



**McNEESE**  
STATE UNIVERSITY  
*A Member of the University of Louisiana System*

PURCHASING DEPARTMENT  
P. O. BOX 92415  
LAKE CHARLES, LA 70609  
PH: 337-475-5083  
FAX: 337-475-5082

**ADDENDUM 01**

**DATE: June 10, 2025**

***BID #D2600004 : SECONDARY ACCIDENT INSURANCE AND CLAIMS MANAGEMENT  
FOR STUDENT ATHLETES***

**SCHEDULED TO OPEN ON JUNE 17, 2025 AT 2 P.M.**

\*\*\*\*\*

REVISION TO THE REFERENCED SOLICITATION/BID AS STATED BELOW:

- **Claim history from the previous carrier and the policy for the period 2024-2025 are attached for reference.**
- **See attached inquiries and responses.**
- **ALL OTHER SPECIFICATIONS, DUE DATE AND TIME REMAIN THE SAME.**

\*\*\*\*\*

THIS ADDENDUM IS HEREBY OFFICIALLY MADE A PART OF THE REFERENCED SOLICITATION FOR BID.

**ACKNOWLEDGEMENT:** You must acknowledge receipt of this Addendum by identifying your business name and by signing where indicated. You may return this acknowledgement with your bid, or by mail to MSU Purchasing Department, Box 92415, Lake Charles, LA 70609, or hand delivery to 4205 Ryan Street, Smith Hall on Lawton Drive, Lake Charles, LA 70605, or by fax to (337)475-5082, or by email to [debet@mcneese.edu](mailto:debet@mcneese.edu). McNeese reserves the right to request a completed Acknowledgement at any time. Failure to execute an Acknowledgement shall not relieve the bidder from complying with the terms of its bid.

VENDORS WHO FAIL TO EXECUTE AN ACKNOWLEDGEMENT WILL NOT BE CONSIDERED FOR BID AWARD.

**ADDENDUM ACKNOWLEDGED:**

VENDOR: \_\_\_\_\_ Signature: \_\_\_\_\_

Print: \_\_\_\_\_

DEBET HEBERT  
PROCUREMENT SPECIALIST

**BID D2600004**  
**ATHLETIC SECONDARY INSURANCE**  
**ADDENDUM 1**

**INQUIRIES AND RESPONSES:**

1. Please provide a copy of the current master policy or at least a schedule of benefits.

**Response:** See the attached.

2. Please provide a recent claim report showing claims experience for the last five (5) years.

**Response:** See the attached.

**3. High Limit AD&D Insurance:**

- a. Aggregate limits of \$2,500,000 and \$10,000,000 are requested, but can you confirm the actual Accidental Death & Dismemberment benefit limit requested for those quote options?
- b. Please provide a copy of the current High Limit AD&D master policy.
- c. Have you ever had a claim on the High Limit AD&D policy? If not, please confirm. If yes, please provide a lost report for the last 5 years.

**Response:** We don't currently purchase high limit AD&D but would like to have the option to do so. Requesting bid responses with the information and pricing.

**4. International Student-Athlete Health Insurance:**

- a. Please provide a copy of the current master policy or coverage brochure.
- b. How many international student-athletes are enrolled annually in this coverage?
- c. Can you share the current premium rates and the prior two years?

**Response:** International Student-Athlete Health Insurance is separate and is not to be included in this bid response.

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## A-G Administrators, Inc. Claims History Report

Pay Dates: 01/01/1900 - 06/11/2025

Report Criteria: McNeese State University, Policy Begin Year: 2020

Service Date	Payee Name	Coverage	Amount Claimed	Reduction Amount	Reduction Reason	Amount Paid	Date Received	Check Date	Check Number
2021 Underwriting Year									
Policy:	ICSE223038-01								
Coverage:	Intercollegiate Sports								
	Checking Account GAIG		\$1,119,799.28	\$899,934.35		\$219,864.93			
Coverage:	Not Specified								
	Checking Account GAIG		\$48,689.55	\$44,992.23		\$3,697.32			
	2021 Grand Total		\$1,168,488.83	\$944,926.58		\$223,562.25			
2022 Underwriting Year									
Policy:	ICSE223038-02								
Coverage:	Intercollegiate Sports								
	Checking Account GAIG		\$1,787,234.12	\$1,393,599.28		\$393,634.84			
	Checking Account NORTH RIVER		\$11,152.48	\$8,463.77		\$2,688.71			
	2022 Grand Total		\$1,798,386.60	\$1,402,063.05		\$396,323.55			
2023 Underwriting Year									
Policy:	ICSE223038-03								
Coverage:	Intercollegiate Sports								
	Checking Account GAIG		\$2,629,698.37	\$2,044,524.36		\$585,174.01			
Coverage:	Not Specified								
	Checking Account GAIG		\$1,827.18	\$1,310.04		\$517.14			
	2023 Grand Total		\$2,631,525.55	\$2,045,834.40		\$585,691.15			
2024 Underwriting Year									
Policy:	US2151646								
Coverage:	Intercollegiate Sports								
	Checking Account FAIRM		\$931,617.91	\$726,073.28		\$205,544.63			
	2024 Grand Total		\$931,617.91	\$726,073.28		\$205,544.63			
Grand Total									

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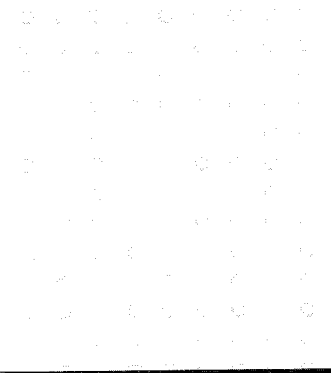
Pay Dates: 01/01/1900 - 06/11/2025

Report Criteria: McNeese State University, Policy Begin Year: 2020

## A-G Administrators, Inc. Claims History Report

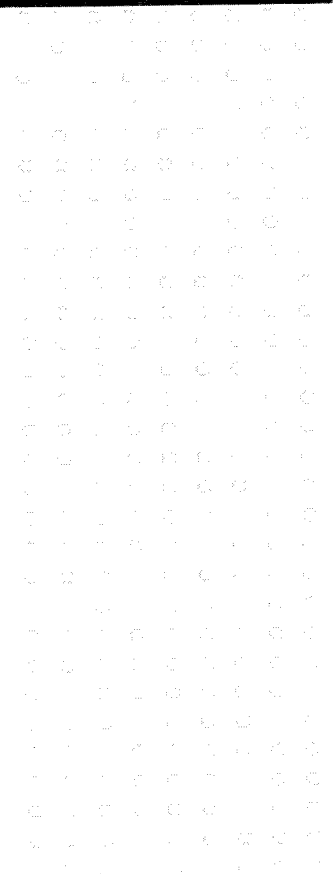
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Service Date	Payee Name	Coverage	Amount Claimed	Reduction Amount	Reduction Reason	Amount Paid	Date Received	Check Date	Check Number
	Checking Account GAIG		\$5,587,248.50	\$4,384,360.26		\$1,202,888.24			
	Checking Account NORTH RIVER		\$11,152.48	\$8,463.77		\$2,688.71			
	Checking Account FAIRM		\$931,617.91	\$726,073.28		\$205,544.63			
	Grand Totals		\$6,530,018.89	\$5,118,897.31		\$1,411,121.58			



# McNeese State University

2024-25



Proposal Created and Presented By:  
Dissinger Reed, a Division of HUB International  
9200 Ward Parkway, STE 500  
Kansas City, MO 64114  
(913)491-6385  
[www.dissingerreed.com](http://www.dissingerreed.com)

# Dissinger Reed

## The Most Trusted Name in Athletic Insurance

Simply put, athletic insurance is all that we do! Since 1982, Dissinger Reed has emphasized client relationships and focused on what we do best. Other insurance brokers may have the ability to secure coverage, but we are the unrivaled thought leader in the collegiate secondary insurance marketplace. We've earned our reputation over the past 40+ years through working with over 250 collegiate institutions across all NCAA Divisions as well as within the NAIA and the NJCAA.

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### What Makes Dissinger Reed the Best in the Business?

#### **Athletic insurance is all that we do**

Other brokers dilute their attention with general lines of coverage such as property & casualty, general liability and even home & auto insurance. Dissinger Reed focuses on the success of its clients' athletic insurance programs each and every day.

#### **We are innovators**

We work today to solve tomorrow's challenges. We developed the first prescription medicine program tailored to collegiate athletic departments; we were the first to customize a primary health plan dedicated to the intercollegiate market; we were first to market a primary insurance verification system; and most recently, we forged a partnership with the leading online mental health therapy company to bring an affordable solution to collegiate athletes.

#### **We take customer service seriously**

While we do our best to prevent questions by providing ample information and education during the on-boarding process, when questions come in, we respond within 24 hours. If we don't know the answer ourselves, we will find it for you. Dissinger Reed goes "above and beyond" each day - just ask our clients.

