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May 23, 2026

Robert Armstrong
Sapulpa ISD
511 E. Lee
Sapulpa, OK 74066

RE: Membership Proposal Effective 7/1/2026

Dear Armstrong, Robert:

We are very pleased to provide you with the attached proposal for insurance coverages with Oklahoma Schools Insurance Group (OSIG).

OSIG is not a conventional insurance program. We are a public entity in the state of Oklahoma formed by an Interlocal Agreement and made up of member public school districts. Our organization is non-profit, **member owned** and controlled by a board of your peers. Our sole mission is to serve our member schools. Our promise is to provide quality insurance coverage and superior service at stable pricing. We are pleased that 541 school districts are members of OSIG. Our membership is strong and committed.

OSIG's financial position is excellent. No other Oklahoma school insurance program can provide you with this security. Our organization is continuously growing, improving and looking for new ways to serve Oklahoma schools. The group purchasing power of OSIG and a non-profit structure provides competitive insurance rates even in tough financial times.

Included in this proposal is information on OSIG's financial condition and summaries of enhanced coverages that only OSIG provides.

For the 2026-2027 plan year, we are requiring the resolution to be signed by the member's Board of Education and returned to OSIG before close of business 6/30/2026 in order to bind coverage effective 7/1/2026. **Coverage will not be bound if resolution letter is not received by June 30, 2026**

Loss control, risk management services and specialized insurance coverages included in OSIG program are:

- Enhanced Property and Liability Coverage
- Cyber Liability, Crime, Pollution, Deadly Weapons Protection
- Loss Control Site Surveys/Safety Inspections
- Vector Solutions online training platform
- On Site Appraisal Service
- Stoptl Anonymous Incident Reporting mobile and web app
- Helix Intel

Sincerely,
OSIG Program Administration
Cc: Insurica

Sapulpa ISD
 511 E. Lee
 Sapulpa, OK 74066

This is not an invoice.

Breakdown of Insurance Cost

Annual Premium Breakdown	
Property:	\$560,524
Boiler & Machinery:	\$2,295
Auto Physical Damage:	\$5,633
General Liability:	\$28,611
Auto Liability:	\$38,149
Educators Legal:	\$28,612
Excess Liability Limit 3,000,000	\$10,235
<hr/>	
Total Annual:	\$674,059

Excess Liability Options

\$1 Million Excess

Coverage:	\$4,411
Total Proposal:	\$668,235

\$2 Million Excess

Coverage:	\$7,440
Total Proposal:	\$671,264

\$3 Million Excess

Coverage:	\$10,235
Total Proposal:	\$674,059

A 25% minimum earned premium applies.

Agent's Commission = 7%

Your historical billed premiums, total insured values and loss information are shown in the charts below.

Year	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
Total Values	\$180,710,278	\$185,102,418	\$194,225,698	\$228,015,233	\$219,760,847	\$236,312,697
Premium	\$400,403	\$457,547	\$516,412	\$616,986	\$704,986	\$681,305

Number of Claims	Insurance Cost Paid to OSIG (With Endorsements)	Incurred Claims	Loss Ratio
43	\$3,375,891	\$1,202,814	36%

Your losses are considered in the calculation of the cost of your insurance. Your dedication to maintaining your property and providing safe campuses and community will result in savings in the cost of your insurance.

Payment Terms

Payment of the insurance cost is due the effective date of your coverage. **A copy of your purchase order encumbering funds for payment of your insurance should be provided to OSIG as soon as available.** A full pay or three (3) payment plan option is available.

Full Pay			Three Pay		
Installment #1	Total Amount	Due 7/1/2026	Installment #1	1/3 of Total	Due 7/1/2026
			Installment #2	1/3 of Total	Due 8/1/2026
			Installment #3	1/3 of Total	Due 9/1/2026

Coverages

OSIG provides a full range of property and liability coverages with the exception of workers compensation.

