

Memorandum

Date: Thursday, June 30, 2022

To: Dr. Tony Baldwin, Superintendent
Buncombe County Schools

From: Lisa Sharpe, Purchasing and Risk Control Manager *LS Sharpe*
Buncombe County Schools

Subject: North Carolina Department of Insurance – Catastrophic Athletic Insurance 2022/2023

Due to recent changes in the North Carolina High School Athletic Association, Buncombe County Schools is now required to purchase Catastrophic Athletic Insurance. In previous years this coverage was provided by our North Carolina High School Athletic Association membership.

The North Carolina Department of Insurance is offering insurance coverage at a premium estimated to be between \$1.75 to \$2.00 per athlete/staff participant. Due to this being a recent policy change, the final premium will not be available until after July 1, 2022.

A per participant premium rate of \$1.75 would result in an overall premium of \$3,783.50 for the 2022/2023 school year. A per participant premium rate of \$2.00 would result in an overall premium of \$4,324.00 for the 2022/2023 school year.

Mr. David Ball, District Athletic Specialist, supports purchasing the required catastrophic athletic insurance from the North Carolina Department of Insurance.

Recommendation: Purchase the mandatory athletic insurance policy from the North Carolina Department of Insurance for the 2022/2023 school year.

Attachments: Memo from David Ball, District Athletic Director

c: Mr. Joseph Hough, Assistant Superintendent
Mr. David Ball, District Athletic Specialist
Ms. Tina Thorpe, Chief Financial Officer

**Buncombe County
Schools**

Memo

To: Lisa Sharpe
From: David Ball
cc: Dr. Baldwin & Tina Thorpe
Date: June 20, 2022
Re: Purchase of Catastrophic Insurance

Lisa,

I have registered Buncombe County Schools with the North Carolina Department of Insurance for the purchase of Catastrophic Insurance. I have sent them the number of Athletes and Coaching Staff Members for our 6 high schools (see attached document). The Department of Insurance will not have a policy available until mid-July. When available, they will invoice Buncombe County Schools for the total amount. Currently, we are covered by the NCHSAA Catastrophic Insurance until August 1, 2022. The new policy from the NC Department of Insurance should begin coverage on August 1, 2022.

The North Carolina Department of Insurance is estimating that the premium for this insurance policy will be around \$1.75 to \$2.00 per athlete/staff participant. Estimates for BCS for the 2022-23 school year follow (these are my estimates based on conversations with the Department of Insurance):

\$1.75 x 2162 total participants (athletes and staff)	=	\$3783.50
\$2.00 x 2162 total participants (athletes and staff)	=	\$4324.00

Please share this info with key individuals and the School Board as needed. We will need school board approval either in advance or in mid-July to purchase this catastrophic insurance.

Buncombe County Schools

2021-22 Number of Athletes and Staff for Catastrophic Insurance

School Name	# Of Athletes	# Of Staff Members	Total
Enka High	346	42	388
Erwin High	259	44	303
North Buncombe High	306	39	345
Owen High	254	34	288
Reynolds High	314	48	362
Roberson High	424	52	476
Total	1903	259	2162