers' compensation premium quote from the Oklahoma School Assurance Group (OSAG) is enclosed.

It is important to review the proposal completely, to familiarize with potential FUTURE MONETARY BENEFITS for your district! Several important documents are enclosed for your benefit. Don't hesitate to call our office for assistance with questions about your OSAG quote.

OSAG is the largest provider of workers' compensation services to Oklahoma public schools, proudly saving our members over \$105,066,916 since we began in 1994. Our motto is to provide "*the most efficient and economical workers' compensation services to Oklahoma public school districts*". We strive to uphold this motto, and look forward to welcoming Welch School District as a member of the OSAG program.

If your district has been provided an attractive quote from another carrier, and you are considering removing your OSAG membership, please call our office to discuss your options.

We look forward to your OSAG membership in 2021-2022. Please call us at 800-699-5905 to discuss your quote material.

Sincerely,

Tina J. Wamsley, Secretary
Oklahoma School Assurance Group

TJW/vml
enclosure

P.O. Box 18858, Oklahoma City, Oklahoma 73154
Telephone 405-879-0213 / 800-699-5905 Facsimile 405-842-0051
www.okschoolassurancegroup.org

ALERT

If It's Too Good To Be True, It Probably Is

Many times our members are approached by agencies asking for the district's OSAG premium number. This quote is proprietary information belonging to the district, and ***should not*** be released to anyone outside of the district.

Please be mindful of sharing your OSAG premium information. What may appear to be a savings to the school, what may appear to be a better package, is usually not. Many OSAG members have been lead to believe that another provider is "better".....and after receiving an additional premium invoice mid-year, or a drastically increased renewal premium the following year, have all returned to the OSAG program.

As the largest provider of workers' compensation to Oklahoma schools, our team takes great consideration in every aspect of your premium, down to the penny. Not only do we work to provide your district the most competitive premium possible, we also work to preserve and expand the many benefits provided to our members including Performance Dividend Awards, Safety Equipment Grant Awards, larger upfront premium savings, higher limits of Employer's Liability coverage, protection of Experience Modification Factor assignment, etc. **PLUS**, all safety training tools, visitations, seminars are **FREE** to members.

The OSAG motto is *"to provide the most efficient and economical workers' compensation services to Oklahoma public schools."* We have strived to uphold this motto since our 1994 inception, and will continue to work in the very best interest of our member districts.

Remember, the OSAG Performance Dividend Awards and the OSAG Safety Equipment Grant Awards are given to **ACTIVE** OSAG members only. Any district that removes membership from OSAG relinquishes all district-owned awards on record. ***Don't do this!*** This is a huge loss for your district.

Call our office at 800-699-5905 with any questions. You may also contact Jack Dryden, OSAG Administrative Director, at 918-864-1404. We are happy to assist in every way possible.



Oklahoma School Assurance Group

Welch School District
Attn: Mr. Nick Highsmith
PO Box 189
Welch, OK 74369

May 26, 2021

Re: 2021-2022 OSAG Workers' Compensation Insurance Quote

Dear Mr. Highsmith,

Thank you for helping to make OSAG the largest provider of workers' compensation to public schools in Oklahoma. Your 2021-2022 OSAG renewal quote is as follows:

2021-2022 OSAG Premium <i>BEFORE</i> Discounts:	\$11,256.00
Membership Dividend/Scheduled Credits for 2021-22:	\$2,294.00
Total 2021-2022 OSAG Workers' Compensation Renewal Premium Minus Dividend/Credits:	<u>\$8,962.00</u>

**Your OSAG policy also contains Employers' Liability Limits of \$1,000,000/\$1,000,000/\$1,000,000*

Active membership in the Oklahoma School Assurance Group provides an array of benefits for your district, including continued membership *performance dividend awards*. The following example reflects the current and potential dividend awards for Welch School District if membership remains active, and district loss records qualify:

2022-2023 Possible Membership Dividend	\$1,812
2023-2024 Possible Membership Dividend	\$1,989
2024-2025 Possible Membership Dividend	\$2,000
Total Possible Future Membership Dividend:	<u>\$5,801</u>

About the OSAG Proposal:

*The Membership Dividend is the maximum amount that may be awarded to an active member as a performance dividend. This figure is based on individual district loss performance.