#### **"The Dissinger Reed Experience"**

The success of your program goes far beyond the actual insurance policy and premium. Dissinger Reed will serve as an extension of your athletic department and will advocate on your behalf. We provide you with claims assistance, educational materials, secondary insurance ID cards and an online portal where we store all your insurance-related documents for easy access. Partnering with Dissinger Reed will prove to be an enjoyable and impactful experience.

# Dissinger Reed

## Team Roster



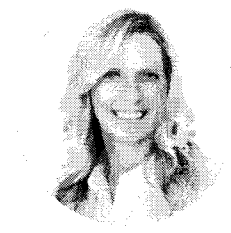
Christopher Nixon, *Sr. Vice President, Collegiate Sales*

- B.B.A. from The University of Kansas
- Licensed Life/Health/Accident and Property & Casualty Insurance Agent
- Chris joined Dissinger Reed in 2010, after many years working with Dissinger Reed as a vendor
- Over 18 years of direct sales and client service experience
- Excellent Communication and Relationship Building Skills



Christian Reed, *Executive VP, Practice Leader, College and High School*

- B.A. in Sports Broadcasting from Arizona State University
- Licensed Life/Health/Accident and Property & Casualty Consultant
- Over 21 years working as a Broker/Consultant
- Over 28 years of direct sales and management experience
- Consulted and directed hundreds of programs how to optimize athletic insurance
- Personally works with insurance coordinators, athletic trainers, CFOs and Athletic Directors to ensure program success



Sarah Doherty, *Sr. Vice President, Student Health Services*

- Licensed Life/Health/Accident and Property & Casualty Consultant
- Sarah joined Dissinger Reed in 2016
- Over 13 years specializing in Primary/Individual Insurance Products
- Over 15 years working within Insurance Industry
- Client relationship building, process management, service and product knowledge
- Works within the collegiate division to provide clients with primary insurance



Lisa Jardine, *Account Manager*

- B.A. in Athletic Training from Dakota Wesleyan University
- M.S. in Health, Nutrition & Exercise Science from North Dakota State University
- Certified Athletic Trainer
- Licensed Life/Health and Accident
- Lisa joined Dissinger Reed in 2021
- Over 12 years in collegiate D1 athletics
- Works with Chris within the collegiate division of Dissinger Reed

# Dissinger Reed

## References



### University of New Orleans

New Orleans, LA

Alyssa Reyes, Director of Sports Medicine

[alyssa.reyes@ochsner.org](mailto:alyssa.reyes@ochsner.org)

504-280-7028



### Houston Christian University

Houston, TX

Hannah Stelzer, Asst. AD/Sports Med & Athletic Perf.

[hstelzer@hbu.edu](mailto:hstelzer@hbu.edu)

281-649-3115



### Lamar University

Beaumont, TX

Kristin Willeford, Assistant AD for Sports Medicine

[kwilleford@lamar.edu](mailto:kwilleford@lamar.edu)

409-880-2359



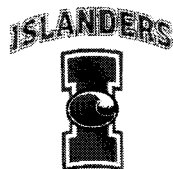
### Texas A&M University - Commerce

Commerce, TX

Brian White, Associate AD

[brian.white@tamuc.edu](mailto:brian.white@tamuc.edu)

903-468-3193



### Texas A&M University - Corpus Christi

Corpus Christi, TX

Jerry Hilker, Head Athletic Trainer

[jerry.hilker@tamucc.edu](mailto:jerry.hilker@tamucc.edu)

361-658-7940



### Loyola University New Orleans

New Orleans, LA

Brett Simpson, Athletic Director

[bsimpson@loyno.edu](mailto:bsimpson@loyno.edu)

504-864-7396



### Xavier University of Louisiana

New Orleans, LA

Rebecca Appelt, Head Athletic Trainer

[rebecca.appelt@ochsner.org](mailto:rebecca.appelt@ochsner.org)

504-520-5242





# McNeese State University

## Current (2023-24) Year Plan Design and Benefits

Summary of Benefits	
Deductible	\$0 per specific injury
Plan Maximum	\$90,000 medical benefit per injury
Policy classification	Excess/secondary to all other valid & collectible insurance
Coinsurance	100% of UCR after the deductible
Initial Treatment/Expense	Medical treatment must be received within 180 days of injury
Benefit Period	104 weeks (2 years) from the original date of injury
Accidental Death and Dismemberment (AD&D)	\$100,000 per specific injury
Accidental Dental	Coverage included up to plan maximum (*Natural/Sound Tooth)
Outpatient Physical Therapy	Coverage included up to plan maximum
Durable Medical Equipment	Covered if medically necessary & prescribed by physician
Expanded Medical (Overuse)	Included
Re-aggravation/Reinjury of Pre-Existing Condition	Included
Heart & Circulatory caused by overexertion	Included
HMO/PPO denial coverage	Included
Off-season conditioning	Included if school sponsored and supervised activity
Guest/Recruit Coverage	Included
Who is covered?	
Men's:	Baseball, Basketball, Football (f&s), Track & Field,
Women's:	Basketball, Soccer, Softball, Tennis, Track & Field, Volleyball, Volleyball, Beach,
When are they covered?	
A covered person is insured while participating in sponsored and supervised activities of the Policyholder such as games, practice, conditioning, and travel to and from such events	
Premium Quotation	
Insurance Carrier	Great American Insurance Company
Claims Payor	A-G Administrators, LLC
Program Coordinator/Broker	Dissinger Reed
<b>Annual Premium</b>	<b>\$231,112</b>

# McNeese State University

## Claims History & Trend

Policy Year	Premium	Claims paid as of May:			
		2021	2022	2023	2024
2018-19	\$247,530	\$192,779	\$204,691	\$204,691	\$204,691
2019-20	\$220,000	\$54,004	\$57,814	\$57,814	\$57,814
2020-21	\$189,632	\$15,493	\$67,974	\$67,974	\$81,491
2021-22	\$184,890		\$92,490	\$214,535	\$223,735
2022-23	\$184,890			\$193,385	\$327,754
2023-24	\$231,112				\$239,087

### Key Calculations

Total Premium (2018-2022)	\$1,026,942
Total Claims (2018-2022)	\$895,485
Premium to Claims Loss Ratio (mature years)	87%
Average increase in claims after 1st year of policy	\$118,823
Average annual claims total (without trend/inflation)	\$172,699
Average annual claims total (adjusted for trend and inflation)	\$239,842

