



ADDENDUM NO. 2
PROJECT: STUDENT INSURANCE
BID NO.: RFP No. AVC2016/2017-7

NOTICE TO BIDDERS ON THE ABOVE PROJECT:

This addendum forms a part of the contract documents and modified the original bidding documents as noted below. Please acknowledge the receipt of this addendum in your proposal submission. Failure to do so may subject the bidder to disqualification.

This addendum consists of: RFP QUESTIONS AND ANSWERS, ALONG WITH ATTACHMENTS 1-4

Q-1. In terms of Catastrophic and Super Catastrophic insurance. We consider these types of insurance as Life Insurance and Accidental Death & Dismemberment insurance. Please confirm

A-1. Accidental Death & Dismemberment should be included in basic policy. Catastrophic and Super Catastrophic provide coverage for severe injury. \$25k athletes / \$50k students. See copy of current policy.

Q-2. Is this the type of coverage you're requesting? If not, please specify what your expectations would be.

A-2. See A-1.

Q-3. Can you confirm that this is for broker services only and you are not currently looking for the quotes for the insurance coverages. I ask because there are no loss reports, premium and benefit history or current sport census which are necessary for the insurance quote.

A-3. Either - See Attachment 2 of current and past year policies with census information.

Q-4. Will the insurance be mandatory for both domestic and international students?

A-4. Yes, we require that both domestic and international students have health insurance. Please note that this RFP is for student liability insurance.

Q-5. With this RFP, are you requesting the response include quotes for the actual insurance coverage? If so, additional information is needed and listed below. Or are you requesting that response only for the services provided by a broker or agency? If the latter, A.M. Best

does not generally review agencies or brokers and the request on page 11, number III.g is not available. We would be happy to provide the ratings for all the companies we work with. If requesting the actual insurance quotes, please provide the following:

- An expected census of athletes by sport for 2017-18 academic year. If that is not available, please provide the current census
- A history of participation/enrollment in the international student insurance
- History of premium and losses for all coverages (including international student insurance) for past 3 years, preferably 4 years if available. (Please include information on any large claims and separate student losses from athletic losses, base from catastrophic).
- History of carriers and benefits matching the timeframe for losses for all coverages (including international student insurance). This can be by providing the policy document or brochures.

A-5. See Attachment 2 for losses. See Attachment 3 of current policy (past policies with same company) and census information.

Q-6. With this RFP, are you requesting the response include quotes for the actual insurance coverage? If so, additional information is needed. Or are you requesting that response only for the services provided by a broker or agency?

A-6. Actual coverage.

Q-7. What is the average annual enrollment under the international plan? is it for all international students? Mandatory? Waiver?

A-7. This question is unclear. Assuming bidder is inquiring about health insurance than enrollment is usually at 100% and is designed for F-1 students. Once a student changes their visa status, they are no longer eligible. Only students who are married to a US resident/citizen and are covered by their spouse's coverage can waive the insurance as well as any Saudi students sponsored by SACM. Please note that this RFP is for student liability insurance.

Q-8. Regarding Accident Insurance: 1) Page 9—Coverage: states you currently have 10,500 students. The Chancellor's Office indicates you have 15,000. Please, explain the discrepancy.

A-8. Correct RFP to indicate 15,000 students.

Q-9. Regarding Accident Insurance: 2) Page 9—Coverage: states you currently have 215 intercollegiate athletes. Our records indicate you have 284. Please, explain the difference.

A-9. Correct RFP to indicate 284 intercollegiate athletes.

Q-10. Regarding Accident Insurance: 3) Page 9—Coverage: does not indicate the maximum amounts of benefits desired. May we assume the basic insurance should offer \$25,000 for athletes and \$50,000 for intercollegiate athletes?

A-10. See Attachment 3 of current policy. \$25k for athletes / \$50k for students.

Q-11. Regarding Accident Insurance: 4) Your current deductible is \$50 for students and for Class II athletes and \$100 for Class I athletes. May we provide you with our recommended deductible amounts which would be more advantageous to the program?

A-11. Yes – will take recommendations.

Q-12. Regarding Accident Insurance: 5) As the accident insurance is a secondary plan, does the College mandate students to present health insurance certificates?

A-12. Current health insurance certificate is required when filing a claim.

Q-13. Regarding Accident Insurance: 6) Our compensation is included in the gross premium and is paid directly by the underwriting insurance carrier. The RFP request information on the bidders fees; can you please clarify 'fees'?

A-13. Any additional fees should be listed if separate from gross premium.

Q-14. Regarding Accident Insurance: 7) The RFP makes reference to upper division and graduate-level programs:

- a. Are the students in the upper division and graduate level to be included in the proposal?
- b. If they are to be included, what is the enrollment for this specific group of students?
- c. Are any of these students athletes?
- d. If so, what sports do they play?
- e. Do they compete at the Community College Conferences level or do they compete with 4-year universities?
- f. If upper division athletes, are they covered by the (NCAA) National Collegiate Athletic Association's catastrophic policy or are they to be covered under the proposed plans?
- g. You are requesting an effective date of July 1, 2017. An effective date of August 1 to July 31st would be more appropriate. Will you consider changing the effective date to concur with the general trend?

A-14. a. Upper division are still AVC students and should not be separated. There are no graduate-level programs.

b. 25 upper division students in the first year / 50 students per year thereafter.

Again they are AVC students and should not be separated.

c. No.

d. N/A.

e. N/A.

f. No.

g. We would like the policy to align with our fiscal year of 7/1/17 – 6/30/18. This is a common practice with other California Community College Districts.

