




County of Oklahoma County

Date prepared: 06/11/2026



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 **Midwest**
Employers Casualty
a Berkley Company

Insurer: Midwest Employers Casualty Company

Policy Effective Date: 07/01/2026

Insured: County of Oklahoma County
Policy #: EWC006746

Quote Date: 06/11/2026
Quote Expiration Date: 60 Days

POLICY TERMS	0262120	0262570	QUOTE OPTIONS	
Named States	OK	OK		
SPECIFIC:				
Specific Limit	STATUTORY	STATUTORY		
Specific Retention	\$750,000	\$750,000		
Specific Retention - 7720 OK	\$1,000,000	\$1,000,000		
EMPLOYERS LIABILITY:				
Employers Liability Limit	\$1,000,000	\$1,000,000		
Employers Liability Retention	See Specific	See Specific		
AGGREGATE:				
Aggregate Limit	\$1,000,000	\$1,000,000		
Rate as a % of Normal Premium	177.69%	126.66%		
Estimated Aggregate Retention	\$1,813,033	\$2,584,713		
Minimum Aggregate Retention	\$1,776,773	\$2,533,018		
Aggregate Loss Limitation	\$500,000	\$500,000		
RATING BASE:				
Est. Annual Payroll	\$52,494,757	\$52,494,757		
Est. Annual Manual Premium	\$1,020,335	\$1,020,335		
Length of Policy (Years)	1.000000	2.000000		
Est. Policy Normal Premium	\$1,020,335	\$2,040,670		
Rate as a % of Normal Premium	18.13%	18.13%		
PREMIUM:				
Total Est Policy Prd Premium (including Flat Charges)	\$184,987	\$369,974		
Policy Minimum Premium	\$166,488	\$332,976		
Deposit Premium	\$184,987	\$184,987		
Deposit Flat Charge(s)	NA	NA		
Total Deposit Due	\$184,987	\$184,987		
Terrorism Risk Ins Act of 2002 (incl in Total Deposit Due above)	\$5,550	\$5,550		

CONDITIONS / COMMENTS:

* MECC must be notified of any aircraft changes occurring during the policy period.

Coverage for acts of terrorism, as defined in the Terrorism Risk Insurance Act as amended, (the "Act"), is included in the quote for your policy.

As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Act.

However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Act contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Act is shown below, and does not include any charges for the portion of losses covered by the United States government under the Act.

Quote Option	<u>0262120</u>	<u>0262570</u>
TRIA Charge:	\$5,550	\$5,550
	<u> </u>	<u> </u>

Name of Insurer: Midwest Employers Casualty Company

Name of Insured: County of Oklahoma County

MEDICAL COST MITIGATION

Midwest Employers Casualty (MEC) collaborates with premier vendors to negotiate discounts on the significant cost drivers on large claims, including hospital and surgical bills, attendant care rates, long-term facility rates, durable medical equipment, and prosthetics.

To enhance billing integrity and transparency, our vendors use innovative technological solutions to identify inappropriate charges and questionable billing patterns. This has resulted in substantial reductions in errors, abuse, and fraud in medical billing for our clients.

CLAIMS ADVANTAGE™

MEC's multidisciplinary Claims Team—featuring our Chief Medical Officer, Attorneys, and Medical Management Consultants—applies comprehensive, no-cost expertise to resolve complex claims efficiently and reduce expenses through tailored strategies.

FUNCTIONAL RESTORATION CENTERS OF EXCELLENCE

Injured workers often need a variety of interventions to help them cope with their injuries. We partner with Functional Restoration Centers of Excellence that specialize in treating and helping the most seriously disabled workers. Our experts can evaluate each case individually and recommend the best and most cost-effective long-term solution for each injured worker.

OTHER MEDICAL COST MITIGATION SERVICES

- Durable Medical Equipment
- Home Health Services
- Transportation Services
- Home & Vehicle Modification
- Orthotics & Prosthetics
- Electrotherapy

MEC IMPACT STORY STEVEN, AGE 50

THE ACCIDENT

Steven was at work in 2015 when he slipped and fell on a wet floor, causing lower back and shoulder injuries.

MEC'S APPROACH

Steven had shoulder surgery after the accident and major back surgery a year later. He was at maximum medical improvement but required long-term pain medications. Steven attended an ERP, restored his physical function, and weaned off of pain medications.

MEC prepared a medical cost projection for the TPA. Our analyst and attorney met with the TPA and employer to review and encourage a settlement strategy. All parties agreed that a settlement was the best outcome.

