



PURCHASING DEPARTMENT

May 2, 2025

Addendum #1

Intercollegiate Sports Accident Insurance

IFB #50018-250027

The following responses are provided to questions received regarding the above-referenced Invitation for Bids (IFB). This Addendum is hereby issued to become part of the bid documents:

1. Past 3–5 Years of Premium and Loss History:

- 2020–2021: 11.4% loss ratio
- 2021–2022: 22% loss ratio
- 2022–2023: 62.6% loss ratio
- 2023–2024: 80.6% loss ratio

2. Current Census of Athletes to Be Covered:

- Baseball – 34
- Men's Basketball – 15
- Men's Cross Country – 10
- Football – 100
- Men's Track and Field – 20
- Women's Basketball – 15
- Bowling – 6
- Women's Cross Country – 10
- Softball – 30
- Women's Tennis – 6
- Women's Track and Field – 20
- Volleyball – 15

3. Deductible Information:

The current plan maintains a \$0 deductible.

The deductible was \$250 in the 2021–2022 policy period and was reduced to \$0 starting with the 2022–2023 policy period.

4. Addition or Deletion of Sports:

No intercollegiate athletic teams have been added or deleted within the past four years.

At this time, Grambling State University has not confirmed plans to add or delete any intercollegiate athletic teams for the 2025–2026 policy period.

5. Current Insurance Policy:

A copy of the current insurance policy is attached.

6. Current and Previous Insurance Carriers:

- 2024–2025: North River
- 2023–2024: Wellfleet
- 2022–2023: Wellfleet
- 2021–2022: AIG
- 2020–2021: AIG

7. Current Third-Party Administrator (TPA):

Ameriben serves as the current TPA for claims processing.

8. Loss Runs:

Detailed loss runs generated within the last month for the current and four prior policy periods will be provided separately to all interested bidders.

9. Broker Commission or Fee:

It is believed that the current broker does not take commission; however, confirmation of this information is still pending.

10. Primary Insurance Requirement:

Grambling State University requires all student-athletes to have primary insurance.

Verification is conducted by requiring student-athletes to provide a copy of their primary insurance card to the athletic training staff prior to participating in any official activities.

11. Insurance for Uninsured Student-Athletes:

The University purchases the campus international insurance plan for uninsured international student-athletes.

12. Top Medical Providers:

- Dr. Miguel Lopez
- Dr. Michael Nammour

13. Contractual Arrangements with Medical Providers:

No formal contracted arrangements exist for discounted care.

Dr. Miguel Lopez visits campus once per week to treat student athletes.

14. Insurance for International Student-Athletes:

International student-athletes are enrolled in the international insurance plan purchased by Grambling State University.

15. Injury Tracking Software:

- The Sports Medicine Department utilizes the ATS (Athletic Trainer System) software for injury tracking.
- Claims are submitted electronically via the insurance carrier's web portal, not through the ATS system.

All other terms and conditions of the original IFB remain unchanged.
Failure to acknowledge receipt of this Addendum may result in rejection of your bid.

Erin Walker
Purchasing Director
Grambling State University

NOTE: PLEASE SIGN AND DATE AND RETURN WITH BID:

