

## Resolution of Frontier ISD to Join Oklahoma Schools Insurance Group

**Whereas, Oklahoma Schools Insurance Group** ("OSIG") is an Oklahoma interlocal formed in accordance with Oklahoma law to enable Oklahoma School Districts to cooperate with each other to procure insurance services, benefits and insure against losses and possible liabilities in the most cost effective manner; and

**Whereas, Frontier ISD** is an Oklahoma public school district ("the District"); and

**Whereas, OSIG** has provided to the District a Plan Document which includes a quotation for certain insurance coverages for the 2026/2027 plan year; and

**Whereas,** the quotation is acceptable to the District;

**Now, therefore be it resolved,** that the District hereby joins OSIG as a Member;

**Be it further resolved,** that so long as the District remains as a Member, the District shall comply with OSIG's bylaws, the Plan Document and OSIG claim reporting procedures; and

**Be it further resolved,** that by the adoption and signing of this resolution, Frontier ISD understands and agrees that school district members are responsible for their own loss experience and will not be singly responsible for other members' losses.

**Date:** \_\_\_\_\_

**Frontier ISD By:**

**Attest:**

\_\_\_\_\_  
President, Board of Education

\_\_\_\_\_  
Clerk, Board of Education

Annual Sexual Abuse Deductible Determination:

The deductible for the upcoming fiscal year (starting 7/1) is determined by the training completion status as of 3/1. This policy is in place to prevent confusion regarding deductible status in case a sexual abuse and molestation (SAM) claim is filed mid-term, before the 3/1 deadline.

- The OSIG by-laws included a three-year re-entry clause should a member elect to exit the group. The member's equity in OSIG will be forfeited and they will not be allowed to re-enter the program for 3 years from the time of exit from the program.
- OSIG's financial statement is strong. Financial information is included in the proposal. No other insurance group providing coverage to Oklahoma Schools can provide this security. *The financial condition of an insurance provider should be the number one consideration.* Other school insurance groups in Oklahoma are struggling or have failed. Financial statements for all inter-locals are available on the OK Department of Insurance website.
- For the 2026-2027 plan year, OSIG is requiring the resolution to be signed by the member's Board of Education and returned to OSIG in order to bind coverage effective 07/01/2026. If renewing with OSIG, a signed resolution will be required prior to 06/29/2026. This must be signed by the Board President and Board Clerk. OSIG Resolution is included with proposal for signature.
- **Limited Flood coverage is provided, Flood Zones A and V are excluded. If you have property (buildings, contents, outdoor structures, equipment, vehicles, etc.) located in a Flood Zones and would like a quote, please let me know.**

**OSIG Premium Summary:**

Coverage	2026 – 2027 OSIG Renewal Premium:
Property	\$294,114
Boiler	\$ 1,190
Auto Physical Damage	\$ 7,036
General Liability	\$ 2,712
Auto Liability	\$ 3,615
Educators Legal Liability	\$ 2,711
Excess Liability	\$ 1,008
<b>Total</b>	<b>\$312,386</b>

**IMPORTANT:** If you decide to move your Educators Legal Liability coverage from OSIG at renewal, we recommend you purchase the Extended Claims Reporting Endorsement on your expiring policy. This endorsement can be issued for 24 months for an estimated additional premium of approximately 200% of the expiring Educators Legal Liability premium. This endorsement would allow you to report claims to the carrier that occurred during this policy period but are not reported to the carrier until after the expiration date of this policy. Since the Educators Legal Liability/EPLI policy is on a claims-made basis we feel this endorsement should be purchased.