Q-15. Regarding Accident Insurance: 8) The current atmosphere, regarding any premium guarantee for subsequent years, is one of caution. Since the passage of ACA (Affordable Care Act aka Obama Care), several companies have left the market leaving a more limited pool of insurers for (international) students. The main cause for this situation is the unlimited benefits which, to the insurance carrier represents an 'unknown' risk. Underwriters have difficulty placing a value on unknown risks and are most unlikely to provide a future rate guarantee at this time. The insurance industry is awaiting signals from the new Administration, but no one can predict the ultimate outcome with any degree of certainty. Will the selection Committee take this uncertainty into consideration?

A-15. Yes.

Q-16. Regarding Health Insurance-International: 9) Your website indicates the College has health insurance plans available, but it does not appear to mandate insurance. What is your international students enrollment for the last 3 years?

A-16. 2013/14=26, 2014/15=25, 2015/16=33.

Q-17. What are the top 3 countries of origin?

A-17. We do not have a method of identifying origin within our reporting system.

Q-18. Is there a census with ages for the current enrollment?

A-18. See Attachment 4.

Q-19. How many international students participate in intercollegiate sports? Number of participants per sport?

A-19. Zero international students participate in intercollegiate sports.

Q-20. Moving forward do you plan on following the Federal guidelines and mandate health insurance for all your international students?

A-20. See A-4

Q-21. Currently, what insurance plans are your students purchasing?

A-21. See A-4

Q-22. You are requesting an effective date of July 1, 2017. The effective date used by most Community Colleges is August 1, 2017. Would you consider changing the effective date to concur with the general trend?

A-22. See A-14(g)

Q-23. Will the *selection Committee* consider only plans that comply with ACA [Affordable Care Act/Obama Care]?

A-23. No.

Q-24. Will you/the *selection Committee* consider plans which are IRS exempt?

A-24. Yes.

Q-25. There may be some changes in the requirements of health insurance benefits under the new Administration. If changes should occur, will the *selection Committee* consider the new federal regulations--if any?

A-25. Yes.

Q-26. Insurance carriers most likely will request history of *premium, claims submitted, claims paid, loss ratio*: will you be able to provide any of this information?

A-26. See Attachment 2.

Q-27. Do you plan on charging the international students insurance premium at the time the student registers? If not, how do you plan to confirm the student has purchased insurance and will keep the insurance for the period of his/her studies at AVC?

A-27. Yes. If not, students are sent an email notice to pay insurance online. An email receipt is sent from the insurance company to the District and the hold is removed.

Q-28. Regarding Health Insurance-International: 10) Will you/the selection Committee entertain recommendations from the bidder?

A-28. Yes.

Q-29. Do you want a compliant on non-compliant plan design?

A-29. This question would apply if we were seeking an RFP for health insurance. However, student accident insurance is an accident-only policy and is exempt from the Affordable Care Act requirements.

Q-30. What will the eligibility requirement be for the 14,000 students – hard waiver or voluntary?

A-30. Eligible students who are covered under the student accident-only policy will not be subject to any waivers. This is a question for 4-year institutions offering medical insurance programs to students.

Q-31. # of sport activities to be covered?

A-31. See copy of current policy with census information. (Attachment 3)

Q-32. How many students participating in each sport?

A-32. See A-31.

Q-33. How many females/male?

A-33. A-31.

Q-34. Duration of each sport activity - Or, how long is the season for each sport?

A-34. See Attachment 1 – sports season dates and schedules.

Q-35. International travel - does this include faculty, student, alumni, etc?

A-35. Students only.

Q-36. For international coverage - can you provide a list of future, planned international travel - and where?

A-36. None planned at this time.

Q-37. Need a student census - names, age, zip code?

A-37. See Attachment 4.

Q-38. Are you currently insurance?

A-38. Your question is unclear. Do you mean currently insured? Yes.

Q-39. Will need 3-5 years of loss runs, a copy of the current plan design/policy if there is an existing one in place, & student census (broken down by sports for the ICS piece).

A-39. See Attachment 2.

Q-40. Do you have a requested plan design for the RFP?

A-40. No.

Q-41. I am assuming that the school did not have an endorsed plan before now – so there is no experience to review – please confirm.

A-41. See copy of current policy. (Attachment 3)

Q-42. Do you want a separate sports plan – or the 215 athletes to purchase the student plan – with sports embedded in the student plan?

A-42. No. Athletes would be covered under the athlete portion of the plan. See copy of current policy (Attachment 3). Total of 284 athletes is the correct number.

Q-43. Will this plan be hard waiver for International students – how many International students do you have from your student population of 11,500?

A-43. See A-4. We have less than 20 international students.

Q-44. Most insurance companies have a 2-3 week turn-around and your deadline gives one week between the date to *respond to questions* and the *proposal submissions*. We urge you to reconsider your deadline to give us at least 12-15 business days between the *response to questions* and the *proposal submissions*.

A-44. The deadline for submitting proposals has been extended to 02/01/17. See Addendum 1.

Q-45. Please provide for the 2016-2017 (YTD); 2015-2016; 2014-2015; and 2013-2014 policy years:

- Eligibility/insured categories
- Enrollment
- Rates
- Premium
- Brochures with Benefit Summaries and Exclusions
- Large claims (over \$5,000) with specific diagnosis
- Utilization reports, to include medical and prescription utilization
- All of the above information for the sports plan as well
- Sports plan enrollment and the sports that are covered.

A-45. See copy of current policy and loss run history. (Attachments 2 & 3)

Q-46. On page 3 of the RFP, under Submittal of Proposals, it states, “To facilitate the evaluation process, one (1) complete electronic version on a flash drive, (1) original AND (3) additional copies of the Proposal shall be provided”. Due to the nature of our business, and the personal information accessible, flash drives are prohibited by our security policies. Will Antelope Community College accept a CD in lieu of the flash drive requirement?

