RFP 25.19 – Student Athletic Insurance

Addendum No. 1 – Questions & Answers

1. **Q: Please provide premium and losses for 2019 – 2022 school years.**

   A: Please see attached (page 2)

2. **Q: Please provide premium and losses for the catastrophic policy.**

   A: No catastrophic losses in the last 5 years. Catastrophic premium is $7,456.

3. **Q: Would the current carrier please provide detailed loss reports?**

   A: This information cannot be provided due to HIPPA regulations.

4. **Q: The proposal form has fields for Option 1 & Option 2. Is that in case we are proposing different insurance carriers or are there different plan designs or policy limits you would like quoted in these two varying options?**

   A: The options are separate due to how our current policies are written. The District will accept proposals for both policies in one lump sum, if necessary. The District is open to different plan designs. If quoting one carrier, please reference on Line B that catastrophic is included in pricing on Line A.

5. **Q: Does the Texas Star Plan have unique benefits or was the cost the reason for selecting them in the last RFP process?**

   A: The Star Plan was chosen years ago as an internal decision. The benefit summary is listed in the RFP.

6. **Q: Is it a possibility that you'd consider accepting digital (email) responses.**

   A: No. All responses must be hard copies delivered on or before the deadline date & time.

STUDENT/ATHLETIC ACCIDENT INSURANCE
CLAIMS ANALYSIS

Beaumont ISD

2024-2025

Policy Year		Premium	Total Claims	Ending	%
		Received	**PAID**	Date	Loss
From:	To:	Y-T-D			Ratio
8/1/2024	7/31/2025	$116,500	$80,651	Apr-25	69%

2023-2024

Policy Year		Premium	Total Claims	Ending	%
		Received	**PAID**	Date	Loss
From:	To:	Y-T-D			Ratio
8/1/2023	7/31/2024	$116,500	$86,272	Apr-25	74%

2022-2023

Policy Year		Premium	Total Claims	Ending	%
		Received	**PAID**	Date	Loss
From:	To:	Y-T-D			Ratio
8/1/2022	7/31/2023	$ 116,500	$71,145	Apr-25	61%

2021-2022

Policy Year		Premium	Total Claims	Ending	%
		Received	**PAID**	Date	Loss
From:	To:	Y-T-D			Ratio
8/1/2021	7/31/2022	$ 119,200	$78,279	Apr-25	66%

2020-2021

Policy Year		Premium	Total Claims	Ending	%
		Received	**PAID**	Date	Loss
From:	To:	Y-T-D			Ratio
8/1/2020	7/31/2021	$ 119,200	$80,122	Apr-25	67%

2019-2020

Policy Year		Premium	Total Claims	Ending	%
		Received	**PAID**	Date	Loss
From:	To:	Y-T-D			Ratio
8/1/2029	7/31/2020	$ 107,280	$94,209	Apr-25	88%