



KENTUCKY COMMUNITY AND TECHNICAL COLLEGE SYSTEM

REQUEST FOR PROPOSAL ADDENDUM

RFP NO.: RFP-0181
ADDENDUM NO.: 2
RFP ISSUE DATE: February 15, 2018
ADDENDUM DATE: March 21, 2018
OPENING DATE: Extended to April 18, 2018, 4:00 PM EST
TITLE: Liability & Excess Medical Insurance

All attachments referenced within the Addendum can be downloaded at the following link:

https://systemoffice.kctcs.edu/vendor_information/opportunities_to_bid/index.aspx

- I. The RFP opening date has been extended to April 18, 2018, 4:00 PM EST
- II. The deadline for vendor questions has been extended to April 2, 2018.
- III. Attachment 11, GL and Umbrella Policy has been added to the RFP.
- IV. Attachment 12, Form of Proposal for Long Term Care Policy has been added to the RFP.
- V. The following information is provided in response to questions submitted by potential offerors:
 1. Would it be possible to get 5 years claim experience on the student accident coverage?
KCTCS Response: Refer to Attachment 6, Kentucky Community Technical College System Policy.
 2. I would like to request the Loss Runs and the Location Listing of each owned/occupied premises per the RFP.
KCTCS Response: Refer to Attachment 1, Student Blanket Accident Chubb Loss Run Report & Attachment 10, Owned and Leased Buildings.
 3. Would you be open to having our agency quotes only those 2 policies or do we need to be able to provide quotes for the entire request in order to submit?
KCTCS Response: Per Section 2.9, KCTCS may award one or multiple contracts and will award a contract to that responsive and responsible Offeror whose proposal, conforming to this solicitation, will be the most advantageous to KCTCS based on the criteria as shown in the Evaluation of Proposal section.
 4. On the BLANKET STUDENT ACCIDENT:
 - a. Requesting 5 year loss history
KCTCS Response: Refer to Attachment 1, Student Blanket Accident Chubb Loss Run Report.

b. Copy of current policy

KCTCS Response: Refer to Attachment 2, Student Blanket Accident.

c. Current premium

KCTCS Response: \$43,910.00.

d. Do they have a separate catastrophic student accident policy?

KCTCS Response: No.

e. Is this a non for profit?

KCTCS Response: The Kentucky Community and Technical College System (KCTCS) is an agency of the Commonwealth of Kentucky. It is maintained by the Commonwealth pursuant to Kentucky Statutes Section 164.580 through 164.600. KCTCS is not a private foundation within the meaning of Code Section 509. KCTCS is an organization described in Section 170(b)(1)(A)(ii) of the United State Internal Revenue Code of 1986.

f. Age of enrollees?

KCTCS Response: High School & Adult Enrollees.

g. Is there medical and/or first aid facilities on the premises?

KCTCS Response: Yes.

h. Do they provide child care services for the enrollees?

KCTCS Response: No.

i. A copy of written emergency procedures in place? (if so attach a copy)

KCTCS Response: We have Accident Injury forms, which are sent to the Lead Environmental Health and Safety Coordinator.

5. On the CAMP policy

a. Requesting 5 year loss history

KCTCS Response: Axis Claim Experience #CAMP-50114-94

INSURED_NAME	POLICY_NUMBER	EFFECTIVE_DATE	EXPIRATION_DATE	PAID Claims
Kentucky Community and Technical College System	CAMP-50114-94	7/1/2011	6/30/2012	\$0.00
Kentucky Community and	CAMP-50114-94	7/1/2012	6/30/2013	\$0.00

Technical College System				
Kentucky Community and Technical College System	CAMP-50114-94	7/1/2013	6/30/2014	\$0.00
Kentucky Community and Technical College System	CAMP-50114-94	7/1/2014	6/30/2015	\$0.00
Kentucky Community and Technical College System	CAMP-50114-94	7/1/2015	6/30/2016	\$0.00
Kentucky Community and Technical College System	CAMP-50114-94	7/1/2016	6/30/2017	\$0.00
Kentucky Community and Technical College System	CAMP-50114-94	7/1/2017	6/30/2018	\$0.00

b. Copy of current policy

KCTCS Response: Refer to Attachment 3, Camp Policy.

c. Current premium

KCTCS Response: \$5,566.00.

d. Do they have a separate catastrophic student accident policy?

KCTCS Response: No.

e. Is this a non for profit?

KCTCS Response: The Kentucky Community and Technical College System (KCTCS) is an agency of the Commonwealth of Kentucky. It is maintained by the Commonwealth pursuant to Kentucky Statutes Section 164.580 through 164.600. KCTCS is not a private foundation within the meaning of Code Section 509. KCTCS is an organization described in Section 170(b)(1)(A)(ii) of the United State Internal Revenue Code of 1986.

f. Age of enrollees?

KCTCS Response: Typically, ages 4 and up for special enrichment camps.

g. Is there medical and/or first aid facilities on the premises?

KCTCS Response: Yes.

h. Do they provide child care services for the enrollees?

KCTCS Response: No.

i. A copy of written emergency procedures in place? (if so attach a copy)

KCTCS Response: *We have Accident Injury forms, which are sent to the Lead Environmental Health and Safety Coordinator.*

- j. Person responsible for running camps and years and type of experience?

KCTCS Response: *There is no one person at any of the colleges charged with the running of camps.*

- k. Are rules posted and enforced at all times?

KCTCS Response: *We do have permission forms. Refer to Attachment 5, Camp Forms.*

- l. Are participants required to wear safety equipment during play?

KCTCS Response: *No.*

- m. Are the referees or coaches employees of the organization?