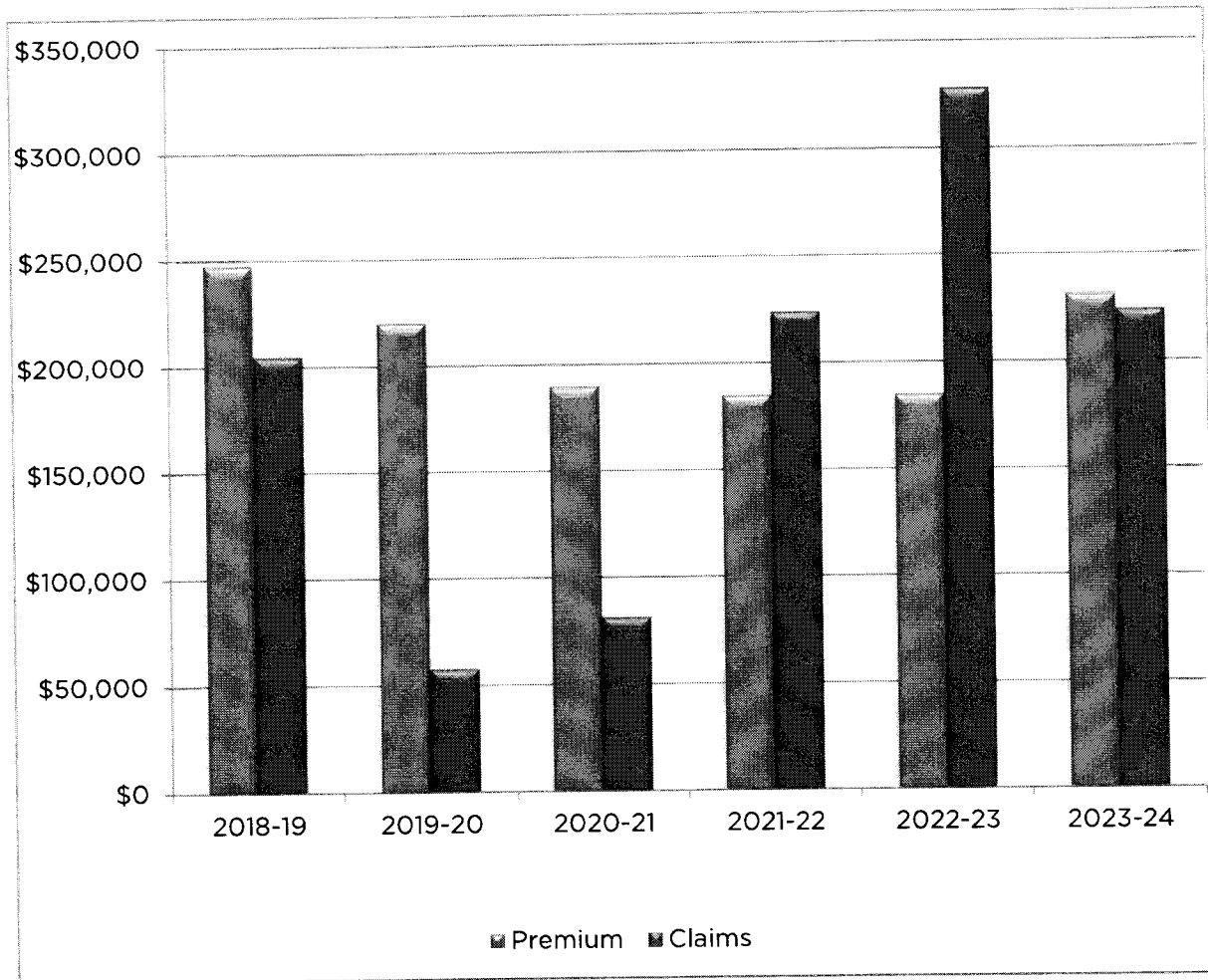
### Program Notes

Just when we thought we'd make a sufficient correction in the premium last year, we are just seeing the 2023 policy exceed the premium which stacks up a 3rd year in a row. We see this a lot with programs that came from your former insurance partner as they have lots of collections and unpaid claims. So while it is hard to see these increases in costs, know that your program is actually running much better and you are providing a far superior service to your student-athletes.

As we've recently discussed, the target loss ratio for athletic insurance is 65%, and while the calculation above doesn't seem that bad, consider that our carrier has lost \$190k so far in the past 3 years with a loss ratio of 132%. Needless to say, another correction is in order. The average annual claims for your program is \$239,842 and if underwritten by the book, it would fetch a premium of \$367,000 or more. Luckily, Great American is not trying to dig out of the hole in one year and has offered a reasonable premium for the upcoming year.

Jessica is doing an amazing job running the program amidst all her other (actual) duties as and athletic trainer. Keep up the great work Jess, we appreciate you!

# McNeese State University Historical Premium vs. Claims Graph



# McNeese State University

## Plan Design and Loss Lag Summary

Data as of: 4/24/2024

ATHLETICS INSURANCE PLAN DESIGN			
	2021	2022	2023
Premium	\$ 184,890	\$ 184,890	\$ 231,112

Intercollegiate Sports : Insured Claims Paid						
As Of		2021		2022		2023
04/24/2022	70	\$ 79,553				
04/24/2023	134	\$ 216,066	78	\$ 127,927		
04/24/2024	136	\$ 223,736	150	\$ 326,169	127	\$ 213,278

	2021	2022	2023
Claims Paid	\$ 223,736	\$ 326,169	\$ 213,278
Loss Ratio	121%	176%	92%

# McNeese State University

## Claims by Sport

Data as of: 4/24/2024

Sport	2021		2022		2023		Program Aggregate			
	Claims	Paid	Claims	Paid	Claims	Paid	Claims	Paid	% Claims	% Paid
Men's Football	42	\$ 88,929	46	\$ 126,821	45	\$ 171,597	133	\$ 387,346	32%	51%
Women's Track	9	\$ 7,424	8	\$ 62,476	6	\$ 414	23	\$ 70,314	6%	9%
Women's Basketball	9	\$ 39,143	8	\$ 22,185	6	\$ 1,978	23	\$ 63,305	6%	8%
Women's Soccer	23	\$ 22,873	23	\$ 26,869	25	\$ 7,661	71	\$ 57,403	17%	8%
Men's Baseball	16	\$ 28,817	15	\$ 20,013	7	\$ 6,467	38	\$ 55,297	9%	7%
Men's Basketball	8	\$ 6,287	11	\$ 29,602	8	\$ 11,592	27	\$ 47,481	7%	6%
Women's Softball	5	\$ 2,722	15	\$ 20,225	6	\$ 5,772	26	\$ 28,719	6%	4%
Women's Volleyball	7	\$ 7,483	12	\$ 12,521	13	\$ 2,955	32	\$ 22,959	8%	3%
Men's Track	8	\$ 12,993	7	\$ 2,914	7	\$ 2,431	22	\$ 18,338	5%	2%
Women's Tennis	7	\$ 6,630	2	\$ 881	3	\$ 2,292	12	\$ 9,803	3%	1%
Men's Cross-Country	-	-	2	\$ 1,087	1	\$ 119	3	\$ 1,206	1%	0%
Women's Cross-Country	2	\$ 437	1	\$ 576	-	-	3	\$ 1,013	1%	0%
<b>Aggregate</b>	<b>136</b>	<b>\$ 223,736</b>	<b>150</b>	<b>\$ 326,169</b>	<b>127</b>	<b>\$ 213,278</b>	<b>413</b>	<b>\$ 763,183</b>		

# McNeese State University

## Claims by Body Part

Data as of: 4/24/2024

Body Part	2021		2022		2023		Program Aggregate			
	Claims	Paid	Claims	Paid	Claims	Paid	Claims	Paid	% Claims	% Paid
Knee	28	\$ 90,744	35	\$ 106,256	22	\$ 42,365	85	\$ 239,364	21%	31%
Upper Leg	4	\$ 10,520	5	\$ 24,188	5	\$ 64,056	14	\$ 98,764	3%	13%
Foot & Ankle	28	\$ 15,798	30	\$ 60,524	27	\$ 6,315	85	\$ 82,637	21%	11%
Wrist & Hand	18	\$ 36,540	19	\$ 10,789	19	\$ 30,037	56	\$ 77,366	14%	10%
Shoulder	13	\$ 18,935	18	\$ 25,481	10	\$ 26,518	41	\$ 70,934	10%	9%
Heat Exhaustion	-	-	1	\$ 29,556	3	\$ 17,402	4	\$ 46,958	1%	6%
Lower Back	12	\$ 15,646	11	\$ 25,489	11	\$ 5,623	34	\$ 46,758	8%	6%
Hip	8	\$ 11,149	7	\$ 18,523	8	\$ 3,045	23	\$ 32,717	6%	4%
Elbow	4	\$ 10,855	5	\$ 1,907	2	\$ 4,113	11	\$ 16,874	3%	2%
Lower Leg / Shin	6	\$ 1,300	5	\$ 10,010	7	\$ 1,037	18	\$ 12,348	4%	2%
Head & Face	3	\$ 1,268	7	\$ 9,861	-	-	10	\$ 11,130	2%	1%
Back	3	\$ 3,920	2	\$ 2,362	1	\$ 2,930	6	\$ 9,211	1%	1%
Throat	-	-	-	-	1	\$ 7,036	1	\$ 7,036	0%	1%
Cervical	1	\$ 2,340	-	-	-	-	1	\$ 2,340	0%	0%
Chest	1	\$ 1,055	-	-	2	\$ 874	3	\$ 1,930	1%	0%
Groin	1	\$ 1,603	-	-	1	\$ 105	2	\$ 1,708	0%	0%
Arm	1	\$ 736	-	-	2	\$ 371	3	\$ 1,106	1%	0%
Leg	-	-	2	\$ 814	-	-	2	\$ 814	0%	0%
Pelvic	1	\$ 737	-	-	-	-	1	\$ 737	0%	0%
Thoracic	-	-	-	-	2	\$ 723	2	\$ 723	0%	0%
Testes	1	\$ 191	2	\$ 325	-	-	3	\$ 516	1%	0%
Core Muscle	1	\$ 206	-	-	1	\$ 285	2	\$ 491	0%	0%
Eye	-	-	-	-	1	\$ 325	1	\$ 325	0%	0%
Achilles Tendon	2	\$ 193	-	-	-	-	2	\$ 193	0%	0%
Heart	-	-	-	-	1	\$ 120	1	\$ 120	0%	0%
Clavicle	-	-	1	\$ 84	-	-	1	\$ 84	0%	0%
Multiple Sites	-	-	-	-	1	-	1	-	0%	0%
<b>Aggregate</b>	<b>136</b>	<b>\$ 223,736</b>	<b>150</b>	<b>\$ 326,169</b>	<b>127</b>	<b>\$ 213,278</b>	<b>413</b>	<b>\$ 763,183</b>		