THE RESULTS

MEC worked with the TPA to prepare a settlement offer that Steven accepted, which provided appropriate medical care and avoided the potential for complications with long-term opioid utilization.

INSURED SAVINGS: \$675,560 SAVED BELOW THE ORIGINAL \$1 MILLION SIR



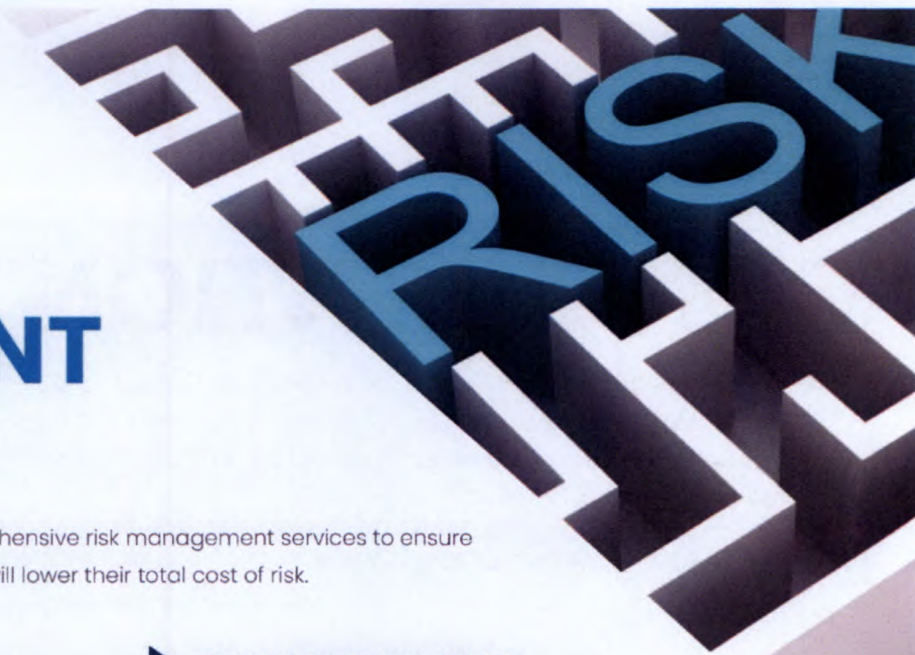
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Employers Casualty
a Berkley Company

MEC0250427

RISK MANAGEMENT SERVICES



Midwest Employers Casualty (MEC) offers comprehensive risk management services to ensure that our clients receive innovative solutions that will lower their total cost of risk.

▶ ACCOUNT EXECUTIVES

Our Account Executives have decades of industry-specific experience and offer strategic support to strengthen your workers compensation program. They will help you leverage our best-in-class analytics tools, connect you with our in-house claims experts, and serve as your ongoing resource for risk management guidance.

▶ ON-DEMAND WEBINARS

We offer access to a broad selection of no-cost, on-demand webinars from MEC experts that provide insights on essential topics to help you strengthen your excess workers compensation program. This includes identifying emerging trends, medical and legal issues, and data-driven insights into the rapidly changing workers comp insurance landscape.

▶ BENCHMARK & XCEL ANALYTICS® REPORTS

- **Benchmark**
Our custom report shows how your workers compensation program is performing compared to your peers' programs.
- **XCEL Analytics®**
Reports identify high-risk claims early within your retained layer using our patented predictive analytics. Identifying these claims early allows you to implement a plan of action to reduce costs and achieve better outcomes for injured workers.

▶ ON-DEMAND SAFETY TRAINING VIDEOS

Through our alliance with Safety Source, you have use of more than 600 on-demand, industry-specific training videos to supplement your company's safety training program. The library contains categories, such as healthcare, transportation, public entities, retail, and school districts. It also includes subject-focused videos such as janitorial, driver safety, forklifts, material handling, ergonomics, and back injury prevention.

▶ ONLINE RISK MANAGEMENT RESOURCES


MEC's online risk management resources offer you on-demand access to a broad selection of digital tools, webinars, podcasts, presentations, handouts, and workplace safety posters.

▶ SAFE PATIENT HANDLING & MOBILITY

We work closely with our healthcare clients to evaluate their readiness to implement their safe patient handling program. We provide guidance throughout the entire process, resulting in a fully implemented, robust, safe patient handling and mobility program.



