

INSURANCE Renewals

Haysville USD 261

Three Main Areas

1. Employee Benefits
    - Medical
    - Dental
    - Vision
    - Employee Assistance
    - Voluntary Life / AD & D
    - Short-Term Disability
    - Critical Illness / Accident
    - Flexible Spending Accounts
2. Property and Liability
    - KERMP
        - Cyber Liability
        - Pollution Liability
        - Boiler & Machinery
3. Worker's Compensation

Employee Benefits Renewal Overview

Benefit Plan	Carrier	Benefits	Discussion Item
Medical/Rx	BCBSKS	**Option 1:** $500/$1000 ded; 20% to $5,000 coop; $25 ovcp; Rx $15/$50/$75/$100 **Option 2:** $1,000/$2,000 ded; 20% to $5,000 coop; $25 ovcp; Rx $100/$200 ded, then 50%	7.1% Increase; Negotiated to 4.9%
Dental	Delta Dental	$25/$75 ded; 100%/80%/50%; $1,500 annual max	3% Increase
Vision	Surency	$10 exam copay; $130 frame (or contacts) allowance; single/bifocal/trifocal lenses $10 copay	Under rate guarantee for 2022
Freshbenies		Telehealth, advocacy, wellness support & health discounts	$0.25 PEPM Increase
Voluntary Life / AD&D	Standard	**Employee:** 1-6x salary max $500,000 in increments of $10,000 **Spouse:** Increments of $5,000 up to $250,000 (not to exceed 50% of emp) **Children:** Increments of $2,000 up to 10,000	Under rate guarantee for 2022
Short-Term Disability	Standard	**Option 1:** 14/14/benefit payable up to two years; 66.67% income replaced. Increments of $100 with minimum of $200 to maximum $7,500 **Option 2:** 30/30/benefit payable up to two years; 66.67% income replaced. Increments of $100 with minimum of $200 to maximum $7,500	Under rate guarantee for 2022
Critical Illness / Accident	Allstate	Critical Illness $10,000 or $20,000 with or without Cancer coverage; Accident plans	
Flexible Spending Accounts	National Benefit Services	FSA and DCAP Accounts	

Medical Renewal Defined Benefit Increase

Medical Plan Contribution Illustration

1. Same Board Contribution Level

		2021-2022					2022-2023				
Tier	Enrollment	Total	Employee	Employee %	Haysville $	Haysville %	Total	Employee	Employee %	Haysville $	Haysville %
Option 1											
- Single	233	$705.56	$166	23.5%	$540	76.5%	$743.83	$204	27.4%	$540	72.6%
- Family	100	$1,598.46	$702	43.9%	$840	52.6%	$1,685.23	$845	50.2%	$840	49.8%
Option 2											
- Single	197	$658.44	$118	18.0%	$540	82.0%	$686.97	$147	21.4%	$540	78.6%
- Family	97	$1,491.64	$652	43.7%	$840	56.3%	$1,556.32	$716	46.0%	$840	54.0%
Contribution Total		**$7,183,719**	**$2,344,131**		**$4,772,160**		**$7,537,578**	**$2,765,418**		**$4,772,160**	
% of Total			**32.6%**		**66.4%**			**36.7%**		**63.3%**	
$ Change over current							**$353,859**	**$421,287**		**$0**	
% Change over current							**4.9%**	**18.0%**		**0.0%**	

2. Increasing Board Contribution $5

		2021-2022					2022-2023				
Tier	Enrollment	Total	Employee	Employee %	Haysville $	Haysville %	Total	Employee	Employee %	Haysville $	Haysville %
Option 1											
- Single	233	$705.56	$166	23.5%	$540	76.5%	$743.83	$199	26.7%	$545	73.3%
- Family	100	$1,598.46	$758	47.4%	$840	52.6%	$1,685.23	$840	49.9%	$845	50.1%
Option 2											
- Single	197	$658.44	$118	18.0%	$540	82.0%	$686.97	$142	20.7%	$545	79.3%
- Family	97	$1,491.64	$652	43.7%	$840	56.3%	$1,556.32	$711	45.7%	$845	54.3%
Contribution Total		**$7,183,719**	**$2,411,559**		**$4,772,160**		**$7,537,578**	**$2,727,798**		**$4,809,780**	
% of Total			**33.6%**		**66.4%**			**36.2%**		**63.8%**	
$ Change over current							**$353,859**	**$316,239**		**$37,620**	
% Change over current							**4.9%**	**13.1%**		**0.8%**	