KCTCS Response: *No.*

6. Student Accident Insurance

- a. Please provide 3-5 year loss run information

KCTCS Response: *Refer to Attachment 1, Student Blanket Accident Chubb Loss Run Report.*

- b. Can you provide details regarding the current plan design of the policy?

KCTCS Response: *Refer to Attachment 6, Kentucky Community & Technical College System Policy.*

- c. What is the Accident Medical Benefit Period and the Claim Incurred Period?

KCTCS Response: *The Accident Medical Benefit Period is 2 years beyond the claim incurred period.*

- d. Is the dental benefit \$250 per tooth and is there a Maximum amount?

KCTCS Response: *Our current plan states that it pays up to URC (usual, reasonable and customary) and has a maximum benefit of \$20,000.*

- e. Please provide a number of athletes by sport and if male or female.

KCTCS Response: *This is not possible as 16 colleges have sports activities and organizations revolve around current interest.*

7. Crime Insurance: Is countersignature of checks required? If not, what controls exist in place for countersignature of checks?

KCTCS Response: *No, we do not have a countersignature. No one manually signs a check. Most payments created with ACH payments. There are controls in place for payments with a procedure for authorizations of purposes, payment, etc.*

8. Automobile Insurance: Is coverage desired for the Systems Office vehicles that are not currently insured with the state master auto program?

KCTCS Response: *No, we will be maintaining insurance with our current carrier for System Office vehicles.*

9. Inland Marine Coverage: Is property coverage desired for items not currently insured on the state’s property insurance such as training vehicles, drones, aircrafts used in training, etc?

KCTCS Response: *No, we will be maintaining insurance with our current carrier for Inland Marine Coverage.*

10. I am sending this email as our request for loss run statement information as mentioned in the RFP.

KCTCS Response: *Refer to the following attachments: Attachment 1, Student Blanket Accident Chubb Loss Run Report; Attachment 4, Day Care Liability Accident Philadelphia Insurance Loss Run; Attachment 7, General Liability Westfield Loss Run Report; Attachment 9, Aviation Berkley Loss Run for KCTCS.*

11. Is KCTCS seeking to select a Broker to represent you in placing insurance products/coverages and additional services related to your insurance exposures and service needs? Or, are you seeking actual proposals of insurance from us via our Carriers/Insurers providing the specific coverages you have listed in the RFP under the heading “INSURANCE COVERAGES”?

KCTCS Response: *No, KCTCS is not seeking a Broker. We are seeking actual proposals.*

12. Does KCTCS expect formal quotations for all lines of coverage or is the goal of the RFP to seek indications and a summary of services, with formal quotes to follow if selected?

KCTCS Response: *KCTCS does expect formal quotations for all lines of coverage, but may award one or multiple contracts to an offer or per Section 2.9 of this RFP.*

13. For the student accident coverage, can you please provide the following:

a. A copy of the current master policy.

KCTCS Response: *Refer to Attachment 6, Kentucky Community & Technical College System Policy.*

b. Recent claim report showing claims paid data for the past 4-5 policy years.

KCTCS Response: *Refer to Attachment 1, Student Blanket Accident Chubb Loss Run Report.*

c. Premium History for the past 4-5 years.

KCTCS Response:

KS_VOI	Unit	Voucher	Supplier	Location	Acctg Date	Invoice	Gross Amt
4	21000	01394160	0000263701	1	7/8/2014	5234	5060.000
	21000	01396891	0000263701	1	7/7/2015	6041	5060.000
	21000	01399043	0000263701	1	7/6/2016	6803	5566.000
	21000	01401117	0000263701	1	7/6/2017	7838	5566.000

d. Total estimated student count for 2018-19 to be covered on the policy.

KCTCS Response: *Refer to Attachment 1, Student Blanket Accident Chubb Loss Run Report.*

14. For the Camp Accident Coverage, can you please provide the following:

a. A copy of the current master policy.

KCTCS Response: *Refer to Attachment 3, Camp Policy.*

b. A recent claim report showing claims paid data for the past 4-5 years.

KCTCS Response:

INSURED_NAME	POLICY_NUMBER	EFFECTIVE_DATE	EXPIRATION_DATE	PAID Claims
Kentucky Community and Technical College Svstem	CAMP-50114-94	7/1/2011	6/30/2012	\$0.00
Kentucky Community and Technical College Svstem	CAMP-50114-94	7/1/2012	6/30/2013	\$0.00
Kentucky Community and Technical College Svstem	CAMP-50114-94	7/1/2013	6/30/2014	\$0.00
Kentucky Community and Technical College Svstem	CAMP-50114-94	7/1/2014	6/30/2015	\$0.00
Kentucky Community and Technical College Svstem	CAMP-50114-94	7/1/2015	6/30/2016	\$0.00
Kentucky Community and Technical College Svstem	CAMP-50114-94	7/1/2016	6/30/2017	\$0.00
Kentucky Community and Technical College Svstem	CAMP-50114-94	7/1/2017	6/30/2018	\$0.00

15. For the Daycare Coverage, can you please provide the following:

- a. A copy of the current master policy.

KCTCS Response: Refer to Attachment 8, Day Care Policy.

- b. A recent claim report showing claims paid data for the past 4-5 years.

KCTCS Response: Refer to Attachment 4, Day Care Liability Accident Philadelphia Insurance Loss Run. Total premium for current year is \$1,995.00 for Accident and G/L on Daycare

All other terms, conditions & specifications remained unchanged.

Offerors must acknowledge receipt of this and any addenda either with proposal or by separate letter prior to award of contract. If by separate letter, the following information should be placed in the lower left hand corner of the envelope:

RFP No.: RFP-0181
Title: Liability & Excess Medical Insurance

Name of Firm: _____

Signature: _____