A-46. Yes. A CD is acceptable.

Q-47. Student census broken down by Fall and Summer student enrollment (unduplicated).

A-47. See copy of current policy with census information. (Attachment 3)

Q-48. Need 2015-2016 Sports census broken out by gender [men’s & women’s]; please include any new sports added in the 2016/17 academic year and the gender.

A-48. See A-47.

Q-49. The claims and benefit data is required to move forward. 3) CDC [Child Development Center] – is this currently covered? What is the specific benefit coverage for these children? [Are the children of enrolled and register students only eligible?] Any policy verbiage would be helpful.

A-49. See copy of current policy. (Attachment 3)

Q-50. The claims and benefit data is required to move forward. 4) If additional children that are enrolled in the CDC for daycare are desired to be covered, other than children of enrolled & registered students, we can cover them if desired? What is this approximate enrollment number?

A-50. 135 children enrolled and approximately 60 children with an AVC parent.

Q-51. The claims and benefit data is required to move forward. 5) Need 4 years complete loss history plus this year's (partial) losses with policy premium, paid claims and PPO discounts for both the BASIC and CAT policies. (2013-2014 / 2014-2015 / 2015-2016 / 2016-2017 – BASIC & CAT)

A-51. See Attachment 2.

Q-52. The claims and benefit data is required to move forward. 6) Need 2 years benefits brochures for BASIC & CAT policies (2015 and current 2016).

A-52. See Attachment 3.

Q-53. The claims and benefit data is required to move forward. 7) Verify the maximum benefit amounts and policy terms for the Student Catastrophic and Athletic Catastrophic.

A-53. See Attachment 3.

Q-54. The claims and benefit data is required to move forward. 8) Does the District have any additional benefits included in the Athletic CAT policy such as CAT-Cash payments for partial or permanent disability?

A-54. See Attachment 3.

Q-55. The claims and benefit data is required to move forward. 9) Verify the maximum benefit amounts on the BASIC accident policy for student & athletes.

A-55. See Attachment 3.

Q-56. The claims and benefit data is required to move forward.10) Verify the deductibles for CLASS-1 athletes, CLASS-2 athletes, and Student injuries per occurrence.

A.56. See Attachment 3.

Q-57. The claims and benefit data is required to move forward. 11) Does the District have a mandatory PPO plan or 100% UC&R for the 2016-2017 policy year?

A-57. No.

Q-58. The claims and benefit data is required to move forward. 12) Would the District entertain either option for flexibility?

A-58. Yes.

Q-59. Please provide the following items for the 2016-2017 (YTD); 2015-2016; 2014-2015; and 2013-2014 policy years: 1) Pooling Amount; 2) Student Health Center Charges (if applicable), and 3) Fee schedule for Student Health Center services (if applicable).

A-59. Not related to liability insurance. We are not requesting health insurance.

All other terms and conditions remain the same.

Mina Hernandez
Mina Hernandez, Purchasing Manager

12/22/16
Date

ATTACHMENT 1

CALIFORNIA COMMUNITY COLLEGE ATHLETIC ASSOCIATION CONSTITUTION AND BYLAWS

3.17.1 NONTRADITIONAL SPORT SEASON DATES CHART			
SPORT	START DATE	END DATE	NUMBER OF SCRIMMAGES EVENTS/DATES
Badminton	October 1	November 30	<u>3</u> DATES (Adopted 5/15/12 effective 7/1/12)
Baseball	Tuesday following Labor Day	Saturday before Thanksgiving	<u>10</u> DATES
Basketball, Men**	Participation on 4 dates during the non-traditional season not to exceed 2 scrimmages per date during the NCAA Men's July evaluation period and/or during their fall recruiting period.	Participation on 4 dates during the non-traditional season not to exceed 2 scrimmages per date during the NCAA Men's July evaluation period and/or during their fall recruiting period.	<u>2</u> -scrimmage maximum per day, per team for a total of 4 dates.
Basketball, Women**	<u>Participation on 4 dates during the non-traditional season not to exceed 2 scrimmages per date during the NCAA Women's July evaluation period and/or during their September recruiting period.</u>	<u>Participation on 4 dates during the non-traditional season not to exceed 2 scrimmages per date during the NCAA Women's July evaluation period and/or during their September recruiting period.</u>	<u>2</u> -scrimmage maximum per day, per team for a total of 4 dates.
Beach Volleyball	July 1	July 31	<u>2</u> DATES
Cross Country**	July 1	July 31	1 Date
Soccer	March	May	<u>3</u> DATES
Softball	Tuesday following Labor Day	Saturday before Thanksgiving	<u>10</u> DATES
Tennis	September	November	<u>5</u> DATES
Track & Field**	October January (pole vault summit)	November January (pole vault summit)	1 Date 1 Date (pole vault summit)
Volleyball, Men	September <u>20</u>	November 20 DEC	<u>4</u> DATES
Volleyball, Women	February	April	<u>3</u> DATES
Water Polo	February (Spring) June (Summer)	April (Spring) July (Summer)	No more than 2 scrimmages per day. Spring, <u>3</u> DATES Summer, <u>5</u> DATES
Wrestling	January	March	<u>3</u> DATES

* Cost containment reduction to nontraditional season of sport maximum number of contests approved by CCCAA Board 6/3/09 effective 7/1/09 through 6/30/12, extended through 6/30/16. (Less than .5 rounded down, .5 and greater rounded up.)

