

Hurst-Euleless-Bedford ISD

1849 Central Dr.
Bedford, TX 76022

The Hurst-Euleless-Bedford I. S. D. is requesting proposals for the Excess Workers' Compensation Insurance renewal. Currently the Self-Insured Retention is \$500,000.

The Workers' Compensation Proposals will be opened at 2:00 P. M. June 16th 2009. The effective date for insurance coverage will be 9-1-2009.

For any additional information please contact John Moore moorej@hebisd.edu Phone 817-399-2410 Fax 817-399-2412.

Request For Proposal

Miscellaneous Information

Specifications

Application

Loss Runs Over \$100,000

Section One

HURST-EULESS-BEDFORD INDEPENDENT SCHOOL DISTRICT

**REQUEST FOR PROPOSALS (RFP)
COVER PAGE**

RFP #36-09

DATE OF REQUEST: May 15th, 2009

TIME & DATE FOR RESPONSE: June 16th, 2009 2:00 P. M.

SUBMIT PROPOSAL TO: Mr. Fred Laux, Director of Purchasing
HURST-EULESS-BEDFORD
INDEPENDENT SCHOOL DISTRICT
1849 Central Dr, Bedford, TX 76022

PHONE: (817) 283-4461

MARK PROPOSAL: EXCESS WORKERS' COMPENSATION PROPOSAL
RFP 36-09 Proposals received after 2:00 P M, June 16th,
2009 will be returned.

PLEASE SEND ONE (1) ORIGINAL AND ONE (1) COPY OF YOUR
PROPOSAL

**Self-Insured Retention requested is \$500,000 but other SIR Limits will be
considered.**

**The proposal must be in a sealed envelope clearly marked Excess Workers'
Compensation RFP # 36-09**

Section Two

Third Party Administrator

For

Hurst-Euless-Bedford ISD

Workers' Compensation

**Sedgwick CMS
P. O. Box 613670
Irving, TX 75063**

888-573-7742

Section Three

HURST-EULESS-BEDFORD ISD
1849 Central Dr.
Bedford, TX 76022

Workers' Compensation quote requested as follows.
Policy Year 9/1/2009 to 9/1/2010

Specific Excess Insurance

- **Self-Insured Retention Per Occurrence** **\$500,000.**
- **Maximum Limit of Indemnity Per Occurrence** **Statutory**
- **Employers' Liability Maximum Limit of Indemnity Per Occurrence** **\$1,000,000.**

Endorsements

XWC 0065 00 1092	TEXAS CANCELLATION/NONRENEWAL ENDORSEMENT
XWC 0075 00 1092	TEXAS REVISED SERVICE AND ADMINISTRATION SECTION
XWC 0076 00 1092	TEXAS REVISED REPORTING REQUIREMENT
XWC 0243 00 1291	LONGSHOREMEN'S AND HARBOR WORKERS' COMPENSATION ACT COVERAGE ENDORSEMENT
XWC 0276 02 0408	BROAD FORM ALL STATES FOR EMPLOYEE TRAVEL
XWC 0322 00 1291	90-DAYS NOTICE OF CANCELLATION
XWC 0341 00 0196	SPECIFIC EXCESS COVERAGE (CASH FLOW PROTECTION)
XWC 0293 00 1007	FOREIGN VOLUNTARY WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY FOR TRAVELING EMPLOYEES

Section Four



WORKERS COMPENSATION APPLICATION

DATE (MM/DD/YYYY)
05/12/2009

AGENCY NAME AND ADDRESS		COMPANY:			
		UNDERWRITER:			
		APPLICANT NAME: HURST-EULESS-BEDFORD I S D			
		OFFICE PHONE:		MOBILE PHONE:	
		MAILING ADDRESS (including ZIP + 4 or Canadian Postal Code)		YRS IN BUS:	
PRODUCER NAME:		HURST-EULESS-BEDFORD I S D ATT: FRED LAUX -PURCHASING DEPT.		SIC:	
CS REPRESENTATIVE NAME:		1849 CENTRAL DR. BEDFORD, TX 76022		NAICS:	
OFFICE PHONE (A/C, No, Ext):		E-MAIL ADDRESS:		WEBSITE ADDRESS:	
MOBILE PHONE:		SOLE PROPRIETOR		CORPORATION	
FAX (A/C, No):		PARTNERSHIP		SUBCHAPTER "S" CORP	
E-MAIL ADDRESS:		CREDIT BUREAU NAME:		ID NUMBER:	
CODE:		FEDERAL EMPLOYER ID NUMBER		NCCI RISK ID NUMBER	
SUB CODE:		OTHER RATING BUREAU ID OR STATE EMPLOYER REGISTRATION NUMBER			
AGENCY CUSTOMER ID:					

