



ADMINISTRATOR FOR WORKERS' COMPENSATION INSURANCE BID

QUESTIONS & ANSWERS DOCUMENT

**Replies to questions received
through April 16th, 2024 at 10am CST**

Date: April 18th, 2024

To: All Prospective Respondents

From: Olivia Pikokivaka | Purchasing Coordinator | Cedar Rapids Community School District

This notice responds to the questions received by the Cedar Rapids Community School District regarding the above bid request.

QUESTION 1	We sell another plan, the Iowa Public Schools Insurance Program, and they write workers compensation as part of their package. Is CRCSD only looking for the work comp at this time?
ANSWER 1	Yes, at this time we are only working on Workers Comp.

QUESTION 2	Is CRCSD using any technology platforms or Risk Management Information Systems to track claims activity and overall results?
ANSWER 2	We currently use our agent's and WC carrier's portal and services to track losses.

QUESTION 3	What is the current premium paid for Work Comp for CRCSD?
ANSWER 3	Our current premium paid for work comp for CRCSD is \$549,914.

QUESTION 4	Can you provide your current work comp program structure including per occurrence and aggregate deductible levels?
ANSWER 4	<p>Employers Liability: \$1,000,000/\$1,000,000/\$1,000,000</p> <p>Large Deductible: \$250,000 accident/\$250,000 disease/\$2,000,000 aggregate</p> <p>Cost Basis: Drivers: \$3,500,000 School: Professional & Clerical - \$132,175,000 School: All Other - \$14,700,000</p>

QUESTION 5	Can we have 5 years of loss history?
ANSWER 5	Please see the table below.

**CEDAR RAPIDS COMMUNITY SCHOOL
DISTRICT - 520349**

Client Experience Summary-Loss Sensitive Accounts

Effective	Policy Number	Written Premium	Earned Premium	Open Claim	Closed Claim Count	Payroll Amount	Claims Per 100K	Total Paid	Total Incurred
7/1/2019	0400174785	\$417,511.00	\$417,511.00	1	392	\$145,961,741.00	0.27	\$1,334,306.55	\$1,343,885.06
7/1/2020	0400181526	\$515,323.00	\$515,323.00	1	251	\$146,238,320.00	0.17	\$506,708.84	\$570,693.06
7/1/2021	0400186452	\$499,730.00	\$499,730.00	2	367	\$151,577,398.00	0.24	\$1,048,337.89	\$1,106,231.51
7/1/2022	0400190096	\$502,477.00	\$502,477.00	7	404	\$144,729,588.00	0.28	\$800,545.15	\$1,556,764.35
7/1/2023	0400190583	\$549,914.00	\$440,231.70	31	324	\$150,375,000.00	0.24	\$422,410.05	\$803,081.33