** Other revisions: (Adopted & effective 10/17/08) (Adopted 4/3/09 effective 7/1/09) (Adopted 3/28/13 effective 7/1/13) (Adopted 4/4/14 effective 7/1/14) (Adopted 4/2/15 effective 7/1/15) (Adopted 3/31/16 effective 7/1/16) (Revised 4/1/16 effective 7/1/16)

Sand Volleyball (Adopted 4/4/14 effective 7/1/14), Sand to Beach (Adopted & effective 11/6/15)

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3.11 SPORTS SEASON CHART—Note: Cost Containment Action (Adopted 2/18/09 effective 7/1/09 through 6/03/12; All cost containment items extended through 6/30/16) (Revised 4/1/16 effective 7/1/16)

FALL SPORTS

CROSS COUNTRY M/W	Max: 8 contests
Practice/scrimmage may begin:	August 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	August 27*
Conference competition ends:	3 Saturdays prior to Thanksgiving
Postconference competition ends:	Saturday prior to Thanksgiving
FOOTBALL	Max: 10 contests + 1 scrimmage
Practice/scrimmage may begin:	(See Bylaw 3.12.)
Game/meet/match may begin:	Friday, 14 weekends prior to end of PC
Conference competition ends:	2 Saturdays prior to Thanksgiving
Postconference competition ends:	3 Saturdays after Thanksgiving
GOLF W	Max: 19 contests
Practice/scrimmage may begin:	August 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	August 27*
Conference competition ends:	4 Wednesdays prior to Thanksgiving
Postconference competition ends:	2 Wednesdays prior to Thanksgiving
SOCCER M/W	Max: 22 games Tournaments of any kind count game for game
Practice/scrimmage may begin:	August 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	August 27*
Conference competition ends:	2 Saturdays prior to Thanksgiving
Postconference competition ends:	2 Sundays after Thanksgiving
	<i>(Adopted & effective 10/13/06) (Adopted 4/4/08 effective 7/1/08)</i>
VOLLEYBALL W**	Max: 21 dates
Practice/scrimmage may begin:	August 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	August 27*
Conference competition ends:	Thursday (1 week) prior to Thanksgiving <i>(Adopted 4/3/09 effective 7/1/09)</i>
Postconference competition ends:	2 Sundays after Thanksgiving
WATER POLO M/W	Max: 18 dates
Practice/scrimmage may begin:	August 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	August 27*
Conference competition ends:	3 Saturdays prior to Thanksgiving
Postconference competition ends:	Saturday prior to Thanksgiving
WRESTLING	Max: 15 dates
Practice/scrimmage may begin:	August 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	August 27*
Conference competition ends:	Saturday prior to Thanksgiving
Postconference competition ends:	3 Saturdays after Thanksgiving
BASKETBALL M/W	Max: 24 contests (See Bylaw 3.14.1.)
Practice/scrimmage may begin:	October 1 (See Bylaw 3.5.1.) <i>(Adopted 4/1/10 effective 7/1/10)</i>
Game/meet/match may begin:	November 1 <i>(Adopted 4/4/14 effective 7/1/14)</i>
Conference competition ends:	3 weeks prior to end of PC
Postconference competition ends:	Sunday after the 2 nd Thursday in March

*Unless it falls on a Saturday or Sunday, then play may begin on the preceding Friday. *(Adopted 10/13/06 effective 1/1/07) (Adopted 4/4/08 effective 7/1/08)* **Volleyball: Non-conference tournaments shall be a maximum of two (2) days in length.

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SPRING SPORTS

BADMINTON W	Max: 19 dates
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27*
Conference competition ends:	4 Saturdays prior to Memorial Day
Postconference competition ends:	3 Saturdays prior to Memorial Day
BASEBALL	Max: 40 games
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27* (Adopted & effective 6/21/13)
Conference competition ends:	5 Saturdays prior to Memorial Day
Postconference competition ends:	Memorial Day
BEACH VOLLEYBALL	Max: 12 dates (Adopted 4/4/14 effective 7/1/14)
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	March 1*
Conference competition ends:	5 Saturdays prior to Memorial Day
Postconference competition ends:	4 Saturdays prior to Memorial Day
GOLF M	Max: 19 contests
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27*
Conference competition ends:	4 Tuesdays prior to Memorial Day
Postconference competition ends:	2 Tuesdays prior to Memorial Day
SOFTBALL	Max: 40 games
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27*
Conference competition ends:	5 Thursdays prior to Memorial Day
Postconference competition ends:	3 rd full weekend in May (Adopted 10/13/06 effective 1/1/07)
SWIMMING M/W	Max: 11 meets
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27*
Conference competition ends:	6 Saturdays prior to Memorial Day
Postconference competition ends:	4 Saturdays prior to Memorial Day (Adopted & effective 4/4/08) (Adopted & effective 6/21/13)
TENNIS M/W	Max: 26 dates (See Section 3.14.1)
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27*
Conference competition ends:	3 weeks prior to the end of the Ojai Tournament
Postconference competition ends:	Last Sunday of the Ojai Tournament (Adopted 10/13/06 effective 1/1/07) (Adopted & effective 10/8/10) (Adopted 4/5/12 effective 7/1/12)
TRACK & FIELD M/W	Max: 13 contests
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27*
Conference competition ends:	5 Saturdays prior to Memorial Day
Postconference competition ends:	2 Saturdays prior to Memorial Day (Adopted 3/20/02)
VOLLEYBALL M**	Max: 21 dates with no more than 4 tournaments
Practice/scrimmage may begin:	January 15 (See Bylaw 3.5.1.)
Game/meet/match may begin:	January 27*
Conference competition ends:	6 Saturdays prior to Memorial Day
Postconference competition ends:	5 Saturdays prior to Memorial Day

*Unless it falls on a Saturday or Sunday, then play may begin on the preceding Friday. (Adopted 10/13/06 effective 1/1/07) (Adopted 4/4/08 effective 7/1/08) **Volleyball: Non-conference tournaments shall be a maximum of two (2) days in length. Colleges shall participate in no more than four (4) tournaments of which no more than two (2) may be two (2) days in length.

