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SUBJECT: Worker's Compensation Insurance RFP Results

Market Conditions

Worker's Compensation pricing has not changed and in fact is quite competitive. The District's current self-funded provider has offered for 2022, the same pricing as that of the current year.

The District purchases a Stop Loss policy the limits the maximum cost for an individual claim to \$500,000. A lower cost Stop Loss coverage is available for 2022 and is included in the display below.

| | Most Risk | No Risk | Between | ----Proposals Not Competitive---- | | |
|----------|------------------|----------------|----------------|--|----------------|---------|
| Proposer | TASB/Star | TASB | TASB | CAS | USI | USI |
| Network | Alliance | Alliance | Alliance | Coventry | None DETSIF | Liberty |

Texas Department of Insurance Network Report Card

| | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|
| Medical Cost Average | 1,957 | 1,957 | 1,957 | 2,431 | 2,560 | 2,752 |
| Employee Satisfaction | 70% | 70% | 70% | 62% | 64% | 52% |
| Weeks Off Work | 3 | 3 | 3 | 7 | 11 | 11 |

Total Costs Based on Historical Claims

| | | | | | | |
|--------------|-------------|-----------|-----------|-------------|-----------|-----------|
| Best Year | \$394,344 | \$716,343 | \$465,883 | \$503,996 | \$843,849 | \$837,682 |
| Average Year | \$546,536 | \$716,343 | \$618,075 | \$693,050 | \$843,849 | \$837,682 |
| Maximum Cost | \$2,734,421 | \$716,343 | \$863,253 | \$2,784,284 | \$843,849 | \$837,682 |