Property

- Full Replacement Cost— except roofs over 15 years old and Autos, Contractors Equipment and DRO adjusted at ACV or buildings designated as ACV or *Stated Value
- No Coinsurance Clause
- Exclusion— Cosmetic loss to metal roof coverings caused by hail
- Real And Personal Property— Limit Per Occurrence \$2,000,000,000
- Building— Margin Clause 125% of scheduled limits per statement of value
- Business Personal Property— blanket coverage per statement of values, including:
 - Electronic Data Processing Equipment and Media
 - Accounts Receivable
 - Valuable Papers
 - Fine Arts
 - Miscellaneous Property
 - Miscellaneous Unnamed/Undescribed Property
 - Builder's Risk
(Note: all builder's risk projects must be reported to OSIG— frame projects are subject to approval)
 - Outdoor Property— covered all perils
 - Extra Expense
 - Business Income Including Rental Income and Tuition Income
 - Ordinance or Law Including Increased Cost of Construction and Demolition
 - Contractor's Equipment Coverage
 - Debris Removal Coverage
 - Covered Property in Transit
 - Personal Property of Others/Officers/Employees
 - Off Premises Services Interruption Including Extra Expense
 - Vehicle damage
- Newly acquired property coverage— newly acquired property should be reported to OSIG within 30 days of acquisition. \$25,000,000
- Earthquake, volcanic eruption— aggregate any one policy year \$10,000,000
- Flood— aggregate any one policy year \$25,000,000
(Note: Flood Zones A and V are excluded)
- Terrorism \$500,000,000
- Pollution Liability included
- Boiler And Machinery Coverage— any one occurrence \$200,000,000

Please refer to the attached property and automobile schedules for your school district's limits of insurance for Building, Contents, Extra Expense, Miscellaneous Property, EDP, Earthquake, Flood and Automobile Physical Damage coverage.

Deductibles **Optional increased deductible quotations are available upon request.**

- \$100,000 Property deductible per occurrence
- \$100,000 Property deductible per occurrence: windstorm/hail
- \$10,000 Terrorism deductible per occurrence
- \$50,000 Flood, earthquake and pollution
- \$1,000 Boiler/machinery deductible per occurrence

General Liability

- \$2,000,000 limit per occurrence (subject to the Governmental Tort Claims Act)
- Bodily injury, property damage and personal/advertising injury
- Premises/operations and products/completed operations
- Miscellaneous medical professional to include school nurses, student nurses, counselors and Allied Health Programs
- Insureds include district, board members, employees, student teachers and volunteers
- No exclusions for corporal punishment or sexual misconduct
- No deductible
- PTA/PTOs included for coverage if funds flow through school's books

School Board Legal Liability

- Claims-made form
- \$2,000,000 limit per occurrence (subject to the Governmental Tort Claims Act)
- Errors and Omissions Liability including Educational Errors and Omissions sd
- Employment Practices Liability
- Insureds include district, board members, employees, student teachers and volunteers
- Unlimited Prior Acts*/no retroactive date included
- \$25,000 legal costs for IEP administrative hearings
- \$5,000 Deductible

*Any incidents or potential claims that have been reported to the superintendent, any associate superintendent, principal, assistant principal, personnel directors, dean or school attorney should be reported to your current carrier immediately.

Employee Benefit Liability

- Claims Made form
- Unlimited Prior Acts*/no retroactive date included

*Any incidents or potential claims that have been reported to the superintendent, any associate superintendent, principal, assistant principal, personnel directors, dean or school attorney should be reported to your current carrier immediately.

Automobile Liability

- \$2,000,000 limit per occurrence (subject to the Governmental Tort Claims Act)
- Bodily Injury and Property Damage
- Includes hired and non-owned exposures
- Insureds include district, board members, employees, student teachers and volunteers
- Coverage included for garage liability and garage keepers legal liability
- \$1,000 Auto Property Damage deductible
- No charge for vehicles added/deleted during the policy term; **vehicle changes must be reported to OSIG**

Oklahoma Uninsured Motorist Coverage

- \$25,000 per covered party
- \$50,000 per accident

Automobile Physical Damage

- Actual cash value
- \$1,000 deductible
- Vehicle additions/deletions/changes must be reported to OSIG; no charge for vehicles added/deleted during the policy term
- Please refer to the attached schedule of vehicles

Crime

- \$10,000 limit per occurrence/per district
- Employee dishonesty
- Premises money and securities
- Transit money and securities
- \$1,000 deductible