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ATTACHMENT 2



License No. 0386216

ANTELOPE VALLEY COLLEGE

Prepared by: Kimberly Rowan 12/21/2016

Number of Claims Filed	School Year	Premium	Incurred	Paid Claims	Anthem Discount	Loss Ratio w/ Anthem Discounts	Loss Ratio w/o Anthem Discounts						
2016-2017													
32	District Premium	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">ANTHEM</td><td style="text-align: right;">\$137,679.00</td></tr> <tr><td>SCAT</td><td style="text-align: right;">\$5,838.00</td></tr> <tr><td>STUCAT</td><td style="text-align: right;">\$3,225.00</td></tr> </table>	ANTHEM	\$137,679.00	SCAT	\$5,838.00	STUCAT	\$3,225.00		\$0.00	\$0.00	0.00%	0.00%
ANTHEM	\$137,679.00												
SCAT	\$5,838.00												
STUCAT	\$3,225.00												
11	Class 1 Competition												
10	Class 1 Practice												
2	Class 2 Competition												
6	Class 2 Practice												
3	On Campus												
32	Total =			\$0.00	\$0.00								
2015-2016													
51	District Premium	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">ANTHEM</td><td style="text-align: right;">\$133,814.00</td></tr> <tr><td>SCAT</td><td style="text-align: right;">\$4,670.00</td></tr> <tr><td>STUCAT</td><td style="text-align: right;">\$2,580.00</td></tr> </table>	ANTHEM	\$133,814.00	SCAT	\$4,670.00	STUCAT	\$2,580.00		\$68,183.19	\$97,866.63	50.95%	124.09%
ANTHEM	\$133,814.00												
SCAT	\$4,670.00												
STUCAT	\$2,580.00												
10	Class 1 Competition		\$234,375.93	\$36,293.77	\$65,195.95								
14	Class 1 Practice		\$213,416.59	\$6,631.19	\$10,049.77								
7	Class 2 Competition		\$232,492.90	\$10,480.47	\$12,990.15								
11	Class 2 Practice		\$1,357.74	\$4,145.05	\$7,112.06								
9	On Campus		\$40,457.21	\$10,632.71	\$2,518.70								
51	Total =		\$722,100.37	\$68,183.19	\$97,866.63								
2014-2015													
59	District Premium	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">ANTHEM</td><td style="text-align: right;">\$138,026.00</td></tr> <tr><td>SCAT</td><td style="text-align: right;">\$4,670.00</td></tr> <tr><td>STUCAT</td><td style="text-align: right;">\$2,580.00</td></tr> </table>	ANTHEM	\$138,026.00	SCAT	\$4,670.00	STUCAT	\$2,580.00		\$110,703.60	\$75,119.90	80.20%	134.63%
ANTHEM	\$138,026.00												
SCAT	\$4,670.00												
STUCAT	\$2,580.00												
14	Class 1 Competition		\$8,480.74	\$2,800.48	\$4,273.76								
13	Class 1 Practice		\$287,133.96	\$13,834.19	\$21,145.19								
7	Class 2 Competition		\$1,103.45	\$285.62	\$384.93								
14	Class 2 Practice		\$149,602.71	\$27,136.68	\$6,829.61								
11	On Campus		\$381,975.95	\$66,646.63	\$42,486.41								
59	Total =		\$828,296.81	\$110,703.60	\$75,119.90								



License No. 0386216

ANTELOPE VALLEY COLLEGE

Prepared by: Kimberly Rowan 12/21/2016

Number of Claims Filed	School Year	Premium	Incurred	Paid Claims	Anthem Discount	Loss Ratio w/ Anthem Discounts	Loss Ratio w/o Anthem Discounts
2013-2014							
67	District Premium	ANTHEM \$140,910.00 SCAT \$4,407.00 STUCAT \$2,434.00		\$109,680.65 \$5,924.06	\$315,018.11	77.84% 134.42%	301.40% 134.42%
15		Class 1 Competition	\$145,640.69	\$21,271.68	\$77,901.80		
16		Class 1 Practice	\$95,138.11	\$11,348.99	\$77,271.48		
6		Class 2 Competition	\$83,387.63	\$12,185.78	\$64,705.13		
19		Class 2 Practice	\$429,076.26	\$56,790.61	\$82,471.35		
11		On Campus	\$25,412.24	\$8,085.59	\$12,668.35		
67		Total =	\$778,654.93	\$109,680.65	\$315,018.11		
2012-2013							
47	District Premium	ANTHEM \$146,471.00 SCAT \$4,197.00 STUCAT \$2,318.00		\$76,956.44	\$204,497.92	52.54%	192.16%
7		Class 1 Competition	\$188,775.80	\$27,558.19	\$83,235.84		
5		Class 1 Practice	\$5,864.52	\$1,066.10	\$643.90		
5		Class 2 Competition	\$39,068.92	\$9,688.80	\$25,469.12		
11		Class 2 Practice	\$13,714.10	\$4,133.18	\$7,833.92		
19		On Campus	\$149,292.38	\$34,510.17	\$87,315.14		
47		Total =	\$396,715.72	\$76,956.44	\$204,497.92		
2011-2012							
46	District Premium	ANTHEM \$136,100.00 SCAT \$3,997.00 STUCAT \$2,208.00		\$56,187.44	\$228,009.69	41.28%	208.81%
8		Class 1 Competition	\$267,226.90	\$40,288.75	\$187,892.14		
12		Class 1 Practice	\$27,779.50	\$4,604.68	\$16,871.67		
5		Class 2 Competition	\$33,726.15	\$3,921.83	\$6,971.63		
5		Class 2 Practice	\$2,948.63	\$691.02	\$890.61		
16		On Campus	\$27,322.19	\$6,681.16	\$15,383.64		
46		Total =	\$359,003.37	\$56,187.44	\$228,009.69		

