

**REQUEST FOR PROPOSAL #2023-033  
Insurance Brokerage Services  
RESPONSE ADDENDUM # 1  
November 15, 2022**

**CLARIFICATIONS**

Submission Deadline is moved to December 9, 2022 by 11:59 pm EST

We expect to finalize the remaining set of questions by 11/18/22

**QUESTIONS**

**Q1: Which insurance companies are currently in place for each line of coverage?**

**ANSWER:**

Commercial Auto – Liberty Mutual  
Commercial Crime - Travelers  
Marine Open Cargo/Special Equipment - Hanover  
Environmental Pollution - Ironshore

**Q2: How long has each insurance company been providing said coverage?**

**ANSWER:**

Commercial Auto: Renewal records for current provider from at least 2013 forward  
Crime policy: Renewal records for current provider from at least 2014 forward  
Marine Open Cargo: Renewal records for current provider from 2019 forward  
Environmental Pollution: 2018

**Q3: Are the insurance companies planning to offer renewal quotes?**

**ANSWER:**

These insurance policies are required to be sent out for bid, so we are unable to predict who will bid.

**Q4: Are the insurance premiums inclusive of or excluding commissions?**

**ANSWER:**

Typically, the brokerage fees are billed separately from the insurance premiums.

**Q5: How many vehicles are in the fleet?**

**ANSWER:**

Approximately 150 vehicles are under the commercial insurance policy.

**Q6: Are automobile claims managed by the current insurance carrier or a third-party administrator?**

**ANSWER:**

Our auto claims coordinator and the current insurance carrier manage claims together for commercially insured vehicles.

**Q7: Which insurance companies provide coverage for the remaining property and casualty coverages the system purchases?**

**ANSWER:**

F.M. Global Handles these claims.

**Q8: Copy of current Auto, Crime, Marine Open Cargo/Special Equipment (and Bumbershoot, if applicable), and Environmental insurance policies?**

**ANSWER:**

Commercial Auto – Liberty Mutual  
Commercial Crime - Travelers  
Marine Open Cargo/Special Equipment - Hanover  
Environmental Pollution - Ironshore

**Q9: Commercial Auto**

- 1) Please provide a brief overview of current program structure (i.e., limits, self-insured retentions and amounts).

**ANSWER:**

Vehicles valued over \$35,000 are to be commercially insured and vehicles valued under that amount are on our self-insurance policy.

- 2) Please outline current claim process and estimated volume of claims annually

**ANSWER:**

*Auto claims come in through our Risk Management Helpdesk. The claims coordinator gathers information and forwards it to our broker providing the damage is more than our deductible of \$1,000. The broker and claims coordinator work together to complete the claim.*

- 3) Please confirm current carrier

**ANSWER:**

Ohio Casualty Insurance Company

- 4) Please confirm current annual premium

**ANSWER:**

\$55,155.00

**Q10: Commercial Crime**

- 1) Please provide a brief overview of current program structure (i.e., limits, coverage carried, deductibles).

**ANSWER:**

Please see attached policy above.

- 2) Please confirm current carrier

**ANSWER:**

Travelers Casualty and Surety Company of America

- 3) Please confirm current annual premium

**ANSWER:**

\$18,887.00