Cyber Liability

- Claims-made form
- Retro date - first effective date with OSIG
- Liability
 - \$2,000,000 Annual Aggregate Limit for Information Data and Network Liability
 - \$2,000,000 Annual Aggregate for Regulatory Defense and Penalties
 - \$2,000,000 Annual Aggregate for Payment Card Liability and Costs
 - \$2,000,000 Annual Aggregate for Media Liability
- Breach Response Cost
 - \$500,000 Annual Aggregate for Breach Response Cost
- First Party
 - \$750,000 Annual Aggregate for Cyber Extortion Loss
 - \$750,000 Annual Aggregate for Data Recovery Costs
 - \$750,000 Annual Aggregate for Business Interruption Resulting in Security Breach
 - \$500,000 Annual Aggregate for Business Interruption Resulting in System Failure
 - \$750,000 Annual Aggregate for Dependent Business Interruption Resulting in Security Breach
 - \$100,000 Annual Aggregate for Dependent Business Interruption Resulting in System Failure
- CRIME
 - \$75,000 Annual Aggregate for Fraudulent Instruction
 - \$75,000 Annual Aggregate for Transfer Fraud
 - \$75,000 Annual Aggregate for Telephone Fraud
- Coverage Endorsements
 - \$100,000 Annual Aggregate for Reputation Loss
 - \$50,000 Annual Aggregate for Claims Preparation Costs for Reputation Loss Claims Only
 - \$100,000 Annual Aggregate for Computer Hardware Replacement Costs
 - \$100,000 Annual Aggregate for Invoice Manipulation
 - \$25,000 Annual Aggregate for Cryptojacking
- \$10,000 Deductible

Excess Cyber Coverage

- \$2,000,000 Limit
- \$5,000,000 annual aggregate
- * Note, to access full first-party and full liability limits of the Cyber and Excess Cyber coverages, members must have:
- Multi-Factor Authentication (MFA) for all remote access
- Enterprise-wide Endpoint Protection Platform (EPP)
- Without these controls, first-party sublimits are reduced to \$100,000 per coverage, and liability limits for Data Network, Regulatory Defense, Payment Card, and Media Liability are reduced to \$1,000,000 per member.

Excess Liability

- Excess Primary Limits \$3,000,000
- Follow Form Underlying - Excluding Employers Liability.

Deadly Weapon Protection Coverage

- Claims Made Form
- Per Occurrence Limit \$500,000
- Annual Aggregate (Shared by Members) \$2,500,000
- Deductible \$10,000 Event
- Must notify OSIG within 90 days of receiving a notice of a covered accident.

Note: Per occurrence limits are shared limits except as otherwise indicated.

This coverage form is an outline of the coverages provided through OSIG. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual plan language.

Property Schedule

Location	Occupied As	Valuation Type	Building Value	Contents Value
1004 W. Bryan	Indoor Baseball Practice Facility	Replacement Cost	\$1,237,009	\$123,701
110 S. Burnett St.	Serv Ctr Administration Building	Replacement Cost	\$751,669	\$107,079
110 S. Burnett St.	Serv Ctr Transportation/Maintenance Building	Replacement Cost	\$1,420,203	\$265,021
110 S. Burnett St.	Serv Ctr Warehouse Building	Replacement Cost	\$1,228,554	\$200,773
11840 S 33rd West Ave	Cattle Barn (Pole Barn)	Replacement Cost	\$293,870	\$29,446
11840 S 33rd West Ave	Cow Barn	Replacement Cost	\$252,459	\$50,594
11840 S 33rd West Ave	Farrow Pig Barn	Replacement Cost	\$126,231	\$25,298
11840 S 33rd West Ave	Pig Pole Barn (Pole Barn)	Replacement Cost	\$351,116	\$62,962
11840 S 33rd West Ave	Sheep Pole Barn (Pole Barn)	Replacement Cost	\$275,703	\$55,251
11840 S 33rd West Ave	Vo-Ag Center	Replacement Cost	\$576,621	\$85,665
1231 E. Dewey Ave.	Holmes Park Elementary	Replacement Cost	\$22,155,993	\$4,223,255
1304 E Cleveland	Middle School	Replacement Cost	\$21,280,895	\$3,781,026
1521 S Wickham Road	Bleachers	Replacement Cost	\$141,241	\$0
1521 S Wickham Road	Canopies w/Fabric Shades (2)	Replacement Cost	\$18,563	\$0
1521 S Wickham Road	Canopy w/Fabric Shade	Replacement Cost	\$13,436	\$0
1521 S Wickham Road	Canopy w/Fabric Shade	Replacement Cost	\$25,905	\$0
1521 S Wickham Road	Fencing	Replacement Cost	\$47,533	\$0
1521 S Wickham Road	Flagpole	Replacement Cost	\$2,093	\$0
1521 S Wickham Road	Jefferson Heights	Replacement Cost	\$17,002,078	\$3,154,909
1521 S Wickham Road	Lights/Poles (4) w/12 lights each	Replacement Cost	\$101,857	\$0