ATTACHMENT 3

Southern California Office
 10801 National Blvd., Suite 603
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e-mail: info@studentinsuranceusa.com

CERTIFICATE OF INSURANCE BINDER: 2016-2017

INSURED: ANTELOPE VALLEY COMMUNITY COLLEGE
 3041 West Avenue K
 Lancaster, CA 93536-5426

CONTACT: Ms. Diana Keelen
 Executive Director Business Services
 (661) 722-6319

BASIC COVERAGE: 1 Year Incurring Period
COMPANY: ANTHEM Blue Cross – Plan B
TYPE/COVERAGE: Students/Intercollegiate Athletes
PREMIUM: \$137,679.00

POLICY NO. 1157RJ
EFFECTIVE DATE:
 8/01/16-8/01/17

*Additional Rider Premium to Add the academy for the Expanded Medical Benefits on the "Basic Policy only" **\$3,893.00**

SUPER CATASTROPHIC COVERAGE: Intercollegiate Athletes
COMPANY: AIG
COVERAGE LIMITS: \$1,000,000.00
EFFECTIVE DATE: 8/01/16-8/01/17

POLICY NO. TBD
DEDUCTIBLE: \$25,000.00
PREMIUM: \$5,838.00

CATASTROPHIC COVERAGE: Students Only
COMPANY: AIG
COVERAGE LIMITS: \$1,000,000.00
EFFECTIVE DATE: 8/01/16-8/01/17

POLICY NO. TBD
DEDUCTIBLE \$50,000.00
PREMIUM: \$3,225.00

BASIC COVERAGE LIMITS

<u>Per Accident Deductibles</u>	\$ 50.00 \$100.00 \$ 50.00	Students Class I Athletes Class II Athletes
<u>Co-Insurance Percentage</u>	100% 50%	PPO Non-PPO
<u>Per Accident Maximum</u>	\$25,000.00 \$50,000.00 \$ 500.00 \$ 2,000.00 \$ 1,000.00 \$ 2,000.00 \$25,000.00	Athletes Students Emergency Illness Benefit Dental Maximum Prosthetic Devices Rental Durable Medical Equipment Expanded Medical/Intercollegiate Athletes
<u>AD&D Benefits</u>	Loss of Life Dismemberment	\$7,500.00 (Single: \$1,000.00/Double: \$5,000.00)

ANTHEM Blue Cross CLASS I SPORTS: Football, Gymnastics, Skiing (snow), Soccer, Surfing and Wrestling
Physical Therapy: Limited to 24 visits per calendar year per injury; additional visits available if approved by ANTHEM Blue Cross.

NON-PPO: Benefit will not exceed \$25.00 per visit.

Non-Duplication of Benefits Exercised on **ALL CLAIMS.**

THIS IS A BRIEF DESCRIPTION OF BENEFITS. THE MASTER POLICY CONTAINS COMPLETE DETAILS OF THE PROVISIONS, LIMITATIONS, EXCLUSIONS AND WILL PREVAIL AT ALL TIMES.

Associate Member of: California Community Colleges Association, California Association of School Business Officials, School Service Membership Association of California School Administrators, California Association of Directors of Activities, NAFSA (Association of International Educators)
AMERICAN ASSOCIATION OF COMMUNITY COLLEGES - CORPORATE SPONSOR



**UNDERWRITING INFORMATION
2016-2017**

The following information needs to be provided to STUDENT INSURANCE so that a qualified optional quote on your 2016-2017 student and student athletic insurance requirements can be provided.

QUOTE DATE: 02/26/2016

School Name: ANTELOPE VALLEY CCD

SECTION 1

Is there a Child Care Facility on Campus? Yes No
Is there a Health Center on Campus? Yes No

SECTION 2

UNDUPLICATED STUDENT COUNT

2015 Fall Student Headcount

2015 Summer Session Headcount

(Do not include FALL counted students)

SECTION 3

Risk Management

NAME OF CONTACT PERSON
TELEPHONE
FAX
E-MAIL

(OVER)

**INTERCOLLEGIATE ATHLETIC PARTICIPATION
CENSUS**

School Name ANTELOPE VALLEY CCD

SPORT	Number of Men		Number of Women	
	2016/18	2015/16	2016/18	2015/16
BOXING				
GYMNASTICS				
FOOTBALL	90			
LACROSSE				
SKIING (SNOW)				
SNOWBOARDING				
SOCCER			16	
SURFING				
WRESTLING				
BADMINTON				
BASKETBALL	23		11	
CHEERLEADING				
CROSS COUNTRY	18		4	
GOLF				
PEP SQUAD				
ROBLO				
SAND VOLLEYBALL	11			
SOFTBALL			14	
SWIMMING/DIVING			6	
TENNIS			8	
TRACK & FIELD	16		10	
VOLLEYBALL				
WATERPOLO				
OTHER				

SECTION 4B

Any additional intercollegiate sports you would like to report on for Spring, for 2016-2017

YES NO

SPORT NAME	Number of Men	Number of Women
<u>Soccer</u>	25	
<u>Volleyball</u>	15	
<u>Golf</u>		6

SECTION 5

Any participating Academies for 2016-2017

YES NO

ACADEMIES	Number of Men	Number of Women
POLICE		
FIRE	21	4

SECTION 6

Athletic Department

NAME OF CONTACT PERSON _____

TELEPHONE _____

FAX _____

E-MAIL _____

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 10801 National Blvd., Suite 603
 Los Angeles, CA 90064
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 ◆ ◆ ◆
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UNDERWRITING INFORMATION 2015-2016

It is requested that the following information be provided to **STUDENT INSURANCE** so that a qualified optional quote on your 2015-2016 student and student athletic insurance requirements can be provided.

