



Spartanburg County School District Two

Administrative Offices

3231 Old Furnace Road · Chesnee, South Carolina 29323

Telephone: (864) 578-0128 · Fax: (864) 578-8924

www.spart2.org

RFP#2407 Insurance Brokerage Services

Addendum 1

February 8, 2024

Questions & Answers:

1. Should Student Athletic Accident Coverage for the district be listed on the Bid Proposal Sheet? If it should be listed, please provide information on these policies.
 - a. Yes, Student Athletic Accident Coverage was intentionally included in this solicitation.
 - District or School Paid Coverage – School time including coverage for all interscholastic sports, including interscholastic football
 - Number of students Pre-K to 12 – 11,301
 - Number of athletes:
 1. Middle/Junior high school – 550
 2. Senior High school – 1800
 - Additional Coverages Included: District Band, JROTC, JTPA, before and after school
 - Voluntary Coverage Options – parent or guardian paid: 24 hour coverage excluding all interscholastic sports, extended dental coverage
2. Please provide the complete loss roster for the past 5 years for Property & Casualty and a separate loss run for Worker's Compensation.
 - a. Information in Attachment A
3. Can you please provide currently valued, detailed insurer loss statements showing individual claim details for all lines of coverage for policy years 2019 through 2023? If there have been no losses, the loss statement will reflect that for each line of coverage.

Information in Attachment A
4. What is the rating plan is the current workers compensation program? i.e., guaranteed cost, small deductible, large deductible, etc.
 - a. Guaranteed Cost
5. What is the current annual workers compensation premium? (for calculating a loss ratio)
 - a. \$489,498
6. Can you provide a copy of the most recent NCCI Experience Modification Worksheet?
 - a. Information in Attachment A
7. Please provide names of current insurance carriers for each policy currently purchased
 - a. EMC Insurance Companies
 - Common Policy
 - General Liability Policy
 - Automobile Policy
 - Umbrella Policy
 - Linebacker Policy



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b. The following are paid through Surry

- Crime Policy – Travelers
- Activity Bus Accident Policy – Zurich
- Property Policy – Liberty Mutual
- Workers Compensation – Liberty Mutual
- Cyber Liability – ACE American Insurance Company

8. Please provide current premiums by major line of coverage.

Line of Coverage	2023-24 Premium
Automobile	\$52,110.00
General Liability	\$70,190.00
Linebacker (E&O,EPL)	\$11,716.00
Umbrella	\$39,727.00
Property	\$306,606.00
Workers Compensation	\$533,690.00
Activity Bus Accident	\$350.00
Crime	\$7,006.00
Cyber Liability	\$49,610.00

9. Please list any services (outside of insurance placement) provided by the current broker, not the insurance carriers.

a. None.