



## WORKERS' COMPENSATION COVERAGE RECOMMENDATION

### Clinton Hospital Authority

Presented by Jackson Insurance Group

### Board Decision Summary

Coverage: Workers' Compensation

Carrier: Accident Insurance Company

Policy Term: April 1, 2026 – April 1, 2027

Estimated Premium: **\$22,355 annually**

Agency: Jackson Insurance Group (1120 Frisco Ave., Clinton, Oklahoma)

### Executive Summary

Jackson Insurance Group recommends placing Clinton Hospital Authority's Workers' Compensation coverage with Accident Insurance Company (AIC). The proposal offers competitive pricing, a strong 0.86 experience modifier, and responsive local service from a Clinton-based agency, Jackson Insurance Group.

### Key Proposal Highlights

Estimated Annual Premium: \$22,355

Experience Modifier: 0.86 (Favorable)

Estimated Payroll: \$5,022,057

Policy Term: April 1, 2026 – April 1, 2027

Carrier: Accident Insurance Company

Servicing Agency: Jackson Insurance Group – Clinton, Oklahoma

### Payroll & Classification Summary

Class Code 8833 – Hospital Professional Employees

Payroll: \$4,814,897 | Rate: .626 | Premium: \$30,141

Class Code 9040 – Hospital All Other Employees

Payroll: \$207,160 | Rate: 2.404 | Premium: \$4,980

### Premium Structure Overview

Manual Premium: \$35,121

**Premium Discount: -\$12,766**

Estimated Annual Premium: \$22,355

### Payment Schedule Overview

Initial Payment (April 1, 2026): \$3,555

Remaining Installments: Approximately \$2,088 per month through January 2027

## **Claims and Risk Management Support**

Jackson Insurance Group assists clients with claims coordination, injury reporting guidance, return-to-work strategy discussions, and coverage reviews to help reduce claim frequency and stabilize long-term Workers' Compensation costs.

## **Why Jackson Insurance Group**

Local Service: Based in Clinton with direct access to decision makers.

Claims Advocacy: Support during claims to ensure proper handling.

Coverage Oversight: Monitoring classifications and payroll reporting.

Long-Term Partnership: Focused on maintaining stable insurance programs.

## **Local Commitment & Service**

Jackson Insurance Group is proud to serve Clinton and the surrounding communities. As a locally owned agency based in Clinton, our team is committed to protecting the organizations that support our community.

As a Clinton resident, Jason Jackson understands the importance of purchasing insurance responsibly and ensuring the hospital receives the best possible coverage at the most competitive premium. Our goal is to help Clinton Hospital Authority secure strong protection while avoiding unnecessary insurance costs.

## **Direct Contact**

Jason Jackson

Agency Principal – Jackson Insurance Group

Office: 580-275-2446

Cell: 580-214-0987

You will receive immediate service from our local Clinton insurance agency whenever you need assistance.

## **Final Recommendation**

Jackson Insurance Group respectfully recommends placing Clinton Hospital Authority's Workers' Compensation program with Accident Insurance Company for the upcoming policy term.

This proposal provides a strong combination of competitive pricing, stable underwriting, and responsive local service. Our agency is committed to ensuring the hospital receives the best coverage available while maintaining responsible insurance costs.

As a locally owned Clinton agency, we take pride in supporting the organizations that serve our community. Jackson Insurance Group appreciates the opportunity to serve Clinton Hospital Authority and stands ready to implement coverage immediately upon approval.

## **Next Steps**

Bind Proposed Effective Date: April 1, 2026

Coverage can be bound immediately upon approval.



**AIC** | Accident  
Insurance  
Company

**QUOTATION**

**Valid Until:** April 27, 2026  
**Proposal Date:** 03/13/2026  
**Agency:** JOHNSON & JOHNSON, INC  
**Agency Phone Number:**  
**Policy Period:** 04/01/2026 - 04/01/2027  
**Carrier:** Accident Insurance Company Inc



CLINTON HOSPITAL AUTHORITY INC  
 PO BOX 1567  
 CLINTON, OK 73601

**Installment Schedule:**

April 1, 2026	3,555.00	October 1, 2026	2,088.00
May 1, 2026	2,090.00	November 1, 2026	2,088.00
June 1, 2026	2,090.00	December 1, 2026	2,088.00
July 1, 2026	2,090.00	January 1, 2027	2,088.00
August 1, 2026	2,090.00		
September 1, 2026	2,088.00		

**Amount Due April 1, 2026**

**Amount Due April 1, 2026 \$ 3,555.00**

**MAKE CHECKS PAYABLE TO ACCIDENT INSURANCE COMPANY  
 INC.**

**Serviced by:**

Accident Insurance Company Inc.  
 P.O. Box 531024  
 Atlanta, GA 30353-1024  
 (800) 896-6884

Agency Number: 76  
 JOHNSON & JOHNSON, INC  
 JOHNSON & JOHNSON, INC  
 P O BOX 899  
 CHARLESTON, SC 29402



**AIC** | Accident  
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 CLINTON HOSPITAL AUTHORITY INC  
 PO BOX 1567  
 CLINTON, OK 73601

**Quote Reference #:** 002050005348026

**Billing Location:** 000000

**Rating State:** OK

Effective Date	Class Code	Classification	Payroll	Rate	Manual Premium
04/01/2026	8833	Hospital--Professional Employee	\$ 4,814,897.00	.626	\$ 30,141.00
04/01/2026	9040	Hospital--All Other Employees	\$ 207,160.00	2.404	\$ 4,980.00

Premium Breakdown			Balance	
Manual Premium		35,121.00	Premium	22,015.00
Inc Limits: 1000/1000/1000	1.4000%	492.00 +	Installment Fees	90.00
Subject Premium		35,613.00	Expense Constant	250.00
Experience Modifier	.8600	30,627.00	Premium Paid	
Schedule Credit	.7500	7,657.00 -		
Standard Premium		22,970.00	Balance	22,355.00
Premium Discount	8.5300%	1,959.00 -		
Normal Premium		21,011.00		
Expense Constant		250.00 +		
Estimated Premium		21,261.00		
Terrorism		502.00 +		
Catastrophe		502.00 +		
Total Premium		22,265.00		
<b>Experience Rating Details:</b>			0/0/0	
<b>Modifier</b>	<b>Date</b>			
0.8600	04/01/2026			