QUOTE DATE: _____

SECTION 1

Is there a Child Care Facility on Campus?	<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No
Is there a Health Center on Campus?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No

SECTION 2

FALL STUDENT COUNT	Unduplicated Headcount
Fall Student Headcount 2014	11,239
Summer Session 2014 Headcount	4,245

SECTION 3

SCHOOL NAME	ANTELOPE VALLEY CCD
NAME OF CONTACT PERSON	
TELEPHONE	
FAX	
E-MAIL	

(OVER)

Associate Member of: California Community Colleges Association, California Association of School Business Officials, School Service Membership Association of California, School Administrators, California Association of Directors of Activities, NACAS Association of International Educators
AMERICAN ASSOCIATION OF COMMUNITY COLLEGES - CORPORATE SPONSOR

**INTERCOLLEGIATE ATHLETIC PARTICIPATION
CENSUS
2014 / 2015**

School Name Antelope Valley Community College ID

SECTION 4A		
SPORT	Number of Men	Number of Women
	2014-15	2014-15
BOXING		
GYMNASTICS		
FOOTBALL	44	
LACROSSE		
SKIING (SNOW)		
SNOWBOARDING		
SOCCER		22
SURFING		
WRESTLING		

BADMINTON		
BASEBALL	28	
BASKETBALL	14	12
CHEERLEADING		
CROSS COUNTRY	8	4
GOLF	10	
PEP SQUAD		
RODEO		
SOFTBALL		17
SWIMMING/DIVING		
TENNIS		7
TRACK & FIELD	23	6
VOLLEYBALL		20
WATERPOLO		
OTHER		

SECTION 4B

Any additional intercollegiate Athletics for 2015-2016 YES NO
Sport Name _____

SECTION 5 YES NO

ACADEMIES	Number of Men	Number of Women
	2014-15	2014-15
POLICE		
FIRE	25	2

SECTION 6

NAME OF CONTACT PERSON		_____
TELEPHONE		_____
FAX		_____
E-MAIL		_____

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e-mail: info@studentinsuranceusa.com

UNDERWRITING INFORMATION
2014-2015

It is requested that the following information be provided to STUDENT INSURANCE so that a qualified optional quote on your 2014-2015 student and student athletic insurance requirements can be provided.

QUOTE DATE: _____

SECTION 1

Is there a Child Care Facility on Campus? Yes No

Is there a Health Center on Campus? Yes No
Weekly visits by Care-A-Van

SECTION 2

FALL STUDENT COUNT	Unduplicated Headcount
Fall Student Headcount 2013	14,270
Summer Session 2013 Headcount	3,646

SECTION 3

SCHOOL NAME _____

NAME OF CONTACT PERSON _____

TELEPHONE _____

FAX _____

E-MAIL _____

(OVER)

Associate Member of: California Community Colleges Association, California Association of School Business Officials, School Service Membership Association of California School Administrators, California Association of Directors of Activities, NAFSA (Association of International Educators)
 AMERICAN ASSOCIATION OF COMMUNITY COLLEGES - CORPORATE SPONSOR

**INTERCOLLEGIATE ATHLETIC PARTICIPATION
CENSUS
2013 / 2014**

School Name Antelope Valley College

SECTION 4A		
SPORT	Number of Men	Number of Women
	2013-14	2013-14
BOXING		
GYMNASTICS		
FOOTBALL	26	
LACROSSE		
SKIING (SNOW)		
SNOWBOARDING		
SOCCER		23
SURFING		
WRESTLING		

BADMINTON		
BASEBALL	24	
BASKETBALL	14	14
CHEERLEADING		
CROSS COUNTRY	8	6
GOLF	13	
PEP SQUAD		
RODEO		
SOFTBALL		14
SWIMMING/DIVING		
TENNIS		6
TRACK & FIELD	21	12
VOLLEYBALL		16
WATERPOLO		
OTHER		

SECTION 4B

Any additional Intercollegiate Athletics for 2014-2015 YES NO
 Sport Name _____

SECTION 5

YES NO

ACADEMIES	Number of Men	Number of Women
	2013-14	2013-14
POLICE		
FIRE		

SECTION 6

Part-Time Employees (voluntary program) available for family members YES NO

Number of Part-time Employees	
Certified	
Classified	

ATTACHMENT 4

Zip Codes		
Zip	Percent	Cumulative Percent
30228	.007	.007
31093	.007	.015
32446	.007	.022
32780	.007	.029
36526	.007	.037
37130	.007	.044
42001	.015	.059
42003	.007	.066
70343	.007	.073
70360	.007	.081
70364	.007	.088
75068	.007	.095
76134	.007	.103
80916	.007	.110
89031	.007	.117
90001	.015	.132
90003	.022	.154
90008	.007	.162
90011	.007	.169
90016	.007	.176
90018	.007	.184
90019	.007	.191
90020	.007	.198
90026	.007	.206
90027	.007	.213
90028	.007	.220
90031	.007	.228
90037	.015	.242
90043	.007	.250
90044	.015	.264
90045	.007	.272
90047	.022	.294
90057	.015	.308
90059	.007	.316
90220	.007	.323
90222	.022	.345
90250	.015	.360
90251	.015	.374
90260	.007	.382
90280	.007	.389
90292	.007	.397
90301	.022	.419
90403	.007	.426
90405	.007	.433