SIGN_____ **DATE**_____

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Grambling State University

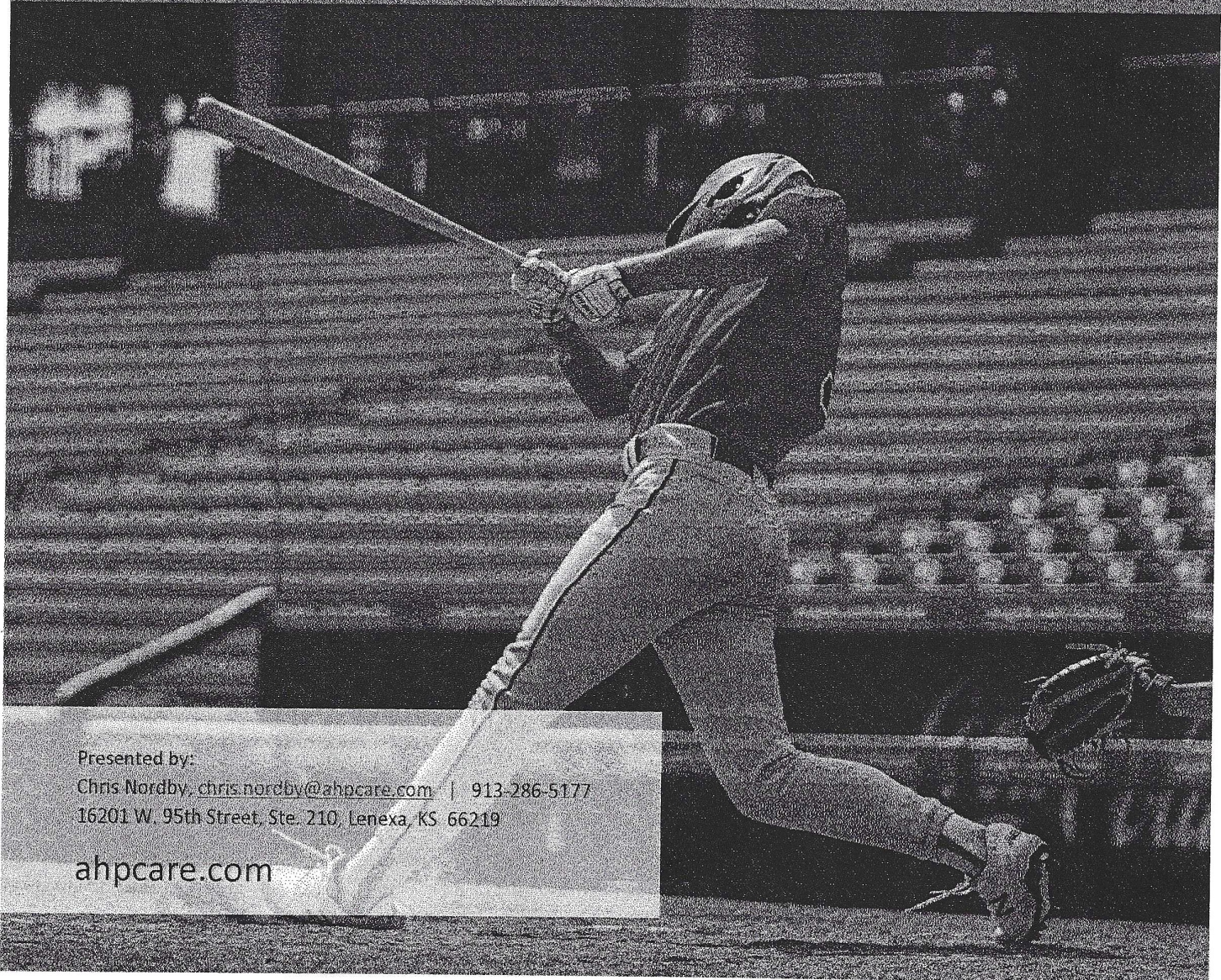
2022-23 Intercollegiate Sports Accident Insurance Proposal

Presented by:

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ahpcare.com



Grambling State University – Experience Summary Intercollegiate Sports Accident Insurance

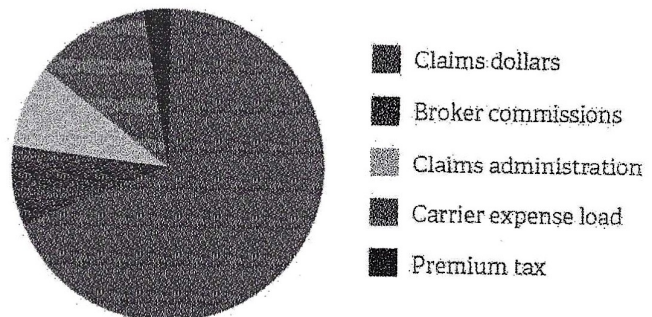
Year	Deductible	Premium	Claims Paid	As of Date	Loss Ratio
2018-19	\$250	\$182,460	\$430,510	3/31/22	235.9%
2019-20	\$250	\$313,878	\$208,966	3/31/22	66.6%
2020-21	\$250	\$397,897	\$39,510**	3/31/22	0.1%
2021-22	\$250	\$397,897	\$34,084**	3/31/22	0.1%