- Illustration assumes no requested change to plan design (2022 BCBSKS Contract changes required)
- ACA Affordability percentage decreases from 9.83% (2021) to 9.61% (2022)
  - Federal Poverty Level (FPL) for individuals is $12,880; ACA FPL Safe Harbor Monthly premium can be no more than **$103.14**
  - Rate of pay safe harbor with lowest hourly wage at $11.40 per hour = **$142.42**

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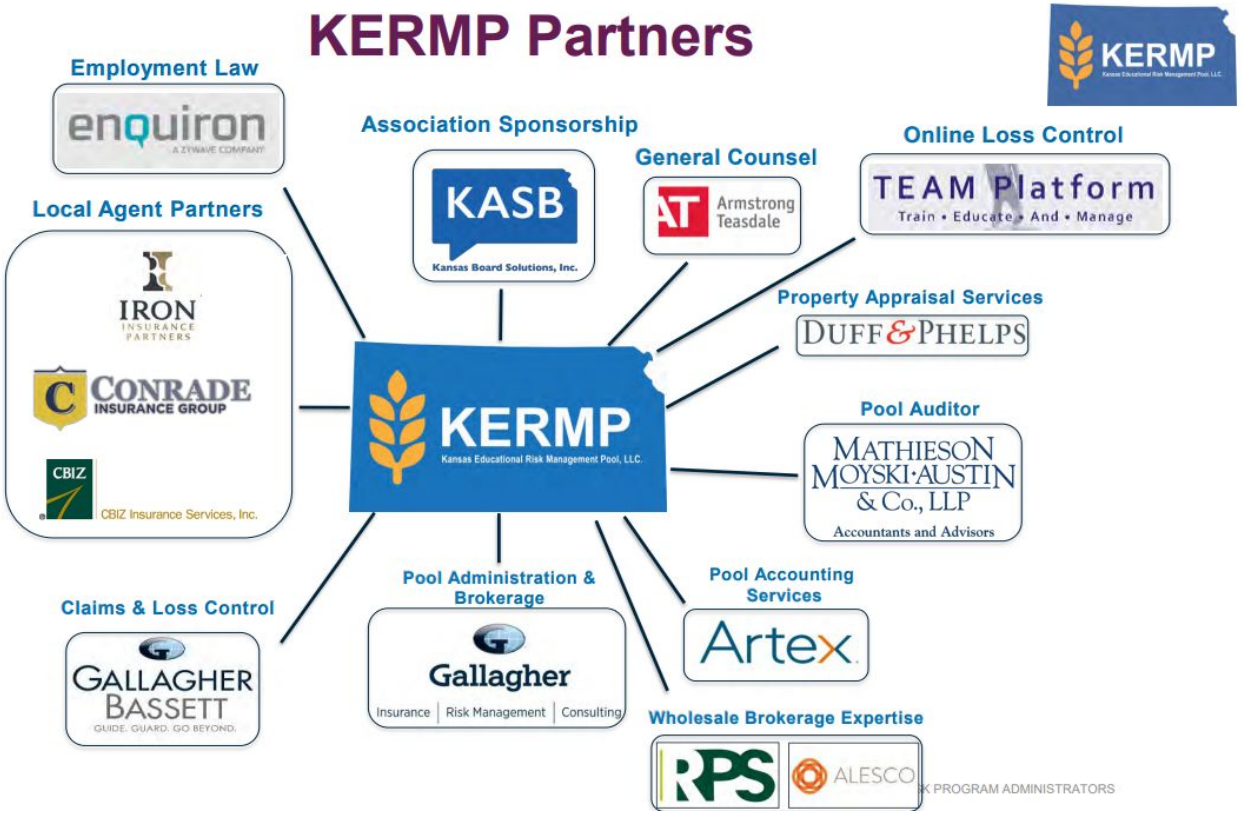
Property & Liability Renewal Overview

What does KERMP bring to my district?