STATUS OF SUBMISSION		BILLING/AUDIT INFORMATION	
☒ QUOTE	☐ ISSUE POLICY	☐ BILLING PLAN	☐ PAYMENT PLAN
☐ BOUND (Give date and/or attach copy)		☐ AGENCY BILL	☒ ANNUAL
☐ ASSIGNED RISK (Attach ACORD 133)		☐ DIRECT BILL	☐ SEMI-ANNUAL
			☐ QUARTERLY % DOWN:
			☐ AUDIT
			☐ AT EXPIRATION MONTHLY
			☐ SEMI-ANNUAL
			☐ QUARTERLY

LOCATIONS	
LOC #	STREET, CITY, COUNTY, STATE, ZIP CODE
	SEE LIST ATTACHED

POLICY INFORMATION				
PROPOSED EFF DATE 9-1-2009	PROPOSED EXP DATE 9-1-2010	NORMAL ANNIVERSARY RATING DATE	PARTICIPATING NON-PARTICIPATING	RETRO PLAN
PART 1 - WORKERS COMPENSATION (States) ALL STATES	PART 2 - EMPLOYER'S LIABILITY \$ 1,000,000 EACH ACCIDENT \$ 1,000,000 DISEASE-POLICY LIMIT \$ 1,000,000 DISEASE-EACH EMPLOYEE	PART 3 - OTHER STATES INS	DEDUCTIBLES MEDICAL INDEMNITY	AMOUNT/% OTHER COVERAGES X U.S.L. & H. VOLUNTARY COMP X FOREIGN COV
DIVIDEND PLAN/SAFETY GROUP	ADDITIONAL COMPANY INFORMATION			
SPECIFY ADDITIONAL COVERAGES / ENDORSEMENTS THIRD PARTY ADMINISTRATOR: SEDGWICK CMS. P. O. BOX 613670, IRVING, TX 75063 888-573-7742 CURRENT POLICY HAS A SELF-INSURED RETENTION OF \$500,000.				

TOTAL ESTIMATED ANNUAL PREMIUM - ALL STATES		
TOTAL ESTIMATED ANNUAL PREMIUM ALL STATES \$	TOTAL MINIMUM PREMIUM ALL STATES \$	TOTAL DEPOSIT PREMIUM ALL STATES \$

CONTACT INFORMATION				
TYPE	NAME	OFFICE PHONE	MOBILE PHONE	E-MAIL
INSPECTION	JOHN MOORE	817-399-2410		
ACCTNG RECORD	VEE HINES	817-399-2057		
CLAIMS INFO	DALE FLORY	817-399-2012		

INDIVIDUALS INCLUDED/EXCLUDED									
PARTNERS, OFFICERS, RELATIVES (Must be employed by business operations) TO BE INCLUDED OR EXCLUDED (Remuneration/Payroll to be included must be part of rating information section.)									
STATE	LOC #	NAME	DATE OF BIRTH	TITLE/RELATIONSHIP	OWNER-SHIP %	DUTIES	INC/EXC	CLASS CODE	REMUNERATION/PAYROLL

FOR MULTIPLE STATES, ATTACH AN ADDITIONAL PAGE 2 OF THIS FORM

[illegible]

STATE:	FACTOR	FACTORED PREMIUM		FACTOR	FACTORED PREMIUM
TOTAL		\$			\$
INCREASED LIMITS		\$	SCHEDULE RATING		\$
DEDUCTIBLE		\$	CCPAP		\$
EXPERIENCE OR MERIT MODIFICATION		\$	STANDARD PREMIUM		\$
		\$	PREMIUM DISCOUNT		\$
ASSIGNED RISK SURCHARGE		\$	EXPENSE CONSTANT	N/A	\$
ARAP		\$	TAXES / ASSESSMENTS	N/A	\$
TOTAL ESTIMATED ANNUAL PREMIUM		MINIMUM PREMIUM		DEPOSIT PREMIUM	
\$		\$		\$	

REMARKS

PRIOR CARRIER INFORMATION/LOSS HISTORY

AGENCY CUSTOMER ID:

PROVIDE INFORMATION FOR THE PAST 5 YEARS AND USE THE REMARKS SECTION FOR LOSS DETAILS						☒ LOSS RUN ATTACHED
YEAR	CARRIER & POLICY NUMBER	ANNUAL PREMIUM	MOD	# CLAIMS	AMOUNT PAID	RESERVE
08/09	CO: SAFETY NATIONAL	EST. 57,004				
	POL #: SP-2M53TXTX					
07/08	CO: SAFETY NATIONAL	AUDIT 76,078				
	POL #: AGC 1U90-TX					
06/07	CO: PERIOD	AUDIT 72,552				
	POL #: AGC 8698TX					
05/06	CO: SAFETY NATIONAL	AUDIT 68,908				
	POL #: AGC 8698-TX					
04/05	CO: SAFETY NATIONAL	AUDIT 61,814				
	POL #: AGC8698TX					

NATURE OF BUSINESS/DESCRIPTION OF OPERATIONS

GIVE COMMENTS AND DESCRIPTIONS OF BUSINESS, OPERATIONS AND PRODUCTS: MANUFACTURING - RAW MATERIALS, PROCESSES, PRODUCT, EQUIPMENT; CONTRACTOR - TYPE OF WORK, SUB-CONTRACTS; MERCANTILE - MERCHANDISE, CUSTOMERS, DELIVERIES; SERVICE - TYPE, LOCATION; FARM - ACREAGE, ANIMALS, MACHINERY, SUB-CONTRACTS.

PUBLIC SCHOOL

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES	YES	NO
1. DOES APPLICANT OWN, OPERATE OR LEASE AIRCRAFT/WATERCRAFT?	☐	☒
2. DO/HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc)	☐	☒
3. ANY WORK PERFORMED UNDERGROUND OR ABOVE 15 FEET?	☒	☐
4. ANY WORK PERFORMED ON BARGES, VESSELS, DOCKS, BRIDGE OVER WATER?	☐	☒
5. IS APPLICANT ENGAGED IN ANY OTHER TYPE OF BUSINESS?	☐	☒
6. ARE SUB-CONTRACTORS USED? (If "YES", give % of work subcontracted)	☐	☒
7. ANY WORK SUBLET WITHOUT CERTIFICATES OF INSURANCE? (If "YES", payroll for this work must be included in the State Rating Worksheet on Page 2)	☐	☒
8. IS A WRITTEN SAFETY PROGRAM IN OPERATION?	☒	☐
9. ANY GROUP TRANSPORTATION PROVIDED?	☒	☐
10. ANY EMPLOYEES UNDER 16 OR OVER 60 YEARS OF AGE?	☒	☐
11. ANY SEASONAL EMPLOYEES?	☒	☐
12. IS THERE ANY VOLUNTEER OR DONATED LABOR? (If "YES", please specify)	☒	☐

Section Five



Sedgwick CMS

Claim Report

Sedgwick Claims Management Services, Inc

CMS UNIT: 650

Requestor: Barbara Godinez-Medina

b992502.00001 (@ 09:33:09 05/06/2009)

Client: 2502 Hurst-Eulless-Bedford Independent School

Unit: ALL

Plan: ALL

Coverage: ALL

State: ALL

Vendor: ALL

Claim Num Id: Sedgwick

Claim Status: OPEN,CLOSED

Subtypes: ALL

Future Range: ALL

Incurred Range: 100000-999999999.99

Paid To Dt Range: ALL

Current Paid Range: ALL

Date Option: LOSS

Claims: 09/01/2002-04/30/2009

As Of: 04/30/2009

Page Breaks: Client

Summary Only: NO

Include Accepted: YES

Include Denied: YES

Include Reinstated: YES

Include Terminated: YES

Include JURIS Administration: YES

Excess: NO

Subrogation: NO

Punitive Damages: NO

Erisa Appeal: NO

MC FC: NO

Other: NO

Mask SSN?: YES

Account: ALL

Blanks: Include Blank Accts, Include Blank Units

Line: ALL

Office: Office = ALL Home Office = ALL

Examiner: ALL

IOD Group: ALL

Include: CLAIMS, INCIDENTS

Major Classification: WC-ALL

Include Historical Pmts: YES

Future-Exclude Zero?: NO

Incurred-Exclude Zero?: NO

Paid To Dt-Exclude Zero?: NO

Current Paid-Exclude Zero?: NO

Sort Option: Claimant

Payments: 09/01/2002-04/30/2009

Break Level: Client

Display Grand Total: YES

More Detail: NO

Include Deferred: YES

Include Pending: YES

Include Suspended: YES

Include Compromised: YES

Litigation: NO

Rehabilitation: NO

Apportion: NO

Tendered: NO

MC TCM: NO

SIF: NO

Filter on Event Financials: NO

PREPARED: 05/06/2009

PAGE: 1

CMS UNIT: 650

TOTAL INCURRED

TOTAL PAID

[illegible]