** Benefit period and completion not yet final.

How Intercollegiate Sports Accident Insurance Premiums are derived:

Insurance carriers, on average, will try to underwrite an account to a 65% loss ratio (claims paid divided by premium paid) for this line of business. Simply put, 65 cents of every dollar in premium paid is allocated for claims payments while the other 35 cents goes towards various expenses associated with the insurance plan. Here is a chart to show the breakdown of where expense dollars are apportioned:

When the loss ratio exceeds 65% then the carrier is forced to re-evaluate the premium required for the following year and premium rates may increase. Likewise, if the loss ratio falls below the 65% ratio then a premium reduction may be in order.



Academic HealthPlans (AHP) is committed to assisting client

institutions in finding ways to keep claims low which in turn will keep insurance premiums stable over the years. AHP also adheres to the belief that the development of a long-term partnership between a client institution and insurance carrier is most advantageous for both parties. When insurance carriers can realize some profitable years, they are more willing to support a client institution during a high claims year. The goal should be a mutually beneficial partnership that spurs consistency in insurance premiums year in and year out.

June 13, 2022

Grambling State University
402 Main St.
Grambling, LA 71245

2022-23 Intercollegiate Sports Accident Insurance Premium Rate and Benefit Proposal

Underwritten By: Wellfleet
Rated "A++" (Superior) by A.M. Best

Claims Administration: Wellfleet

Plan Outline:

Insured participants are all student athletes, student managers, student trainers, student coaches, student cheerleaders, dance/drill teams and mascots if listed in the sports census section for bodily injury sustained during an athletic event or other activity which is authorized by, organized by, or directly supervised by an official representative of the Policyholder, including practices, games, off-season body conditioning and related covered travel. In addition, prospective student athletes and their chaperones are covered for activities during or directly related to a visit for which the athlete was invited by the Policyholder.

For student cheerleaders, dance/drill teams and mascots coverage is only effective for activities performed as part of an intercollegiate sports team activity unless Expanded coverage is purchased.

Claims will be paid EXCESS of all other insurance for expenses incurred within the benefit period.

This is a general summary of the insurance. All standard provisions, limitations and exclusions of proposed insurance benefits are outlined in a specimen policy that is available upon request.

Plan Limits:

Accidental Medical Expense Maximum	\$90,000	Air or Ground Ambulance	100% U&C
Accidental Death and Dismemberment	\$10,000	Orthopedic Appliance (Max.)	100% U&C
Air Travel Only Aggregate	\$1,000,000	Physical Therapy (Max.)	100% U&C
Policy Type	Excess	Dental Benefit	Incl. in Max.
Deductible (Aggregate/Reducing)	See below	Off Season Conditioning	Included
Benefit Period	104 weeks	Heart / Circulatory Death Benefit	Included
Incurring Period for First Expense	90 Days	Expanded Medical Benefit	Included
Coverage Term	Annual	Coordination with HMO/PPO	Included
Proposed Effective Date	July 1, 2022	Re-Injury Benefit	Included

Sports Census:

Men – Baseball, Basketball, Cross Country, Football, Student Managers, Student Trainers and Track & Field

Women – Basketball, Bowling, Cross Country, Soccer, Softball, Student Managers, Student Trainers, Tennis, Track & Field and Volleyball

Note: The addition or deletion of an entire sport category may affect premium cost.

Plan Cost:

Please confirm your selected program by checking the box next to the respective deductible/premium option.

<input checked="" type="checkbox"/>	\$0 Deductible	\$346,409
<input type="checkbox"/>	\$250 Deductible	\$332,400

More deductible options may be available upon request.

In accordance with the Producer Licensing Model Act (PLMA), Section 9 of Act 1697 of 2005, Academic HealthPlans, Inc. discloses to you, the potential client, that we will receive a portion of the quoted premium as commission from the insurance company in exchange for providing services to you on their behalf.

This shall serve as official notice that it is our intention to accept this proposal as indicated above. I further certify that I have verified the activities listed in the sports census and accept that changes to the list may or any of the coverages outlined may result in additional premium due.


Signature

VP of Athletics
Title

6.22.2022
Date