# McNeese State University

## Claims by Procedure - Top 10

Data as of: 4/24/2024

Procedure	2021		2022		2023		Program Aggregate			
	Claims	Paid	Claims	Paid	Claims	Paid	Claims	Paid	% Claims	% Paid
Repricing Fee	70	\$ 44,733	80	\$ 108,235	38	\$ 57,998	188	\$ 210,967	13%	28%
Surgery	54	\$ 53,589	51	\$ 58,263	40	\$ 42,345	145	\$ 154,197	10%	20%
Medical Treatment	119	\$ 46,156	129	\$ 49,648	106	\$ 25,560	354	\$ 121,364	24%	16%
Surgery Center	-	-	2	\$ 10,120	2	\$ 51,218	4	\$ 61,338	0%	8%
MRI	63	\$ 20,660	65	\$ 24,632	48	\$ 9,679	176	\$ 54,970	12%	7%
Phys. Therapy	11	\$ 14,226	25	\$ 36,856	5	\$ 1,549	41	\$ 52,632	3%	7%
Out-Pat. Surgery	11	\$ 20,648	4	\$ 9,911	-	-	15	\$ 30,559	1%	4%
Anesthesia	22	\$ 8,586	18	\$ 5,466	15	\$ 9,710	55	\$ 23,761	4%	3%
X-Ray, Radiology	96	\$ 4,451	107	\$ 5,926	92	\$ 5,150	295	\$ 15,527	20%	2%
Emrg. Room	3	\$ 1,130	-	-	1	\$ 6,535	4	\$ 7,666	0%	1%

# McNeese State University

## Claims by Provider - Top 10

Data as of: 4/24/2024

Provider	2021		2022		2023		Program Aggregate			
	Claims	Paid	Claims	Paid	Claims	Paid	Claims	Paid	% Claims	% Paid
OccuNet	71	\$ 44,686	77	\$ 107,726	38	\$ 57,998	186	\$ 210,409	17%	28%
Center For Orthopedics and Spine	66	\$ 29,542	83	\$ 44,387	65	\$ 17,372	214	\$ 91,301	19%	12%
Imperial Calcasieu Surgical C	24	\$ 34,263	17	\$ 32,141	13	\$ 22,047	54	\$ 88,451	5%	12%
Collins Orthopaedics	59	\$ 24,699	55	\$ 21,819	44	\$ 18,814	158	\$ 65,332	14%	9%
Houston Methodist Hospital	1	\$ 263	1	\$ 95	2	\$ 48,484	4	\$ 48,842	0%	6%
Christus St Patrick	13	\$ 4,977	19	\$ 27,121	11	\$ 4,283	43	\$ 36,382	4%	5%
Southwest Louisiana Imaging	49	\$ 16,148	28	\$ 9,617	-	-	77	\$ 25,766	7%	3%
Lake Charles Anesthesiology	19	\$ 8,280	18	\$ 7,126	15	\$ 7,406	52	\$ 22,812	5%	3%
Maxx Physical Therapy	5	\$ 5,440	10	\$ 13,604	-	-	15	\$ 19,044	1%	2%
Avail Health Lake Charles	-	-	1	\$ 10,145	2	\$ 6,535	3	\$ 16,680	0%	2%



# McNeese State University

## High Dollar Claims

High Dollar Claims (Top 15 over \$5,000 per policy year)

Data as of: 4/24/2024

Policy Year	Claim Number	Sport	Body Part	Amount Billed	Amount Paid
2021	AGA-0326686	Women's Basketball	Knee	\$ 53,786	\$ 18,655
2021	AGA-0375986	Men's Football	Wrist & Hand	\$ 39,992	\$ 18,475
2021	AGA-0336584	Men's Football	Knee	\$ 31,933	\$ 13,809
2021	AGA-0334026	Men's Football	Knee	\$ 32,582	\$ 13,527
2021	AGA-0333537	Women's Basketball	Upper Leg	\$ 25,709	\$ 10,264
2021	AGA-0385856	Men's Baseball	Elbow	\$ 51,245	\$ 9,924
2021	AGA-0373157	Men's Track	Shoulder	\$ 17,751	\$ 9,282
2021	AGA-0323276	Women's Soccer	Knee	\$ 55,357	\$ 8,307
2021	AGA-0328068	Men's Football	Knee	\$ 20,324	\$ 7,730
2021	AGA-0380176	Men's Football	Knee	\$ 14,642	\$ 6,149
2021	AGA-0358634	Men's Baseball	Knee	\$ 17,760	\$ 6,060
2021	AGA-0387283	Men's Football	Lower Back	\$ 72,978	\$ 5,841
<b>2021</b>	<b>Policy Year Subtotal</b>			<b>\$ 434,060</b>	<b>\$ 128,022</b>
2022	AGA-0438639	Women's Track	Foot & Ankle	\$ 104,203	\$ 33,663
2022	AGA-0397121	Men's Football	Heat Exhaustion	\$ 103,250	\$ 29,556
2022	AGA-0405820	Men's Football	Knee	\$ 92,271	\$ 28,067
2022	AGA-0437320	Men's Basketball	Upper Leg	\$ 184,820	\$ 21,749
2022	AGA-0405822	Men's Football	Knee	\$ 45,401	\$ 17,331
2022	AGA-0459412	Women's Track	Lower Back	\$ 49,235	\$ 15,078
2022	AGA-0408201	Women's Soccer	Foot & Ankle	\$ 36,584	\$ 11,539
2022	AGA-0439382	Women's Basketball	Hip	\$ 42,742	\$ 10,890
2022	AGA-0423143	Men's Football	Knee	\$ 53,724	\$ 10,344
2022	AGA-0422458	Men's Baseball	Shoulder	\$ 20,287	\$ 8,023
2022	AGA-0457384	Women's Track	Lower Leg / Shin	\$ 25,794	\$ 6,999
2022	AGA-0440522	Women's Softball	Knee	\$ 33,295	\$ 6,451
2022	AGA-0481442	Women's Basketball	Head & Face	\$ 6,662	\$ 6,333
2022	AGA-0480262	Men's Football	Knee	\$ 14,786	\$ 6,122
2022	AGA-0470647	Men's Football	Shoulder	\$ 15,659	\$ 5,802
<b>2022</b>	<b>Policy Year Subtotal</b>			<b>\$ 828,714</b>	<b>\$ 217,948</b>
2023	AGA-0507113	Men's Football	Upper Leg	\$ 105,021	\$ 63,373
2023	AGA-0521839	Men's Football	Knee	\$ 53,252	\$ 18,607
2023	AGA-0495599	Men's Football	Shoulder	\$ 44,708	\$ 14,921
2023	AGA-0485468	Men's Football	Heat Exhaustion	\$ 46,660	\$ 14,560
2023	AGA-0514984	Men's Football	Knee	\$ 24,042	\$ 10,080
2023	AGA-0489689	Men's Football	Wrist & Hand	\$ 23,467	\$ 9,047
2023	AGA-0498205	Men's Football	Wrist & Hand	\$ 23,526	\$ 8,560
2023	AGA-0493842	Men's Basketball	Throat	\$ 20,509	\$ 7,036
2023	AGA-0512474	Men's Football	Wrist & Hand	\$ 15,804	\$ 6,442
2023	AGA-0506580	Men's Football	Shoulder	\$ 12,277	\$ 5,691
<b>2023</b>	<b>Policy Year Subtotal</b>			<b>\$ 369,265</b>	<b>\$ 158,318</b>
<b>Aggregate</b>	<b>37</b>			<b>\$ 1,632,038</b>	<b>\$ 504,288</b>

# McNeese State University

## Claims Paid and Discount Analysis

Data as of: 4/24/2024

Policy Year	Claims	Billed	Primary Insurance	Pri Ins Contrib	A-G Discounts	Total Paid	Pay % of Billed
2021	136	\$ 1,173,646	\$ 743,449	63%	\$ 206,461	\$ 223,736	19%
2022	150	\$ 1,592,305	\$ 816,580	51%	\$ 449,556	\$ 326,169	20%
2023	127	\$ 953,414	\$ 508,081	53%	\$ 232,054	\$ 213,278	22%
<b>Aggregate</b>	<b>413</b>	<b>\$ 3,719,365</b>	<b>\$ 2,068,110</b>	<b>56%</b>	<b>\$ 888,072</b>	<b>\$ 763,183</b>	<b>21%</b>