Address	Scoreboard	Replacement Cost	Replacement Cost
1521 S Wickham Road	Scoreboard	\$37,346	\$0
1521 S Wickham Road	Soccer Building	\$1,416,045	\$141,604
1521 S Wickham Road	Soccer/Turf/Track	\$1,060,900	\$0
1620 S. Cheyenne Rd	Baseball Field - Artificial Turf @ Westside BB/SB Complex	\$1,807,712	\$0
1620 S. Cheyenne Rd	Baseball Press Box @ Westside BB/SB Complex	\$80,395	\$8,063
1620 S. Cheyenne Rd	Baseball Scoreboard	\$43,803	\$0
1620 S. Cheyenne Rd	Bleachers @ Westside BB/SB Complex	\$169,744	\$0
1620 S. Cheyenne Rd	Dugouts @ Baseball Field @ Westside BB/SB Complex	\$95,481	\$9,548
1620 S. Cheyenne Rd	Dugouts @ Softball Field @ Westside BB/SB Complex	\$95,481	\$9,548
1620 S. Cheyenne Rd	Fencing @ Westside BB/SB Complex	\$123,064	\$0
1620 S. Cheyenne Rd	Main Building @ Westside BB/SB Complex	\$5,323,066	\$532,306
1620 S. Cheyenne Rd	OccupiedAs SqFt ConstID SprinklerType BoilerInspectionType Cost	RCBldgVal Floors YrBuilt RoofConstr Type Type Type	ContentsValue YrAddn RoofAge BurglarAlarmType FireAlarmType
1620 S. Cheyenne Rd	SB Canopies (2)	\$13,851	\$0
1620 S. Cheyenne Rd	SB Press Box Canopies	\$36,016	\$0
1620 S. Cheyenne Rd	Scoreboard @ SB Field	\$43,803	\$0
1620 S. Cheyenne Rd	Softball Field - Artificial Turf @ Westside BB/SB Complex	\$633,360	\$0
1620 S. Cheyenne Rd	Softball Press Box @ Westside BB/SB Complex	\$80,395	\$8,063
1620 S. Cheyenne Rd	Ticket Booth @ Westside BB/SB Complex	\$23,870	\$2,388
3 S. Mission	Band Building	\$3,130,249	\$843,246
3 S. Mission	Chieftain Center	\$12,360,000	\$1,288,292
3 S. Mission	Football Electronic Scoreboard	\$525,638	\$0

