



OSAG

Oklahoma School Assurance Group

May 23, 2025

Uwe Gordon
Stillwater School District
314 South Lewis Street
Stillwater, OK 74074

Dear Uwe Gordon and Board of Education:

Your 2025-2026 workers' compensation premium quote from the Oklahoma School Assurance Group (OSAG) is enclosed.

It is important to review the proposal completely, to familiarize with the member benefits provided by OSAG for your district. Several important documents are enclosed for your review. 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 \$109,705,968 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 serving Stillwater School District in 2025-2026.

Your OSAG policy will automatically renew on 7/1/2025, so no action is due on your part. If you have any questions regarding your quote material, please contact Victoria Keith or Tom Beckman at 800-699-5905.

Sincerely,

Tina J. Wamsley, Chief Operating Officer
Oklahoma School Assurance Group

TJW/ear
enclosure

P.O. Box 18858, Oklahoma City, OK 73154
Phone: 800-699-5905 Facsimile: 405-842-0051 www.okschoolassurancegroup.org

The Oklahoma School Assurance Group is an Interlocal Cooperation Act Agency of Schools Providing Workers' Compensation



Oklahoma School Assurance Group

May 23, 2025

Uwe Gordon
Stillwater School District
314 South Lewis Street
Stillwater, OK 74074

Re: 2025-2026 OSAG Workers' Compensation Insurance Quote

The policy will automatically renew on 7/1/25 - if no action is taken.

Dear Uwe Gordon,

Thank you for helping to make OSAG the largest provider of workers' compensation to public schools in Oklahoma. Your 2025-2026 OSAG renewal quote is as follows:

*Total 2025-2026 OSAG Workers' Compensation
Renewal Premium including Dividend/Credits:*

\$353,458.00
Non-Auditable

**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 membership dividend is based on an overall favorable group loss ratio.

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.
To receive the Membership Dividend, a member must be active with paid premium.

**OSAG has awarded \$500,000 in Safety Equipment Grants, as well as a \$250,000 Shared Premium Credit awarded to all active members in 2024-2025. OSAG grants/credits are predicted to continue in the future for all active members.*

****See enclosed listing of all OSAG member benefits – ALL at NO COST to members!**

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the beckman company

insurance

May 23, 2025

Uwe Gordon
Stillwater School District
314 South Lewis Street
Stillwater, OK 74074

Re: 2025/2026 Workers' Compensation

Dear Uwe Gordon,

We appreciate the opportunity to present your workers' compensation insurance quote for 2025/2026. The Beckman Company has maintained a low profile while putting together some of Oklahoma's most innovative and popular insurance products ever offered. Our quest is to always offer the best insurance coverage at the lowest cost with no future risk to the insured. This is why The Beckman Company now insures more public entities than any other firm in our state!

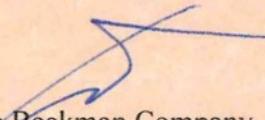
The Beckman Company has helped create both property and casualty insurance programs for public entities never seen before in Oklahoma or elsewhere. Currently The Beckman Company is the MGA (Managing General Agent) for insurance brokerage for some 500+ public schools, most of Oklahoma's Universities, as well as insuring the City of Edmond and Oklahoma County on all lines of coverage. The Beckman Company helped to create three insurance programs which are all designed to lower costs.

The Beckman Company, which began in 1960, has now grown into one of Oklahoma's largest insurance and brokerage full-service agencies. Our experience is vast and varied encompassing not only public entities but some of Oklahoma's more recognizable names in manufacturers, businesses, and many more. For decades, we've had insureds with billions of dollars in property values located in Oklahoma. We've insured some of Oklahoma's largest public and private institutions for a reason. Service!

Enclosed please find your 2025/2026 quote through the Oklahoma School Assurance Group. Your district has a history with the Oklahoma School Assurance Group, a preferred group specially for Oklahoma school districts. The Beckman Company will serve the best interest of your school district's needs with workers' compensation now and in the future.

If you should have any questions or concerns, please feel free to call.

Appreciate the opportunity.



The Beckman Company
Bill, Bryan, Martin, Tom & Will Beckman



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, proudly serving 98% of Oklahoma schools & over 75,000 employees!

The OSAG motto is "to provide the most efficient and economical workers' compensation services to Oklahoma public schools."

Since 1994, member school districts have accumulated a total savings of \$109,705,968!

OSAG member benefits include the following:

- *Insurance consulting services covering **MOST** lines of district insurance needs, i.e. workers' compensation, property, liability, etc. **NO COST** for this service.*
- *Training provided at Oklahoma ASBO spring & fall conferences at **NO COST**.*
- *Online safety training video program with 1,000+ 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!*
- ***Guaranteed annual premium! 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.*
- ***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.*

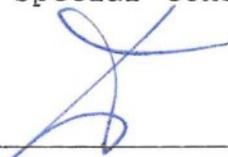
Potential dividend earnings!

- *Individual district performance dividend used to reduce future premium costs! Since inception, approximately \$27,092,033 has been awarded to qualifying members as premium refunds, performance dividends, \$500,000 in Safety Equipment Grants, a \$250,000 Shared Premium Credit, and upfront premium savings.*

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, 2025.

ELIZABETH A. RIDENER
NOTARY PUBLIC - STATE OF OKLAHOMA
MY COMMISSION EXPIRES FEB. 07, 2028
COMMISSION # 12001300



Notary Public

My commission expires: 02/07/28
My commission number: 12001300

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's motto is not only "to provide the most efficient & economical workers' compensation services to Oklahoma schools", but to work as a team with our members to protect your district as a whole.



Protecting Your District

This time of year poses important decisions to be made by our members.....employment contracts, property & casualty insurance, workers' compensation needs. As your workers' compensation provider, we want you to know that we aren't solely concerned about your workers' compensation needs, but your district as a whole. The OSAG Board of Trustees each serve as district superintendents and know firsthand the challenges faced this time of year in making safe, protective decisions for the district.

- Be **mindful** of your **OWNERSHIP** of OSAG. No other providers exist like OSAG – ALL benefits are FREE to members; company is fully membership-owned.
- Be **careful** not to share your OSAG premium with other vendors. By doing this, short-lived outside quotes that seem more competitive result in substantial higher premiums the following renewal. Not only that but earned *Performance Dividends* are lost in the process that cannot be recaptured should your district join the OSAG family again.
- Be **thoughtful** of the membership benefits provided by OSAG. ALL safety training is FREE to members, i.e. online safety video library, onsite safety training, twice-annual training at Oklahoma ASBO, & discounted membership with Oklahoma Safety Council.

Finally, OSAG has provided savings of \$109,705,968 to membership since 1994. This savings includes over \$27 million dollars in refunds & dividends, premium savings compared to other carriers, equity ownership in OSAG, Safety Equipment Grants & a Shared Premium Credit award.