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Employers Casualty
a Berkley Company



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THE MEC CLAIMS ADVANTAGE

Midwest Employers Casualty's (MEC) approach to claims management is built on partnership and shared expertise. MEC's suite of workers compensation resources streamline the claims management and reporting process to optimize outcomes for the insured and the injured worker. Our multidisciplinary team brings extensive experience and expertise to mitigate costs and deliver results for our insureds and broker partners.



THE MEC DIFFERENCE

Our collaborative process combines unparalleled medical and legal expertise and coordination with all invested parties to ensure effective claim management, quality care, and cost minimization.

- We bring together all invested parties, including claims administrators, account representatives, brokers, and field nurses, to jointly resolve complex claim issues.
- Only excess carrier with a unit of claims experts dedicated to reducing costs within your clients' retained layer.
- MEC complements what broker and TPA partners provide through our specialized solutions, claims expertise, and customer-centric service.

CATASTROPHIC CLAIM MANAGEMENT

- Dedicated Catastrophic Claims Unit has free resources available for all policyholders and their TPAs:
 - 24-hour claim reporting CAT hotline
 - Assistance with initial investigations for compensability and potential subrogation
 - Valuation by Chief Medical Officer and CAT nurses
 - Hospital bill negotiation for acute care charges.
- Offer front-of-the-line access to medical Centers of Excellence to leverage advanced technology and ensure optimal outcomes for catastrophically injured workers.

XCEL ANALYTICS®

- Leverages our patented, advanced predictive analytics to identify high-risk claims early in their life cycle.
- Automated risk scoring, prioritization, and targeted intervention strategies help mitigate claim risk and support injured workers in achieving the best possible functional outcomes.
- Prioritizes the well-being and recovery of the injured employee while driving cost savings.

COLLABORATION WITH MEC

To learn more about how MEC's **People + Process + Technology** focus delivers the results you need to attract new clients and confidently expand your business, contact us today.



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 **Midwest**
Employers Casualty
a Berkeley Company



Endorsement Effective:

Policy No.:

Named Insured:

Aircraft Exclusion Endorsement

This Policy does not cover any Loss arising out of the ownership, maintenance, operation or use of any aircraft that is leased, owned (in whole or in part) or operated by you, your executive officer(s), director(s), Employee(s), parent company or subsidiary. This exclusion does not apply to regularly scheduled commercial airlines or chartered aircraft.

Countersigned

MIDWEST EMPLOYERS CASUALTY COMPANY

Authorized Representative

Secretary

President

This endorsement forms part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein. All other terms and conditions of the Policy remain unchanged.

Endorsement Effective:

Policy No.:

Named Insured:

Amendment to Schedule Item 6

Schedule Item 6 is amended to read as follows:

6. Specific Retention:

Classification	Specific Retention
All Other	

The term "All Other" refers to any class code on the Policy which is not specifically named above.

If an accident involves multiple Employees in separate classifications with different Specific Retentions, then the greatest of the Specific Retentions will apply.

Countersigned

MIDWEST EMPLOYERS CASUALTY COMPANY

Authorized Representative

Secretary

President

This endorsement forms part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein. All other terms and conditions of the Policy remain unchanged.

Endorsement Effective:

Policy No.:

Named Insured:

D. Before We Indemnify

Before we indemnify you for Loss paid by you under the terms of this endorsement, the person(s) entitled to the benefits of this insurance must:

1. Release you and us, in writing, of all responsibility for the injury or death.
2. Transfer to you their right to Recovery from others who may be responsible for the injury or death.
3. Cooperate with you, and do everything necessary to enable you to enforce the right of Recovery from others.

If the person(s) entitled to the benefits of this insurance fail to do these things, our duty to indemnify you ends at once. If they claim damages from you or from us for the injury or death, our duty to indemnify you ends at once.

E. Recovery

All parts of Section K. Recovery of Part Four – Claims, of this Policy will apply.

F. Premium

Part Five – Premium, Section D. Payroll is amended to read as follows:

D. Payroll means the gross pay of your Employees for the Policy Period plus other amounts and items received by your Employees as part of their pay for the Policy Period. Payroll also includes:

1. Gross pay plus other amounts and items received by your officers if covered under this policy.
2. The contract price for materials and services performed by any individual deemed to be your Employee for liability purposes under the Workers' Compensation Law, if you do not have Payroll records for this individual, and
3. Assigned Payroll attributed to volunteers both for whom you are legally obligated to provide workers' compensation benefits and those designated in the listing below. Assigned Payroll means for volunteers other than volunteer firefighters and volunteer police officers, the federal minimum hourly wage as of the effective date of this Policy multiplied by the hours worked by the volunteers, unless the work performed by the volunteers is similar to work performed by a paid Employee who is receiving more than the federal minimum hourly wage, in which event the wage reported for the volunteer worker shall be the same as the wage reported for the paid Employee.

