

**Board of Trustees Study Session  
Barton Community College**

**July 25, 2013**

***Athletic Insurance***

**Detail:** The following quotes have been secured for athletic & catastrophic insurance for 2013-2014:

<b><u>Fully insured (\$2,500 deductible):</u></b>	<b><u>General Athletic Annual Cost</u></b>
OBE Insurance (Dissenger Reed)	\$105,234
Guaranteed Trust (1 <sup>st</sup> Agency)	\$ 98,324
Berkley Life & Health (1 <sup>st</sup> Agency)	\$ 96,000
Lloyd's of London (1 <sup>st</sup> Agency)	\$ 85,436
Lloyd's of London (Dissenger Reed)	\$ 85,436

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<b><u>Catastrophic Coverage (\$25,000 deductible):</u></b>	
Mutual of Omaha (1 <sup>st</sup> Agency)	\$5,608
Mutual of Omaha (Dissenger Reed)	\$5,608

The above quotes include expanded Medical and HMO/PPO. We are currently insured through 1<sup>st</sup> Agency Insurance. Their coverage is with Guaranteed Trust and Mutual of Omaha. Their quote for the 2012-2013 year was \$79,982 for general athletic and \$4,486 for the catastrophic coverage for a total of \$84,468.

The athletic insurance becomes effective on August 1<sup>st</sup> of each year.

**Recommendation:** It is recommended that the Board accept the bid from 1<sup>st</sup> Agency to provide general athletic and catastrophic insurance in that amount of \$91,044 (\$85,436 + \$5,608) for the 13-14 academic year.