3 S. Mission	Football Field Surface	Replacement Cost	\$1,060,900	\$0
3 S. Mission	Goal Post	Replacement Cost	\$11,221	\$0
3 S. Mission	High School Bailey Building	Replacement Cost	\$3,593,714	\$1,407,418
3 S. Mission	Home Bleachers 195' x 20 rows metal/approx 1950 seating cap	Replacement Cost	\$946,853	\$0
3 S. Mission	Lighting-Home 2 Poles w/15 Lights & Visitor 2 Poles w/14 Lights	Replacement Cost	\$236,170	\$0
3 S. Mission	North Band Bleachers/Storage 60 x 14 rows metal/approx. 420	Replacement Cost	\$141,241	\$0
3 S. Mission	Playground Equipment (Elementaries)	Replacement Cost	\$395,440	\$0
3 S. Mission	South & North RR & Aux Areas/Ticket Booth/Concession & Pressboxes/Crows Nest	Replacement Cost	\$2,358,428	\$355,235
3 S. Mission	Stadium Fencing	Replacement Cost	\$119,218	\$0
3 S. Mission	Stadium Lighting- Poles (4)	Replacement Cost	\$434,969	\$0
3 S. Mission	Tennis Courts	Replacement Cost	\$144,200	\$0
3 S. Mission	Tennis Courts - Fencing	Replacement Cost	\$61,113	\$0
3 S. Mission	Tennis Courts - Lighting	Replacement Cost	\$47,533	\$0
3 S. Mission	Track @ Football Field	Replacement Cost	\$173,154	\$0
3 S. Mission	Visitors Bleachers 135 x 20 rows metal/approx 1350 seating	Replacement Cost	\$247,168	\$0
3 S. Mission	Visitors Concession/Restroom/Ticket Booth	Replacement Cost	\$342,917	\$77,449
3 S. Mission	Visitors Locker Rooms	Replacement Cost	\$928,923	\$148,940
513 E Lee	Washington Administration Building	Replacement Cost	\$8,378,840	\$1,179,793
603 South Park	Bartlett School	Replacement Cost	\$3,251,440	\$651,610
631 North Brown	DRO-Indoor Softball Practice Facility/Locker Rooms	Replacement Cost	\$51,500	\$0
631 North Brown	Liberty Kindergarten	Replacement Cost	\$616,624	\$74,104
631 North Brown	Liberty School Complex (2 1/2 Story) w/New Addn/Safe Room	Replacement Cost	\$9,936,479	\$2,014,058
7 S. Mission	HS/JH Complex	Replacement Cost	\$57,520,396	\$9,607,749



7 S. Mission	JROTC Storage/Training Building	Replacement Cost	\$696,222	\$69,622
9170 S 73 W Ave	Canopy @ Freedom Elementary	Replacement Cost	\$9,142	\$0
9170 S 73 W Ave	Canopy @ Freedom Elementary	Replacement Cost	\$11,497	\$0
9170 S 73 W Ave	Canopy @ Freedom Elementary School	Replacement Cost	\$12,053	\$0
9170 S 73 W Ave	Electronic Marquis Sign	Replacement Cost	\$22,440	\$0
9170 S 73 W Ave	Freedom Elementary School	Replacement Cost	\$17,355,738	\$3,154,909
Total			\$203,508,782	\$33,748,922