# 2024-25 Premium Quotation

## Option #1 - Incumbent Carrier

Summary of Benefits	
Deductible	\$0 per specific injury
Plan Maximum	\$90,000 medical benefit per injury
Policy classification	Excess/secondary to all other valid and collectible insurance
Coinsurance	100% of URC after the deductible
Initial Treatment/Expense	Medical treatment must be received within 180 days of injury
Benefit Period	104 weeks (2 years) from the original date of injury
Accidental Death and Dismemberment (AD&D)	\$100,000 per specific injury, \$2,000,000 aggregate maximum
Accidental Dental	Coverage included up to plan maximum (*Natural/Sound Tooth)
Outpatient Physical Therapy	Coverage included up to plan maximum
Durable Medical Equipment	Covered if medically necessary & prescribed by physician
Expanded Medical (Overuse)	Included
Re-aggravation/Reinjury of Pre-Existing Condition	Included
Heart & Circulatory caused by overexertion	Included
HMO/PPO denial coverage	Included
Off-season conditioning	Included if school sponsored and supervised activity
Guest Recruit Coverage (including PSA tryouts)	Included
Proposed Effective Date of Coverage	July 1, 2024
Who is covered?	
Men's:	Baseball, Basketball, Football (f&s), Track & Field,
Women's	Basketball, Soccer, Softball, Tennis, Track & Field, Volleyball, Volleyball, Beach,
When are they covered?	
A covered person is insured while participating in sponsored and supervised activities of the Policyholder such as games, practice, conditioning, and travel to and from such events.	
Premium Quotation	
Insurance Carrier	Great American Insurance Company
Claims Payor	A-G Administrators, LLC
Program Coordinator/Broker	Dissinger Reed
Annual Premium	\$335,112
Notice of Acceptance	
By completing this Notice of Acceptance section with an authorized signature, you are confirming your intention to accept the above proposed insurance policy terms and conditions. Binding of coverage not finalized until received by the carrier.	
_____	_____
Name	Title
_____	_____
Signature	Date

# Carrier and Claims Payer Company Information

## Insurance Carrier

### Great American Insurance Company

A.M. Best Rating

A+ (Superior) Financial Size: XV

Location

Cincinnati, OH

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## Claims Processor/Third Party Administrator Company

### A-G Administrators

# of years in the athletic claims business

40+ years

Located

Berwyn, PA

## History and Background Information

A-G Administrators is a full service sports insurance claims manager for more than 650 college and universities throughout the country and has been in business since 1983. Our goal is to work with the client, within the boundaries of the policy, to meet every need and standard. We work to ensure that your claims are handled in a timely, efficient and courteous manner. A-G Administrators has the most advanced technology in the marketplace and is widely recognized as the best athletic claims payer in the business.

## Details about this TPA and the Claims Submission Process

Address to mail claim submission

P.O. Box 21013, Eagan, MN 55121

Fax Number to submit a claim

(610) 933-4122

Email address for claim submission

[claims@agadm.com](mailto:claims@agadm.com)

Online claims submission available?

Yes - <https://access.agadministrators.com>

Online claim status lookup?

Yes

Claim submission deadline/information

90 days from the date of accident or within a reasonable amount of time. Complete claims submission includes: Claim form, itemized medical bill, HCFA 1500, UB92/UB04

Third Party Administrators website

[www.agadm.com](http://www.agadm.com)

Customer Service Toll-Free Phone Number

(610) 933-0800

Customer Service/Claims question hours

8am-5pm EST

Dedicated claims representative assigned?

Yes

Compliant with federal HIPAA laws?

Yes

Turn-around time for processing a clean claim

10 day average

# 2024-25 Premium Quotation

## Option #2

Summary of Benefits	
Deductible	\$0 per specific injury
Plan Maximum	\$90,000 medical benefit per injury
Policy classification	Excess/secondary to all other valid and collectible insurance
Coinsurance	100% of URC after the deductible
Initial Treatment/Expense	Medical treatment must be received within 180 days of injury
Benefit Period	104 weeks (2 years) from the original date of injury
Accidental Death and Dismemberment (AD&D)	\$100,000 per specific injury,\$2,000,000 aggregate maximum
Accidental Dental	Coverage included up to plan maximum (*Natural/Sound Tooth)
Outpatient Physical Therapy	Coverage included up to plan maximum
Durable Medical Equipment	Covered if medically necessary & prescribed by physician
Expanded Medical (Overuse)	Included
Re-aggravation/Reinjury of Pre-Existing Condition	Included
Heart & Circulatory caused by overexertion	Included
HMO/PPO denial coverage	Included
Off-season conditioning	Included if school sponsored and supervised activity
Guest Recruit Coverage (including PSA tryouts)	Included
Proposed Effective Date of Coverage	July 1, 2024
Who is covered?	
Men's:	Baseball, Basketball, Football (f&s), Track & Field,
Women's	Basketball, Soccer, Softball, Tennis, Track & Field, Volleyball, Volleyball, Beach,
When are they covered?	
A covered person is insured while participating in sponsored and supervised activities of the Policyholder such as games, practice, conditioning, and travel to and from such events.	
Premium Quotation	
Insurance Carrier	United States Fire Insurance Company
Claims Payor	A-G Administrators, LLC
Program Coordinator/Broker	Dissinger Reed
Annual Premium	\$421,442
Notice of Acceptance	
By completing this Notice of Acceptance section with an authorized signature, you are confirming your intention to accept the above proposed insurance policy terms and conditions. Binding of coverage not finalized until received by the carrier.	
_____	_____
Name	Title
_____	_____
Signature	Date

# Carrier and Claims Payer Company Information

## Insurance Carrier

### United States Fire Insurance Company

A.M. Best Rating

A (Excellent) Financial Size: XV

Location

Morristown, NJ

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## Claims Processor/Third Party Administrator Company

### A-G Administrators

# of years in the athletic claims business

40+ years

Located

Berwyn, PA

## History and Background Information

A-G Administrators is a full service sports insurance claims manager for more than 650 college and universities throughout the country and has been in business since 1983. Our goal is to work with the client, within the boundaries of the policy, to meet every need and standard. We work to ensure that your claims are handled in a timely, efficient and courteous manner. A-G Administrators has the most advanced technology in the marketplace and is widely recognized as the best athletic claims payer in the business.

## Details about this TPA and the Claims Submission Process

Address to mail claim submission

P.O. Box 21013, Eagan, MN 55121

Fax Number to submit a claim

(610) 933-4122

Email address for claim submission

[claims@agadm.com](mailto:claims@agadm.com)

Online claims submission available?

Yes - <https://access.agadministrators.com>

Online claim status lookup?

Yes

Claim submission deadline/information

90 days from the date of accident or within a reasonable amount of time. Complete claims submission includes: Claim form, itemized medical bill, HCFA 1500, UB92/UB04

Third Party Administrators website

[www.agadm.com](http://www.agadm.com)

Customer Service Toll-Free Phone Number

(610) 933-0800

Customer Service/Claims question hours

8am-5pm EST

Dedicated claims representative assigned?

Yes

Compliant with federal HIPAA laws?

Yes

Turn-around time for processing a clean claim

10 day average

# 2024-25 Premium Quotation

## Option #3

Summary of Benefits	
Deductible	\$0 per specific injury
Plan Maximum	\$90,000 medical benefit per injury
Policy classification	Excess/secondary to all other valid and collectible insurance
Coinsurance	100% of URC after the deductible
Initial Treatment/Expense	Medical treatment must be received within 180 days of injury
Benefit Period	104 weeks (2 years) from the original date of injury
Accidental Death and Dismemberment (AD&D)	\$100,000 per specific injury, \$2,000,000 aggregate maximum
Accidental Dental	Coverage included up to plan maximum (*Natural/Sound Tooth)
Outpatient Physical Therapy	Coverage included up to plan maximum
Durable Medical Equipment	Covered if medically necessary & prescribed by physician
Expanded Medical (Overuse)	Included
Re-aggravation/Reinjury of Pre-Existing Condition	Included
Heart & Circulatory caused by overexertion	Included
HMO/PPO denial coverage	Included
Off-season conditioning	Included if school sponsored and supervised activity
Guest Recruit Coverage (including PSA tryouts)	Included
Proposed Effective Date of Coverage	July 1, 2024
Who is covered?	
Men's:	Baseball, Basketball, Football (f&s), Track & Field,
Women's	Basketball, Soccer, Softball, Tennis, Track & Field, Volleyball, Volleyball, Beach,
When are they covered?	
A covered person is insured while participating in sponsored and supervised activities of the Policyholder such as games, practice, conditioning, and travel to and from such events.	
Premium Quotation	
Insurance Carrier	LIO Insurance Company
Claims Payor	A-G Administrators, LLC
Program Coordinator/Broker	Dissinger Reed
Annual Premium	\$532,526
Notice of Acceptance	
By completing this Notice of Acceptance section with an authorized signature, you are confirming your intention to accept the above proposed insurance policy terms and conditions. Binding of coverage not finalized until received by the carrier.	
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>_____</p> <p style="text-align: center;">Name</p> <p>_____</p> <p style="text-align: center;">Signature</p> </div> <div style="width: 45%;"> <p>_____</p> <p style="text-align: center;">Title</p> <p>_____</p> <p style="text-align: center;">Date</p> </div> </div>	

# Carrier and Claims Payer Company Information

## Insurance Carrier

### LIO Insurance Company

A.M. Best Rating  
Location

A- (Excellent) Financial Size: VII  
West Conshohocken, PA

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## Claims Processor/Third Party Administrator Company

### A-G Administrators

# of years in the athletic claims business  
Located

40 years  
Berwyn, PA

## History and Background Information

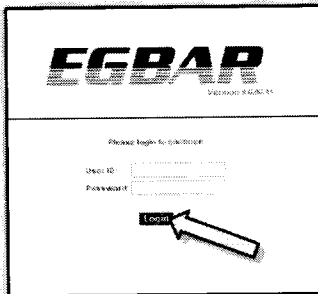
A-G Administrators is a full service sports insurance claims manager for more than 650 college and universities throughout the country and has been in business since 1983. Our goal is to work with the client, within the boundaries of the policy, to meet every need and standard. We work to ensure that your claims are handled in a timely, efficient and courteous manner. A-G Administrators has the most advanced technology in the marketplace and is widely recognized as the best athletic claims payer in the business.