1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to understand what consumers want and what problems they are facing. Once a need is identified, the next step is to develop a concept that addresses this need. This is often done through brainstorming sessions with a team of designers and engineers. The concept is then refined through prototyping and testing, ensuring that it meets the requirements of the market. Finally, the product is launched into the market, and its performance is monitored to ensure it continues to meet consumer needs and expectations.

[https://doi.org/10.1016/j.jmb.2019.07.008](#)

[illegible][illegible]

1. The first part of the paper discusses the importance of understanding the underlying mechanisms of the observed phenomena. It highlights the need for a comprehensive theoretical framework that can explain the observed data. The authors argue that the current understanding is incomplete and that further research is needed to uncover the underlying processes.

2. The second part of the paper presents a detailed analysis of the experimental data. The authors use a combination of statistical methods and theoretical models to interpret the results. They find that the data is consistent with the proposed theoretical framework, but there are still some discrepancies that need to be addressed.

3. The third part of the paper discusses the implications of the findings. The authors suggest that the results have important implications for the field of study and that they could lead to new discoveries. They also discuss the limitations of the study and the need for further research.

4. The final part of the paper is a conclusion. The authors summarize the main findings of the study and reiterate the importance of understanding the underlying mechanisms. They also provide some suggestions for future research.

1. The first part of the paper discusses the importance of understanding the underlying mechanisms of the observed phenomena. It highlights the need for a comprehensive theoretical framework that can explain the observed data. The authors argue that the current understanding is incomplete and that further research is needed to uncover the underlying processes.

2. The second part of the paper presents a detailed analysis of the experimental data. The authors use a combination of statistical methods and theoretical models to interpret the results. They find that the data is consistent with the proposed model, but there are some discrepancies that need to be addressed. The authors discuss the possible reasons for these discrepancies and suggest ways to improve the model.

3. The third part of the paper discusses the implications of the findings. The authors argue that the results have significant implications for the field of study and that they provide a new perspective on the underlying mechanisms. They also discuss the limitations of the study and suggest directions for future research.

4. The fourth part of the paper is a conclusion. The authors summarize the main findings of the study and reiterate the importance of understanding the underlying mechanisms. They also thank the funding agencies and the reviewers for their support and comments.

1. The first part of the paper discusses the importance of understanding the underlying mechanisms of the observed phenomena. It highlights the need for a comprehensive theoretical framework that can explain the observed patterns and trends. This involves identifying the key variables and their interactions, as well as the underlying processes that drive the system.

2. The second part of the paper presents a detailed analysis of the data, focusing on the temporal and spatial variations. It uses a combination of descriptive statistics and advanced modeling techniques to uncover the underlying patterns and trends. The analysis shows that the observed phenomena are highly complex and dynamic, with significant variations over time and space.

3. The third part of the paper discusses the implications of the findings for policy-making and future research. It emphasizes the need for a holistic approach that takes into account the social, economic, and environmental factors that influence the system. The paper also identifies key areas for future research, including the development of more sophisticated models and the collection of more comprehensive data.

4. The final part of the paper concludes by summarizing the main findings and highlighting the contributions of the study. It reiterates the importance of understanding the underlying mechanisms of the observed phenomena and the need for a comprehensive theoretical framework. The paper also expresses the hope that the findings will provide valuable insights for policy-making and future research.

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Sedgwick Claims Management Services

TOTAL FOR REPORT

CLAIM REPORT

LOSS 09/01/2002 - 04/30/2009

PREPARED: 05/06/2009
PAGE: 2CLAIMANT NAME CLAIM NUMBER CLAIM LINE/CWG TYPE/SUB DATE LOSS EXAMINER LOSS/IND PAID MED PAID EXP/OTH PAID FUTURE RESERVE TOTAL INCURRED
CMS UNIT: 650

TOTAL PAID

WC-IN	4	604,587.54	210,021.46	390,806.92	3,759.16	160,892.35	765,479.89
WC TOT	4	604,587.54	210,021.46	390,806.92	3,759.16	160,892.35	765,479.89
CLAIMS	4	604,587.54	210,021.46	390,806.92	3,759.16	160,892.35	765,479.89