Floater Limit: \$745,500
 EDP Limit: \$2,000,000
 Extra Expense Limit: \$500,000

Auto Schedule

Vehicle Number	Year	Make	Model	Capacity	VIN	Value
2349-000001	2008	International	Activity bus	48	4DRBUAAN19B659795	\$25,887
2349-000002	2016	Chevy	Activity Bus	15	1GB3GSBGZG1297621	\$26,454
2349-000003	2016	Chevy	Activity Bus	15	1GB3GSBG1G1298145	\$26,454
2349-000004	2016	Chevy	Activity Bus	15	1GB3GSBG5G1292140	\$26,454
2349-000005	2016	Chevy	Activity Bus	15	1GB3GSBG5G1300995	\$26,454
2349-000006	2021	International	Activity Bus	71	4DRBUC8N2NB435849	\$70,567
2349-000007	2021	International	Activity Bus	71	4DRBUC8N9NB435850	\$72,796
2349-000008	2003	Chevy	Astro Van	8	1GNDM19X73B133267	\$0
2349-000009	1998	Kenworth	Band Truck		1XKAD99X1WR781519	\$13,770
2349-000010	2000	Freightliner	Bus	72	4UZ6CJAA5YCG10421	\$3,904
2349-000011	2010	International	Bus	77	4DRBUAAN4AB247701	\$27,293
2349-000012	2010	International	Bus	77	4DRBUAAN8AB247703	\$24,564
2349-000013	2011	Thomas	Bus	77	4UZABRDT1BCAR8057	\$26,359
2349-000015	2015	International	Bus	77	4DRBUSKPXFB027864	\$34,398
2349-000016	2013	Thomas	Bus		4UZABRDT7DCBT1954	\$30,185
2349-000017	2013	Thomas	Bus	77	4UZABRDT9DCBT1955	\$30,185
2349-000018	2013	Thomas	Bus	77	4UZABRDT0DCBT1956	\$30,185
2349-000019	2019	International	Bus	71	4DRBUC8N3KB231265	\$37,484
2349-000020	2019	International	Bus	71	4DRBUC8N5KB231266	\$37,484
2349-000021	2019	International	Bus	71	4DRBUC8N8KB231263	\$37,484
2349-000022	2019	International	Bus	71	4DRBUC8N1KB231264	\$37,484
2349-000023	2023	International	Bus	71	4DRBUPWN6PB611444	\$53,586
2349-000024	2024	International	Bus	70	4DRBUC8PXR8104542	\$87,823
2349-000025	2024	International	Bus	70	4DRBUC8P1RB104543	\$87,823
2349-000028	2026	International	Bus	71	4DRGVMM5TB053117	\$115,710
2349-000030	2012	International	Bus w/lift	54	4DRBUAAN9CB565848	\$27,211
2349-000031	2017	Nissan	Cargo Van	2	3N6CM0KN7HK700481	\$13,487
2349-000032	2008	Chevy	Delivery Van	2	1GBJG31KX81229538	\$4,441
2349-000033	2024	Family Garden	Enclosed Trailer		1F91E1621RG545913	\$4,289
2349-000034	2018	Ford	Explorer		1FM5K7B85JGA71548	\$10,714
2349-000035	2024	Ford	Explorer		1FMSK8DH9RGA19440	\$36,054
2349-000036	2008	Chevy	Express Van	8	1GNFG154681183716	\$3,779
2349-000037	2023	Ford	F350 Pickup		1FT8W3DT5PED24467	\$47,677
2349-000038	2019	International	Handicap Bus	39	4DRBUC8N8KB660854	\$44,135
2349-000039	2009	Chevy	Impala		2G1WB57K491221555	\$2,834
2349-000040	2009	Chevy	Impala		2G1WB57K191249815	\$3,307
2349-000041	2022	Interstate	LoadRunner 6x12 Trailer		4RALS1216NC058247	\$3,454
2349-000042	2009	Car Hauler	Maxi Trailer		5GXCH1822AM013206	\$0
2349-000043	2009	Car Hauler	Maxi Trailer		5GXCH1827AM013444	\$0
2349-000044	2021	Collins	Mini Bus	15	1GB3GRB77M1263694	\$41,819
2349-000045	1988	Chevy	Pickup		1GCFK24K4JZ219133	\$0
2349-000046	2001	Chevy	Pickup		2GCEC19V311226623	\$1,890
2349-000047	2001	Ford	Pickup		1FTZF17221NB25279	\$0
2349-000048	2002	Ford	Pickup		1FTRF17272KA80908	\$0
2349-000049	2007	Chevy	Pickup		1GCEC19X78Z202442	\$4,724
2349-000050	2010	Ford	Pickup		1FTWW3DR3AEA18337	\$9,973
2349-000051	2010	Ford	Pickup		1FTWW3DR5AEA18338	\$8,976
2349-000052	2017	Ford	Pickup		1FT8W3DT0HEE99050	\$18,564
2349-000053	1988	Nabors	Semi Trailer		1NT142483J10X0148/BAN D	\$2,834
2349-000054	2006	Chevy	Silverado		1HCJK33D06F178270	\$5,048