## Details about this TPA and the Claims Submission Process

Address to mail claim submission	P.O. Box 21013, Eagan, MN 55121
Fax Number to submit a claim	(610) 933-4122
Email address for claim submission	<a href="mailto:claims@agadm.com">claims@agadm.com</a>
Online claims submission available?	Yes - <a href="https://access.agadministrators.com">https://access.agadministrators.com</a>
Online claim status lookup?	Yes
Claim submission deadline/information	90 days from the date of accident or within a reasonable amount of time. Complete claims submission includes: Claim form, itemized medical bill, HCFA 1500, UB92/UB04
Third Party Administrators website	<a href="http://www.agadm.com">www.agadm.com</a>
Customer Service Toll-Free Phone Number	(610) 933-0800
Customer Service/Claims question hours	8am-5pm EST
Dedicated claims representative assigned?	Yes
Compliant with federal HIPAA laws?	Yes
Turn-around time for processing a clean claim	10 day average



# Third Party Administrator Proposed Claims Administration and TPA Services



EGBAR stands for Efficiency Generating Business Automation Resource

- Provides a completely paperless work environment
- Delivers an unprecedented level of transparency in the claims process
- Increases the efficiency of your claims flow
- Strengthens our already efficient claims processing time

Complete and submit claim forms online

Or upload your completed PDF claim form

Check the status of claims in real-time to ensure you have submitted proper documentation for processing

EGBAR

Welcome, View Only

Claims

Reports

Upload File

Help

Log Out

Search for claims

Your search resulted in 5 matches

View Payment Detail

Open claims

New Search

<input type="checkbox"/>	Claims #	Name	Company Name	Birth Date	Loss Date	Body Part	Handler
<input type="checkbox"/>	210904-621	Smith, J	State University	07/01/1925	02/12/2012	Abdomen	Clavardell, Anthony
<input type="checkbox"/>	210904-622	Smith, J	State University	07/01/1925	10/15/2011	Cervical	Clavardell, Anthony
<input type="checkbox"/>	210904-623	Smith, J	State University	07/01/1925	08/01/2011	Internal	Clavardell, Anthony
<input type="checkbox"/>	210904-624	Smith, J	State University	07/01/1925	08/01/2014	Arkle	Clavardell, Anthony
<input type="checkbox"/>	210904-625	Smith, J	State University	07/01/1925	04/09/2012	Cervical	Clavardell, Anthony

Please take a minute to view the EGBAR Demo video at: <https://access.agadministrators.com/help/>

# Catastrophic Prospective Student Athlete

Insurance Carrier & Claims Payor: Mutual of Omaha (A+ Rated by A.M. Best)

Who is covered?	
Prospective Student Athletes on a campus visit.	
Summary of Benefits	
Plan Type	Catastrophic
Deductible	\$90,000
Benefit Period	10 Years from accident date
AD&D	\$10,000
Aggregate Limit of Liability	Option 1: \$5,000,000 or Option 2: \$10,000,000
Maximum	Option 1: \$5,000,000 or Option 2: \$10,000,000
Proposed Effective Date	June 1st or August 1st of 2024
Covered Event	
<p>Coverage is provided during activities/events authorized by, organized by or directly supervised by an official representative of the Policyholder. The activities/events must be during and directly related to a campus visit for which the athlete was invited by the Policyholder.</p> <p>No coverage is provided for a Prospective Student Athlete that has graduated from high school and signed an irrevocable commitment to participate in an Intercollegiate Sport for the Policyholder.</p> <p>Travel Coverage (as defined in the policy) is only effective for activities conducted under direct supervision of an official representative of the Policyholder.</p>	
Annual Premium	
\$5,000,000 Max Benefit	\$600/year
\$10,000,000 Max Benefit	\$900/year

# Broker Services

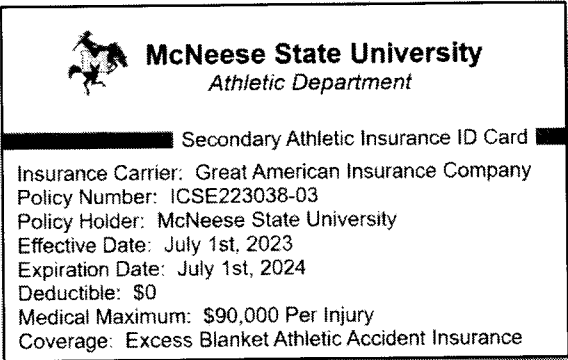
## Secondary Insurance ID Cards

We provide these secondary insurance ID cards to our clients each year. They are customized with your school name, policy number, effective dates, claims contact and correspondence information, as seen below.

Your athletic training staff can keep these plastic credit card style cards with them so in the event of an accident, they have all the pertinent information to give to the medical provider while on the road game or during an emergency.

The feedback that we've received on this service to our clients has been amazing. It helps the flow of the claim at the provider level as it transitions from primary insurance over to the secondary insurance program without requiring additional work on behalf of your staff.

We consider this to be just another way that we differentiate ourselves and provide a world-class service to our clients.



FRONT

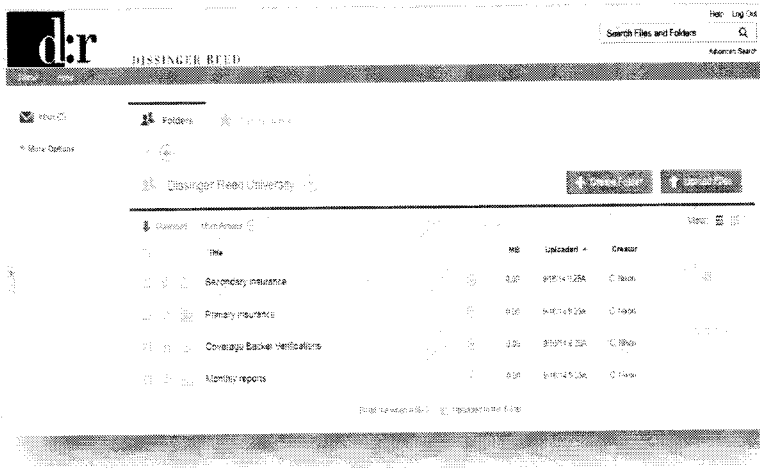


BACK

# Broker Services Client Portal

As a valuable service to our clients, we create a customized portal through which you can obtain all insurance related documents at any time from your PC or mobile device. Files are encrypted and stored with the highest level of security for your information.

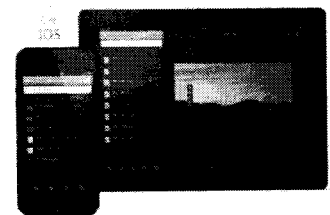
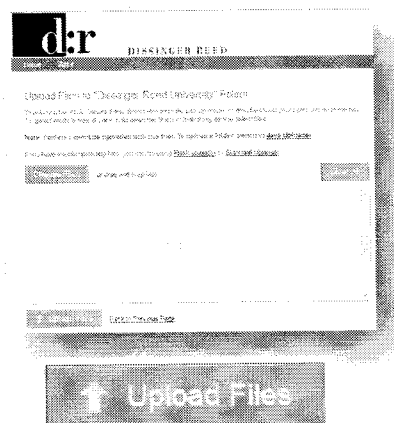
## Quick Access to the Following:








- Monthly claims reports
- Primary insurance flyers/info
- Secondary insurance
  - Copy of your policy
  - Copy of your contract
  - ID cards
- Premium Information
- Renewal documentation
- Coverage Backer spreadsheets
- Primary insurance enrollment files
- Copies of discount agreements
- Invoices

Have confidence in securely uploading primary insurance enrollment rosters and Coverage Backer spreadsheets. We will be notified of the upload and retrieve the documents.