For volunteer firefighters or volunteer police officers, the greater of \$12,500 per year or the same wage as reported for a paid Employee performing similar work shall be included in payroll for each such volunteer firefighter or volunteer police officer.

Endorsement Effective:

Policy No.:

Named Insured:

More Than One Premium Adjustment Endorsement

Part Five – Premium of the Policy is amended to read as follows:

PART FIVE - PREMIUM

- A. Deposit and Adjustment Premiums.** At the beginning of each Payroll Reporting Period set forth in Schedule Item 12, you must pay us the Deposit Premium and any flat charges shown in the Schedule.
1. At the end of each Payroll Reporting Period set forth in Schedule Item 12 you shall owe us the amount by which the Final Premium is greater than the Deposit Premium.;
 2. At the end of the last Payroll Reporting Period, if the sum of the Deposit Premiums for all Payroll Reporting Periods is greater than the sum of the Final Premiums for all Payroll Reporting Periods, we shall owe you the difference.
- B. Payroll Report.** Within forty-five (45) days after the end of each Payroll Reporting Period, you must send us a report showing the amount of Payroll earned by your Employees during the Payroll Reporting Period. The report must show Payroll separately for each classification identified in Schedule Item 11.
- C. Final Premium.** The Final Premium due to us for each Payroll Reporting Period shall be computed as shown in Schedule Item 12(a).

Normal Premium means the sum of the products of your audited Payroll within each classification shown in Schedule Item 11 for each State named in Schedule Item 3 multiplied by the rate shown in Schedule Item 11 for the respective classification, the product of which shall be further multiplied by the Experience Modification Factor shown in Schedule Item 11(a) and/or any Other Modification Factor shown in Schedule Item 11(b).

Unless this Policy is cancelled, Final Premium shall be at least the Minimum Premium shown in the Schedule.

When determining Final Premium, any flat charges shown in the Schedule are not subject to additional computations or modification factors.

If we cancel this Policy, Final Premium shall be calculated pro rata based on the time this Policy was in force. Final Premium shall not be less than the pro rata share of the Minimum Premium shown in the Schedule.

If you cancel this Policy, you owe us the Final Premium due for all Payroll Reporting Periods. Final Premium shall be more than pro rata; it shall be based on the time this Policy was in force, and increased by the customary short rate table and procedure. Final Premium shall not be less than the Minimum Premium shown in the Schedule.

If this Policy is automatically cancelled because of the loss of your duly qualified self-insurer status as stated in Section A. Self-Insurance of the General Section of this Policy, you owe us the Final Premium due for all Payroll Reporting Periods. Final Premium shall be more than pro rata; it shall be based on the time this Policy was in force, and increased by the customary short rate table and procedure. Final Premium shall not be less than the total Minimum Premium shown in the Schedule.

The Final Premium due to us shall not be reduced by the existence of any other insurance, reinsurance, indemnity agreement or other reimbursement agreement protecting you against Loss covered by this Policy.

Endorsement Effective:

Policy No.:

Named Insured:

Oklahoma Endorsement

This endorsement applies only to coverage provided by this Policy because Oklahoma is named in Item 3 of the Schedule Page.

Section N. Commutation by Mutual Agreement of Part Four – Claims of this Policy is amended to read as follows:

N. Commutation by Mutual Agreement. With regard to any outstanding or unsettled Claims reported hereunder, either party may request that our liability for incurred Loss that exceeds the Specific Retention in Schedule Item 6 of this Policy be commuted. If there is mutual agreement between you and us that a commutation should be considered with regard to a Claim or Claims, then the following shall apply:

1. Within sixty (60) days after such mutual agreement to commute, you shall submit a statement of valuation for the outstanding Claim or Claims showing the elements considered reasonable to establish the commuted value of Loss.
2. The commuted value of Loss shall be calculated as the discounted present value of the Loss that exceeds the Specific Retention in Schedule Item 6, subject to the limits of liability shown in Schedule Items 7 and 8.
3. If the commuted value submitted by you is not acceptable to us, we may submit a counterproposal to you for commutation. If both parties are unable to reach an agreement on the commuted value, then the parties shall either abandon the commutation effort or agree to mutually appoint an actuary or appraiser to investigate and determine the commuted value. If both parties then agree to the commuted value arrived at by the actuary/appraiser, we shall pay the amount determined to be the commuted value of the Claim or Claims under this Policy. If the commuted value determined by the actuary/appraiser above is not acceptable to both parties they shall abandon the commutation effort.
4. Payment by us of the commuted value of the Claim or Claims shall constitute full and final release of our liability for such Claim or Claims and your receipt of such payment shall constitute a full and final release of any and all obligations we have under this Policy.

Section I. Cancellation of Part Six – Conditions of this Policy is amended to read as follows:

I. Cancellation, Non-Renewal and Change in Policy Terms.

1. You may cancel this Policy by mailing or delivering to us, and the authority shown below, at least ten (10) days advance written notice of cancellation stating the cancellation date.

Workers' Compensation Court
1915 N. Stiles
Oklahoma City, Oklahoma 73105

2. We may cancel this Policy by mailing or delivering to you, and the authority shown below, at least ten (10) days advance written notice of cancellation stating the cancellation date. If this Policy has been in effect for more than forty-five (45) business days, or is a renewal period, we may cancel this Policy by mailing or delivering to you, and the authority shown above, at least ten (10) days advance written notice of cancellation stating the cancellation date, only for one or more of the following reasons:

Endorsement Effective:

Policy No.:

Named Insured:

Oklahoma Regulation 365:15-1-10, Insurance Claim Warning:

The following insurance claim warning is added to this Policy in accordance with Oklahoma Regulation 365:15-1-10:

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

Countersigned

MIDWEST EMPLOYERS CASUALTY COMPANY

Authorized Representative

Secretary

President

This endorsement forms part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein. All other terms and conditions of the Policy remain unchanged.

Endorsement Effective:

Policy No.:

Named Insured:

Two Year Policy Short Rate Table Endorsement

If you cancel this Policy prior to the expiration of the two-year Policy Period shown in Schedule Item 5, the following short rate table will apply to the Total Estimated Policy Premium shown in Schedule Item 12(c):

Month When Cancellation Effective	Short Rate Percentage
1	13%
2	19%
3	23%
4	27%
5	31%
6	35%
7	39%
8	43%
9	47%
10	51%
11	55%
12	59%
13	63%
14	67%
15	71%
16	75%
17	79%
18	82%
19	85%
20	88%
21	91%
22	94%
23	97%
24	100%

Countersigned

MIDWEST EMPLOYERS CASUALTY COMPANY

Authorized Representative

Secretary

President

This endorsement forms part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein. All other terms and conditions of the Policy remain unchanged.

Bill To OKLAHOMA COUNTY - HR & SAFETY 320 ROBERT S. KERR SUITE 222 OKLAHOMA CITY, OK 73102	Requisition 12700558-00 FY 2027 Acct No: UNDEFINED ACCOUNT. Review: Buyer: 6065hr\lauwil Status: Created
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Vendor THE BECKMAN COMPANY PO BOX 18858 OKLAHOMA CITY, OK 73154	Ship To OKLAHOMA COUNTY - HR & SAFETY 320 ROBERT S. KERR SUITE 222 OKLAHOMA CITY, OK 73102
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Deliver To
 OKLAHOMA COUNTY - HR & SAFETY
 320 ROBERT S. KERR
 SUITE 222
 OKLAHOMA CITY, OK 73102

Date Ordered	Vendor Number	Date Required	Ship Via	Terms	Department
06/22/26	000307				BOCC HR/Health & Safety

LN	Description / Account	Qty	Unit Price	Net Price
General Notes				
001	Excess workers Compensation FY27. Approved to bind at BOCC 6/24/2026. Approved to bind at BOCC 6/24/2026. JAC	1.00 EACH	184987.00000	184987.00

Ship To
 OKLAHOMA COUNTY - HR & SAFETY
 320 ROBERT S. KERR
 SUITE 222
 OKLAHOMA CITY, OK 73102

Deliver To
 OKLAHOMA COUNTY - HR & SAFETY
 320 ROBERT S. KERR
 SUITE 222
 OKLAHOMA CITY, OK 73102

[Requisition Link](#)

Requisition Total 184987.00

***** General Ledger Summary Section *****
 Account Amount Remaining Budget