2349-000055	2006	Chevy	Silverado		3GCEC14X26G257286	\$2,834
2349-000056	2024	Chevy	Silverado		1GCRDAEKXRZ395406	\$34,470
2349-000057	2009	Chevy	Suburban		1GNFC26089R262305	\$7,653
2349-000058	2018	Ford	Taurus		1FAHP2D80JG102469	\$9,353
2349-000059	2018	Ford	Taurus		1FAHP2D87JG102470	\$9,353
2349-000060	1979	Utility	Trailer		7290	\$0
2349-000061	1984	Flatbed	Trailer		7089R	\$0
2349-000062	1987	Flatbed	Trailer		7089	\$0
2349-000063	1993	Custom made	Trailer		3985	\$0
2349-000064	1986	Hillsboro	Trailer		3985	\$0
2349-000065	2008	Lo Pro Gooseneck	Trailer		129SG242980169369	\$4,724
2349-000066	2005	Wells Fargo	Trailer		1W4200F1X62055750	\$0
2349-000067	2010	Maxey Carhauler	Trailer		5GXCH2027AM014157	\$0
2349-000068	2018	Lark	Trailer		571BE1622JM027575	\$2,126
2349-000069	2018	Texas Bragg	Trailer		17XFY1821J1083866	\$1,604
2349-000070	2019	Tiger	Trailer		5UTBU162XKM015709	\$1,559
2349-000071	2024	Chevy	Traverse	8	1GNERFKS1RJ199538	\$29,970
2349-000072	2024	Chevy	Traverse	8	1GNERFKS0RJ199661	\$29,970
2349-000073	2024	Chevy	Traverse	8	1GNERFKS4RJ199601	\$29,970
2349-000074	1999	International	Truck		1HTSCAAM4XH205262	\$3,904
2349-000075	2011	Chevy	Utility Truck		1GB0CVCG9BF139500	\$6,802
2349-000076	2005	Chevy	Van	8	1GNFG15X451105649	\$0
2349-000077	2005	Chevy	Van	8	1GNFG15X951105307	\$0
2349-000078	2008	Chevy	Van	8	1GNFG154381134005	\$4,015
2349-000079	2010	Chevy	Van	8	1GNUGBD46A1111158	\$5,953
2349-000080	2010	Chevy	Van	8	1GNUGBD42A1109875	\$5,953
2349-000081	2011	Chevy	Van	8	1GNSGBF46B1178672	\$5,953
2349-000082	2008	Chevy	Van w/lift	6	1GAHG39K481117647	\$4,252
2349-000083	2025	Chevy	Suburban	8	1GNS5BRD0SR188116	\$40,500
2349-000084	2026	International	Bus	71	4DRGVMMP1TB053115	\$115,710
2349-000085	2026	International	Bus	71	4DRGVMMP3TB053116	\$115,710
2349-000086	2024	Ford Collins	Activity Bus		1FDEU6PG8RKA56586	\$106,102
2349-000087	2024	GMC Collins	Activity Bus		1GD37SB72R1277427	\$104,086
2349-000088	2026	International	Bus	71	4DRGVMMP7TB053149	\$115,710
2349-000089	2026	International	Bus	71	4DRGVMMP5TB053148	\$115,710
2349-000090	2026	International	Bus	71	4DRGVMMPXTB715077	\$165,823
2349-000091	2026	Chevy	Tahoe		1GNS6LED9TR270307	\$51,485
Total:						\$2,417,251

Overview

Background

The Oklahoma Schools Insurance Group (OSIG) is a public entity of the State of Oklahoma, formed as an Interlocal Agreement in accordance with 74 O.S. 1004(f), for the purpose of joining together a group of Oklahoma public school districts. OSIG will allow member districts to more efficiently and more economically obtain and manage their insurance programs.

OSIG obtained approval to operate from the Oklahoma Attorney General on June 28, 2001. Effective July 1, 2002, OSIG began full operation by providing its member districts with broad insurance coverage through "A" rated insurance carriers and professional risk management services. Over the past 24 years, OSIG's membership has grown to 541 and the program insures more than \$32 Billion in school property across Oklahoma.

Structure

OSIG is a non-profit, member-owned, public entity program whose management is completely controlled by a Board of your peers.

"The mission of Oklahoma Schools Insurance Group (OSIG) is to provide quality, cost effective risk management products and services to member schools."

The group purchases insurance and reinsurance from "A"-rated carriers. OSIG's insurance providers are long-term partners and committed to OSIG and Oklahoma schools.

OSIG has contracted with Risk Program Administrators in Tulsa to administer the program. RPA is one of the largest insurance brokers in the world and manages programs similar to OSIG across the country.

It is important to know that the insurance coverage provided by OSIG was specifically tailored to meet the needs of Oklahoma schools. The coverage is what you need to protect your school's property, your students and patrons.

Losses are a part of life. Only OSIG has the collective strength and staying power to provide the protections you need. By remaining together as a group, OSIG will be able to continue to provide you with the quality, fair-priced **insurance and risk management** services you need to protect your school's assets, your board, your staff and, most importantly, your children.