Student Age		
Age	Percent	Cumulative Percent
13	.051	.051
14	.859	.910
15	.896	1.806
16	1.248	3.055
17	1.461	4.516
18	11.190	15.706
19	13.224	28.930
20	11.278	40.209
21	8.209	48.418
22	6.241	54.659
23	4.876	59.534
24	4.325	63.859
25	3.524	67.384
26	2.966	70.350
27	2.298	72.649
28	2.188	74.837
29	1.858	76.694
30	1.615	78.310
31	1.608	79.918
32	1.241	81.159
33	1.270	82.429
34	1.248	83.677
35	.888	84.566
36	1.079	85.645
37	1.021	86.666
38	.918	87.584
39	.771	88.355
40	.712	89.067
41	.764	89.830
42	.705	90.535
43	.609	91.145
44	.749	91.894
45	.705	92.599
46	.653	93.252
47	.653	93.906
48	.514	94.420
49	.411	94.831
50	.433	95.264
51	.441	95.705
52	.521	96.226
53	.536	96.762
54	.426	97.188
55	.441	97.628
56	.323	97.951

Zip Codes		
90503	.007	.441
90670	.007	.448
90707	.007	.455
90713	.007	.463
90804	.007	.470
90807	.007	.477
90810	.007	.485
90813	.007	.492
91001	.007	.499
91011	.007	.507
91077	.007	.514
91104	.015	.529
91108	.007	.536
91203	.007	.543
91303	.007	.551
91304	.022	.573
91306	.029	.602
91307	.007	.609
91308	.007	.617
91311	.007	.624
91316	.007	.631
91321	.037	.668
91324	.007	.676
91325	.022	.698
91326	.007	.705
91331	.022	.727
91335	.015	.742
91340	.007	.749
91341	.007	.756
91342	.015	.771
91344	.007	.778
91345	.022	.800
91350	.037	.837
91351	.051	.888
91352	.007	.896
91354	.022	.918
91355	.007	.925
91356	.007	.933
91364	.007	.940
91380	.007	.947
91381	.007	.955
91384	.015	.969
91386	.007	.977
91387	.103	1.079
91390	.088	1.167

Student Age		
57	.272	98.223
58	.250	98.473
59	.301	98.774
60	.184	98.957
61	.147	99.104
62	.110	99.214
63	.162	99.376
64	.110	99.486
65	.110	99.596
66	.081	99.677
67	.066	99.743
68	.066	99.809
69	.051	99.860
70	.037	99.897
71	.007	99.905
72	.015	99.919
73	.015	99.934
74	.015	99.949
75	.007	99.956
77	.015	99.971
78	.007	99.978
88	.007	99.985
90	.007	99.993
116	.007	100.000
Total	100.000	

Zip Codes		
91402	.015	1.182
91406	.029	1.212
91409	.015	1.226
91505	.015	1.241
91506	.015	1.256
91510	.007	1.263
91605	.007	1.270
91606	.007	1.278
91607	.007	1.285
91702	.015	1.300
91722	.015	1.314
91737	.007	1.322
91744	.015	1.336
91755	.007	1.344
91803	.007	1.351
91910	.007	1.358
92023	.007	1.366
92024	.007	1.373
92103	.007	1.380
92107	.007	1.388
92120	.007	1.395
92160	.007	1.402
92236	.007	1.410
92301	.037	1.447
92307	.015	1.461
92311	.007	1.469
92314	.007	1.476
92329	.007	1.483
92342	.007	1.491
92344	.007	1.498
92345	.007	1.505
92368	.007	1.513
92371	.007	1.520
92372	.007	1.527
92392	.044	1.571
92394	.022	1.593
92395	.029	1.623
92410	.007	1.630
92545	.007	1.637
92570	.007	1.645
92582	.007	1.652
92646	.007	1.659
92805	.007	1.667
93003	.007	1.674
93005	.007	1.681

Zip Codes		
93033	.015	1.696
93063	.007	1.704
93065	.007	1.711
93215	.007	1.718
93225	.015	1.733
93257	.007	1.740
93285	.007	1.748
93309	.007	1.755
93312	.007	1.762
93436	.007	1.770
93501	.507	2.276
93502	.022	2.298
93504	.037	2.335
93505	1.087	3.422
93510	.404	3.826
93516	.088	3.914
93519	.007	3.921
93523	.162	4.083
93532	.294	4.376
93534	9.208	13.584
93535	19.568	33.152
93536	18.401	51.553
93539	.624	52.177
93543	2.350	54.527
93544	.037	54.563
93546	.007	54.571
93550	17.079	71.650
93551	12.475	84.125
93552	9.054	93.179
93553	.264	93.443
93555	.037	93.480
93560	4.127	97.606
93561	.793	98.399
93581	.044	98.443
93584	.059	98.502
93586	.066	98.568
93590	.147	98.715
93591	1.190	99.905
93636	.007	99.912
93727	.007	99.919
93728	.007	99.927
93930	.007	99.934
94509	.015	99.949
94559	.007	99.956
94606	.007	99.963
Zip Codes		
95610	.007	99.971
95758	.007	99.978
95833	.007	99.985
96707	.007	99.993
98272	.007	100.000
Total	100.000	