1. **Home** – Your district will not be dropped due to loss history
2. **Voice** – Each member gets a vote
3. **Superior Coverage, Deductibles & Limits**
4. **Competitive Pricing**
5. **Surplus –** Earn Previous Carrier Profit - **$1.1M Net Position Increase**
6. **Transparency** – 100% transparent in pricing, membership, financials..etc.
7. **Market Diversification & Stability** – Don't put all your eggs in one basket
8. **Dedicated Third Party Administrator** – Claims are adjusted by independent party
9. **Risk Management Resources** – Onsite & online loss control, BRIT TEAM, Enquiron, BetterWorks
10. **Bi Annual Full Membership Meetings** – January & May

8th year of service to Kansas Schools!

KERMP


KERMP Partners
KERMP
Employment Law
enquiron
A ZYWAVE COMPANY
Association Sponsorship
KASB
Kansas Board Solutions, Inc.
General Counsel
Armstrong Teasdale
Online Loss Control
TEAM Platform
Train • Educate • And • Manage
Local Agent Partners
IRON INSURANCE PARTNERS
CONRADE INSURANCE GROUP
CBIZ
CBIZ Insurance Services, Inc.
Property Appraisal Services
DUFF & PHELPS
KERMP
Kansas Educational Risk Management Pool, LLC.
Pool Auditor
MATHIESON MOYSKI·AUSTIN & Co., LLP
Accountants and Advisors
Claims & Loss Control
GALLAGHER BASSETT
GUIDE. GUARD. GO BEYOND.
Pool Administration & Brokerage
Gallagher
Insurance | Risk Management | Consulting
Pool Accounting Services
Artex
Wholesale Brokerage Expertise
RPS
ALESCO
PROGRAM ADMINISTRATORS

KERMP

KERMP 2022 Marketplace
Overview

Package:
- Same coverage and limits as expiring
- Added $500,000 Casualty Corridor Deductible = **$1 of fixed cost TRADED with $1 of Variable Costs**
- Tiered Property Maintenance Deductible by TIV

Property:
- Marketed entire property tower due to marketplace feedback, claims
- 100% Shared & Layered Property Program (Lloyds of London, E&S)
  - 56 carrier/syndicate carrier partners for Property
- This structure brings additional stability in the event of another Catastrophic Loss

Pollution:
- Added coverage for all members ($1M Per Occurrence, $5M Aggregate)

Cyber:
- Unrestricted Cyber Coverage Available Per member – If subjectivities are met

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KERMP

KERMP Net Position

Previously Carrier Profit

$2,740,976

*As of 3.31.22

+

$1,123,802

*Net Position Increase as of 3.31.22

$3,864,778

* As of 3.31.22

RPA
RISK PROGRAM ADMINISTRATORS

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KERMP

- Premium is increasing from $229K to $245K
- This is primarily being driven as a result of:
  - Decrease in rates by class code in 2022
    - 7380 – Drivers
      - 2021 – 3.4
      - 2022 – 3.31
    - 8868 – Clerical
      - 2021 - .38
      - 2022 - .35
    - 9101 – All Other
      - 2021 – 2.73
      - 2022 – 2.55
  - Decrease in the credits being offered by RAS as a result of the $250K in un-trended claims during the 21-22' policy year
    - 2021
      - Scheduled Credit/Debit – 12% Credit ($33,966)
      - Premium Discount – 11.7% ($29,143)
    - 2022
      - Scheduled Credit/Debit – 5% Debit; $12,727
        - This was done to offset the lower EMF because of the policy period losses that RAS is going to pay this year
      - Premium Discount – 11.8% ($31,539)
- An decrease in the EMF (MOD) from .89 to .83
  - Expect this to jump next year when the 21-22' policy year is factored into the EMF calculation

Renewal Percentages

1. Employee Benefits - $7,537,578 - $4,809,780 District / $2,727,798 Employee
   - 2022-2023 4.9% increase with a Defined Benefit increase of $5 per member/month
   - 2022-2023 actual increase 4.4%

2. Property and Liability - $708,366.40
   - 2022-2023 15.6% increase before Pollution
   - 2022-2023 actual increase 14.6%

3. Worker's Compensation - $245,285
   - 2022-2023 actual increase 7.0%