Financial Strength

OSIG is financially strong and we have the funds (cash) we need to pay your claims. OSIG has returned more than \$9 million to our members over the years as distributions. Surplus at year ended 6/30/2025 was more than \$21 million and our assets were more than \$105 million.

We believe in complete transparency. We submit to an annual financial audit each year end and share our operating results with our members each year.

The financial condition of an insurance group should be of utmost importance to you when choosing an insurance partner for your district.

Statement of Net Assets	
As of 06/30/2025	
Cash	\$67,503,673
Other Assets	\$37,632,794
Total Assets	\$105,136,467
Total Liabilities	\$83,166,312
Total Net Assets/Surplus	\$21,970,155

We urge you to obtain and review audited financial statements from every insurance provider that may offer your school district a quote. Financial statements are required by law and can be obtained at ok.gov/oid. Click on Interlocals under the Quick Links section of the homepage. Your school's auditor can help in analyzing the statements.

Important Plan Information

It is important to understand that OSIG is not an insurance company, but rather a non-profit, cooperative risk management program owned and directed by Oklahoma Schools. Its mission is to reduce insurance costs and stabilize rates by aggregating purchasing power **with an intense focus on controlling member losses**. When losses are controlled, OSIG's member schools retain the underwriting profit and investment income thereby increasing fund reserves for future years. OSIG purchases per occurrence and liability aggregate protection for its member schools. The per occurrence insurance protects member schools up to \$2,000,000,000 for property losses and \$2,000,000 for liability claims in **each and every occurrence subject to a \$10M annual aggregate limit**. The aggregate insurance protection is purchased in the unlikely event that sum total of all OSIG losses are significantly more than actuarially projected. Additional excess liability limits are available for members requiring higher limits.

This proposal is an outline of the coverages proposed by insurers based on the information provided by your school district. It does not include all the terms, coverages, exclusions, limitations and conditions of the actual contract language. Please refer to the plan document for the details.

Actuarial Review

An independent actuary has been retained by OSIG to make projections as to anticipated claims and losses the program should expect on an annual basis. The OSIG actuary has relied on the historical loss experience and exposures provided to OSIG by the member school districts to make projections of OSIG's expected losses. OSIG adequately funds to, or in excess of, the expected loss projections through member contributions (insurance cost) and our own surplus.

Membership contributions are used to buy insurance, pay administrative expenses and fund for members' claims. Similar successful programs throughout the country for schools and municipalities are protected using the same insurance structure as OSIG has deployed. As with any insurance mechanism, OSIG does not guarantee full funding in the event unimaginable losses would materialize that are many times greater than what is indicated by past history. The OSIG board is charged with developing a plan to address under funding in this unlikely event.

Procedure to Renew Coverage

Notify your agent of your acceptance of this insurance renewal proposal. Your agent will advise the OSIG administrative staff in writing that you wish to renew the insurance coverage.

The signed Resolution by the member's Board of Education should be returned to OSIG before June 30, 2026 in order to bind coverage effective 7/1/2026.

Risk Management and Loss Control Tools

- On Site Safety Inspection
- Onsite Appraisals
- Stop It Anonymous Incident Reporting Mobile and Web App
- Risk Management focused website osig.org
- Vector Solutions – Professional Development Training Platform
- Beazley & Lodestone Cyber Portal
- Helix Intel
- HSB Water and Temperature Monitoring Devices (Pilot Program)

Contacts For Questions

Coverage Questions

Your Local Agent or:

Jennifer McKenzie

Risk Program Administrators
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Eastern Oklahoma Schools (East of I-35)

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General Program Questions

Rick Thomas

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OSIG Board Members

Terry Davidson – Chairman	Comanche Schools	580.439.2900
Sherry Durkee – Vice Chairman	Sand Springs Schools	918.246.1406
Dr. John Cox – Treasurer	Peggs Schools	918.598.3412
Shelley Free – Secretary	Kiamichi Technology Center	918.465.2323
Jeremy Hogan – Member	Collinsville Schools	918.371.2326
Jeff Daugherty – Member	Merritt Schools	580.225.5460
Jason Lindley – Member	Hartshorne Schools	918.297.2534
Laura Sprouse - Member	Select Actuarial Services	615-620-7584
Steve Moyer - Member	Shelter Insurance	918.396.3379