*All members that renew with OSAG have a *Membership Dividend* associated with active membership. **In order to receive the Membership Dividend, a member must be active with paid premium for the 2021-2022 policy year.**

****A shared \$250,000 Safety Equipment Grant will be given to all 2021-22 OSAG members.
Final award amounts will be determined after renewal.***

AFFIDAVIT FOR FILING WITH COMPETITIVE BID


STATE OF OKLAHOMA)
) SS
COUNTY OF OKLAHOMA)

Tom Beckman, of lawful age, being first duly sworn, an oath says, that he is the agent authorized by the bidder to submit the attached bid. Affidavit further states that the bidder has not been a party to any collusion among bidders in restraint of freedom of competition by agreement to bid at a fixed price or to refrain from bidding; or with any county official or employee as to quantity, quality, or price in the prospective contract, or any other terms of said prospective contract; or in any discussions between bidders and any county official concerning exchange of money or other thing of value for special consideration in the letting of a contract.



Tom Beckman

Subscribed and sworn to before me this 21st day of May, 2021.



Notary Public
My commission expires: March 21, 2022
My commission number: 18002927

LINDSEY FILLMORE
NOTARY PUBLIC - STATE OF OKLAHOMA
MY COMMISSION EXPIRES MAR. 21, 2022
COMMISSION # 18002927

NOTE:
Each competitive bid submitted to a county, school district or municipality must be accompanied with the above Affidavit as required by 74 O.S. 1976 85.25. Any bids received without an attached affidavit cannot be received as a valid bid per O.S.



OSAG

Member Benefits of the Oklahoma School Assurance Group

The Oklahoma School Assurance Group (O.S.A.G.) is the largest provider of workers' compensation services to Oklahoma public schools, with **four hundred ninety-six members** in our 2020-2021 policy year. OSAG operates under the motto "to provide the most efficient and economical workers' compensation services to Oklahoma public schools."

Since OSAG inception in 1994, OSAG member school districts have accumulated a total savings of \$105,066,916!

OSAG member benefits include the following:

- *Four Safety Training Seminars held annually at **NO COST** to membership. Various speakers include the Oklahoma Department of Labor, Oklahoma Safety Council, The Center for Education Law, as well as the OSAG third party administrator, marketing firm, private investigating firms, and so on.*
- *Online safety training video program with 800+ videos provided at **NO COST** to membership. Accessible with assigned school-specific username and password. All videos are accessible through the OSAG webpage at www.okschoolassurancegroup.org, 24 hrs/day, 7 days/week.*
- *Monthly newsletter providing current safety training tips, OSAG board correspondence, & notifications of upcoming OSAG events.*
- *Discounted membership with the Oklahoma Safety Council of only \$99....just for being a member of OSAG!*
- ***One premium quote for one year of coverage with absolutely no additional premium owed due to payroll auditing.***
- *Premiums based on **individual** school district's workers' compensation claim performance, and not based on group as a whole, with all loss control and claims managed by Consolidated Benefits Resources, known as one of the best TPAs in Oklahoma.*
- ***Potential for performance dividends to assist in reducing future premium costs!***
Since inception, approximately \$22,452,981 has been awarded to qualifying OSAG members as refunds of premium, performance dividends, safety equipment grants, and savings in premiums paid.
- *OSAG is partnered with CompSource Mutual Insurance Company. Any dividend awarded to OSAG from CompSource Mutual is an **ADDITIONAL DIVIDEND** for OSAG members.*
- ***No risk policy!*** *OSAG, as well as its members, assume **ZERO** risk or liability for claims made. OSAG is a fully insured program. All OSAG funds belong to OSAG membership.*