You will be emailed a link from which you can set up your ShareFile account and log in to the client portal. After that, feel free to download the desktop program, phone applications or widgets for your convenience and access on the fly.



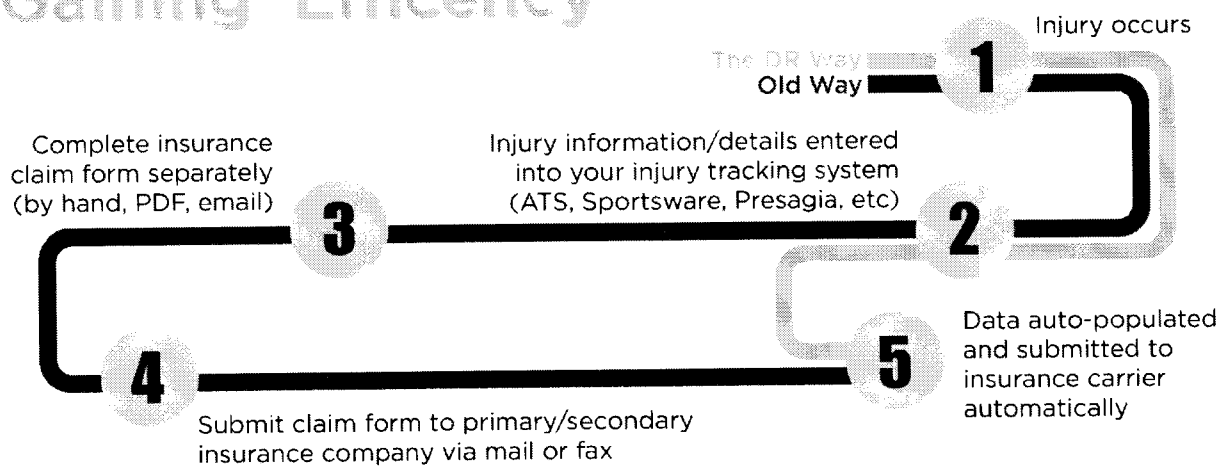
-  ShareFile for iOS
-  ShareFile for Android
-  ShareFile for BlackBerry
-  ShareFile for Windows Phone
-  Sync for Windows

# Broker Services

## Injury Management Systems: Automate Claim Filing

Dissinger Reed's focus on providing top level customer service has led us to streamline processes in the athletic training room. Most of the TPAs that we partner with have developed integration with the leading injury tracking systems. This will give you the ability to track injuries and integrate with the TPAs claims platform, and will reduce the workload associated with an injury and the insurance paperwork that follows.

### Gaining Efficiency



This integration will provide your athletic training room the following benefits:

- Claims forms are “auto-filled” with information you’ve already documented
- Up-to-date claims reports are easily accessed from the injury management system
- Electronic files (including PDF and audio/video files) can be uploaded with ease into the injury management system for on-the-go storage
- The TPA claims system can be remotely accessed from anywhere, on any device (PC, smartphone, or tablet).

“ The ability to file our claims directly from our injury tracking system has been a HUGE time saver. We used to hand-write or fill PDFs then scan and email our claim forms. Now we simply upload the claim within our injury tracking system and the claim gets filed with our secondary insurance partner. Thank you Dissinger Reed team!”

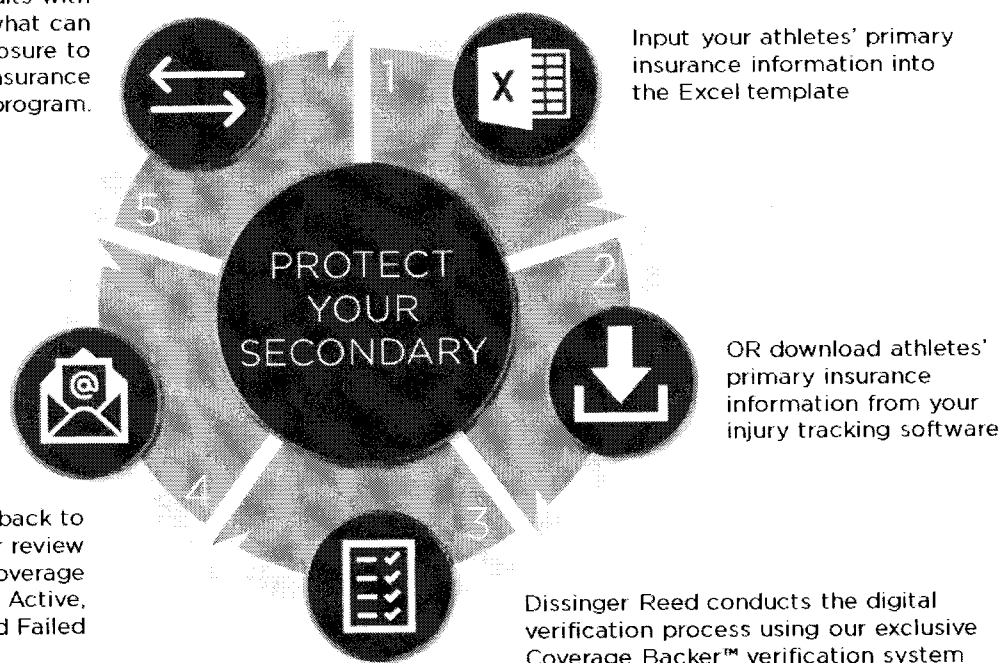
*Matt Thomason / Director of Sports Medicine, Kansas State University*

# Broker Services

## Coverage Backer™: Primary Insurance Verification System

As an athletic insurance consultant, one of our goals is to reduce the amount of claims on your secondary insurance policy. One way Dissinger Reed can impact your program is to offer an insurance verification solution. This service can check your student athletes' primary insurance validity without wasting your valuable time. We have partnered with a reliable company that communicates with over 1,300 insurance companies digitally to verify coverage. By utilizing this service, insurance is verified prior to the athlete seeing a provider or stepping on the field of play.

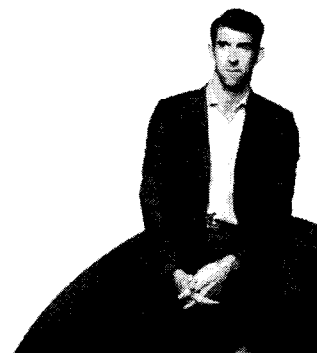
We will review the results with you and strategize on what can be done to limit the exposure to your athletic insurance program.



"Coverage Backer has been a fantastic resource! The ability to easily access from multiple insurance companies is spectacular to say the least and a game changer in the world of Sports Medicine. Dissinger Reed continues to surpass my expectations in customer service"

*Nicole A. Nembhard / Coordinator of Athletic Insurance for Sports Medicine, Northwestern Athletics*

# Broker Services Mental Health & Student Athletes



Student athletes have unique challenges in accessing mental health resources. Dissinger Reed has partnered with Talkspace to provide convenient and confidential online counseling.

## The stats

---

### STUDENT ATHLETES

- 30% reported feeling depressed <sup>1</sup>
- 50% said they experienced acute anxiety <sup>1</sup>
- less likely than non-athlete peers to report issues with depression & anxiety <sup>1</sup>
- Nearly 1/4 report being exhausted from the mental demands of their sport <sup>2</sup>

### COLLEGE STUDENTS IN GENERAL

- 1 in 5 are coping with a mental health issue at any given time <sup>3</sup>
- 1:1,737 = average counselor to student ratio on college campuses <sup>4</sup>
- Avg. 3-6 weeks for students to obtain on-campus counseling support <sup>4</sup>

## A service fit for student athletes

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### Stigma-free

Student athletes get the support they need without fear of judgment from their school, team, or peers. Talkspace is confidential, private, secure and HIPAA-compliant.

### Convenient

From the locker room, bus, library, or dining hall — student athletes can message their counselor anytime, anywhere. Counselors engage daily, no appointments necessary.

### Personalized

Student athletes are matched with a licensed professional based on their unique needs and preferences. They have a 1-to-1 relationship with their Talkspace counselor.

### Quality Care

Talkspace's network of thousands of licensed therapists specializes in treating the most common mental health concerns, including stress, anxiety, depression, substance use, and more.

---

Give students the help they need — when they need it

*Contact [college@dissingerreed.com](mailto:college@dissingerreed.com) for more information!*

1. Mind, Body and Sport: Depression and anxiety prevalence in student athletes, 2014." | 2. "NCAA GOALS Study of the Student-Athlete Experience, 2015." | 3. "Mental Health By the Numbers - NAMI, 2018." | 4. "Association for University and College Counseling Center - AUCCCD, 2016."

# Broker Services

## What else can we help you with?

### Primary Insurance

Healthcare laws are changing daily, and we have the industry expertise needed to scour the marketplace in search of suitable primary insurance plans that are affordable and cover intercollegiate athletic related injuries.

### Catastrophic Insurance for Cheerleaders/Mascots

Coverage for the non-sanctioned competitions and appearances that your teams may participate in.  
Coverage from \$90,000 to \$5 million.

### Camp and Clinic Insurance

By consolidating your programs into one insurance policy, we can save your coaches or athletic department money on the coverage they already buy.

### Contractual Bonus Insurance

Success comes at a price! We can insure against the risk that your department will not be required to pay out large bonus payments to coaches when they meet or exceed their specific goals/criteria.

### Event Cancellation

Protect the revenue you generate by insuring your sporting events against extreme weather, power failure, natural disasters, non-appearance of key individuals (teams, referees, etc.) and much more.

### Club Team and Intramural Sport

Blanket coverage for these activities is very affordable and should be in place to protect your institution and take care of the participating athletes.

### Individual Disability Insurance

Also known as Draft Protection or Loss of Value insurance; this coverage is growing in popularity as professional contracts continue to increase by ensuring that injury will not cause future fiscal losses.

### High Limit AD&D and Catastrophic Cash

Coverage for those worst-case scenarios. Institutions purchase additional coverage that will pay if the insured is disabled or loses their life while participating in or traveling to and from sponsored events.

### Athletic Trainer Liability Insurance

A comprehensive insurance plan designed to safeguard the career and reputation of athletic trainers. In college athletics, unforeseen challenges can arise, making it essential for professionals to have robust protection against potential liabilities. This program is more inclusive than the NATA recommended plan at a similar cost to you.



# Broker Services

## Camp and Clinic Insurance Program

Injuries and accidents happen.

Do you have the protection you need?

You go the extra mile to make your camp a safe and enjoyable experience of a lifetime. An unforeseen incident can bring things to a halt and create undue stress for parents and staff.

Let Dissinger Reed help. We can provide you with the peace of mind knowing your campers are covered and your organization's overall interest are protected.

Accident insurance provides coverage which pays for medical expenses incurred by a participant when an accident occurs during a covered activity of the camp or clinic.

- \$25,000 Accident Medical & Dental Expense
- \$5,000 Accident Death & Dismemberment
- \$2,000 Chiropractic / Physical Therapy
- \$1,000 Durable Medical Equipment
- \$1,000 Prescription Drug Benefit
- \$1,000,000 per Accident Aggregate
- 52 Week Benefit Period

Liability insurance provides coverage which pays for sums the insured camp or clinic becomes legally obligated to pay.

- \$3,000,000 Liability Aggregate
- \$1,000,000 per Occurrence
- \$1,000,000 Sexual Abuse/Molestation
- \$5,000,000 Medical Payments to Others
- Participant Legal Liability Included

With some of the most aggressive rates in the marketplace, let Dissinger Reed help you with your next camp or clinic. Contact us today at (913)948-5704.

# Practice Athletic Training with Confidence & Peace of Mind

**Dissinger Reed is  
pleased to partner with  
CM&F to provide  
competitive insurance  
premiums**

Dissinger Reed is a specialist in the field of athletic insurance nationally. They are the trusted source for High School and Intercollegiate Programs for over 40 years nationally. They are excited to partner with CM&F in order to provide the most preeminent Professional Liability coverage to Athletic Trainers now in their evolving practices. Get your coverage online in minutes at [www.cmfgroup.com/dissingerreed](http://www.cmfgroup.com/dissingerreed).

## For More Info





info@cmfgroup.com

800.221.4904 [www.cmfgroup.com/dissingerreed](http://www.cmfgroup.com/dissingerreed)

All Major Credit Cards Accepted

- Coverage Options up to \$2 Million per Claim
- Full Consent to Settle Claims
- Defense Costs in Addition to Liability Limits
- Sexual Misconduct Defense
- Additional Insureds at No Extra Cost
- License % HIPAA Defense Coverage
- General Liability Available
- 24/7 Portable Coverage That Covers You Everywhere You Go - Even in Volunteer, Telehealth, Per Diem or Moonlighting Assignments

## Why Choose CM&F?

-  Quick & Easy to Apply
-  Documents Within Minutes
-  Competitive Rates & Coverage
-  Over 100 Years in Business

# Primary Insurance For Students and Student Athletes

**Do all your student athletes have primary insurance that covers athletic related injuries?**

**Are you seeing the impact of high-deductible exchange plans on your secondary insurance?**

As your current student athletes, transfers and walk-ons come back to campus, you want to have confidence that their insurance will pay claims. Dissinger Reed has designed exclusive primary insurance plans that specifically cover intercollegiate injuries. Many of them even cover general sickness/illness.

## Student Health Insurance Plans

As the student health marketplace changes, so do we. Dissinger Reed offers a wide selection of student health insurance plans that comply with healthcare reform and do not exclude intercollegiate sports. We are happy to discuss those with you should your institution mandate that level of coverage for your student-athletes or campus wide population. Key benefits: Unlimited medical maximum, no exclusions for pre-existing conditions and covers preventative care services.

## Short-Term Medical Plans

These plans are defined by their limited duration. Most of these plans can be purchased in 30-90 day increments up to a maximum of 12 months (or else it is considered major medical and is subject to healthcare reform mandates). We utilize these plans because most have coverage for athletics and they are the most affordable coverage available.

## Mandatory Student Accident Plans

An "MSAP" is a great way to manage risk at your institution. This is an inexpensive way to ensure that all your students and athletes have coverage in place for accidental injuries ranging from falling in the dorm to incurring an injury while playing intercollegiate athletics. The premiums are very low because the risk is spread over the entire student body.

## Supplemental/Indemnity/Accident Only

These plans typically pay the insured directly when they are injured/receive treatment from an accidental injury. They can be suitable primary insurance coverage when nothing else is available, however, they require much more effort to manage than a regular insurance plan does.

## International Student Insurance

Each institution is unique in what they require of incoming international students. Most will at least require some form of insurance coverage that meets the F1 and J1 Visa requirements. We have several plans that meet the highest level of requirement and also include athletic related injuries for your student-athletes.

No matter what the situation has been with primary insurance or secondary insurance they found a solution for everything. They are not just an insurance group that we work with, they are part of the

Young Harris College family."

*Jared Sandler, Young Harris College*

# Primary Insurance Marketplace For Students and Student Athletes

Who do we work with for Student Health Insurance Plans...

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Who do we work with for International Student Health Plans...

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The insurance industry is constantly changing,  
let us help you find the best fit for your program today!

The HUB logo consists of the word "HUB" in a bold, white, sans-serif font.

# Our Capabilities to Broker the Best Deal for You

## PROPERTY AND CASUALTY

As property losses and liabilities become increasingly more complex, important to have a partner who approaches your business insurance needs from a risk management standpoint.

- Workers Compensation
- Cyber Liability Risk and Mitigation
- General Liability/Excess Liability
- Professional Liability
- Auto/Fleet coverage
- Property/Inland Marine
- Builders Risk/Construction/Bonds
- Business Interruption/Event Cancellation/Loss of Revenue
- Natural Catastrophes and Disaster Management
- Terrorism and Crises Response
- Much more...

## MANAGEMENT AND PROFESSIONAL LIABILITY

Your management and professional exposures can be met with:

- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Crime
- Kidnap and Ransom
- Professional Liability
- Network Security/Cyber/Privacy Liability

## RISK CONSULTING

HUB Risk Consultants are board- certified and degreed safety, security, property and environmental professionals with an average of 20 years' experience in a variety of industries.

## CLAIM CONSULTING

Our consultants have broad claim knowledge and experience with a variety of medical, litigation, and coverage issues.

## EMPLOYEE BENEFITS

When you work with HUB, you'll find yourself at the center of an employee benefits team that enables you to manage your workload and costs, while improving employee engagement.

- Multi-year Strategic Planning
- Cost Management
- Compliance Consulting
- Employee Engagement
- Health & Performance
- HR Technology Solutions
- Client Advocacy
- Employee Retirement Plans

## PERSONAL INSURANCE

We help individuals protect and preserve their personal, family and estate assets. As one of the largest and most sophisticated personal insurance practices in North America, we are a trusted resource for all personal insurance and risk management needs.

## RETIREMENT AND PRIVATE WEALTH MANAGEMENT

HUB strives to help clients visualize their retirement and other life milestones, empowering them to take actions today in pursuit of outcomes tomorrow. We offer institutional investment consulting services to for-profit and not-for-profit organizations and customized private wealth management services to individuals and families.

## ATHLETIC INSURANCE

Since 1982, Dissinger Reed, now a Division of HUB International, has focused specifically on the unique insurance needs of **college/university athletic departments, campus wide health solutions, and state high school associations.** Our market expertise, risk management strategies, and comprehensive coverage solutions have established Dissinger Reed as the most trusted name in athletic insurance.

# Dissinger Reed

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