



REQUEST FOR INFORMATION

BID NO. 23-005

FOR

INSURANCE BROKER SERVICES

INFORMATIONAL ADDENDUM NO. 1

DATED ISSUED: March 9, 2023

1. **Policy Copies:** Is it possible to obtain copies of the existing policies for review prior to delivering our proposal, or will these be provided following announcement of the contract award?
The complete insurance policies are too voluminous to provide with the RFP. If there are questions related to a specific insurance policy, please let us know and we will do our best to provide that information in a timely manner.
2. **Loss History Reports (“Loss Runs”):** Is it possible to obtain complete Loss History Reports (“Loss Runs”) prior to delivering our proposal, or will these be provided following announcement of the contract award?
Attached is the loss run reports for the City’s worker’s compensation and general liability program. If other loss run reports are being requested, please specify.
3. **Total Expiring Premium:** What is the total expiring premium for all lines of coverage included? The premiums were not provided for the Property, Equipment/Inland Marine, or Auto.
The annual policy premium for property, equipment, and high value vehicles is \$158,644. The annual policy premium for the low value vehicles is \$915.
4. **High and Low Value Coverage:** Please provide explanation of what is requested in the last bullet point on Page 3 of the RFP “*Vehicle Insurance (High and Low Value Coverage)*”.
The City currently has two separate policies for vehicle insurance coverage. We use a JPA for insurance coverage for all “low value vehicles” meaning those City vehicles with a market value of up to \$25,000. We use an insurance broker for insurance coverage for all “high value vehicles” meaning those City vehicles over \$25,000. The City’s preference is to use a single insurance policy that covers all City vehicles.
5. **Third Party Administrators (“TPAs”):** Please provide list of TPAs currently being utilized and what services and policies they are servicing.
Worker’s Compensation Claims are being administered by Keenan & Associates and General Liability Claims are being administered by Acclamation Insurance Management Services (Aims).

6. Bidder Financials: Are these made public record through the process, or are they for City of Turlock Staff and Council review only?

The intended use of this information is solely for the RFP, which is being reviewed by applicable City staff. Staff would only make this information public if required by state or federal law.

7. References: Are large private and/or publicly held business references accepted as well? And may they be in lieu of Public Agency references?

Three public agency references are required for this RFP. In addition, proposals can include other references, such as large private and/or publicly held business references.

8. If Contract is Awarded: If we are awarded the contract, how soon will we be provided historical and current/expiring Policies, Loss History Reports (“Loss Runs”), Building Information, and other underwriting and submission criteria?

City staff would provide requested information within 24-48 hours.

9. Can the City provide 5 years of loss history on the liability claims through the RMA to allow for more accurate pricing on the excess liability included in the RFP?

A General Liability Loss Run Report that provides this information was provided in a prior set of questions.

10. Does the excess policy listed with the \$29,500,000 limit go over the auto liability also? It was listed as general liability which would not include auto but my assumption is that it does go over the auto liability as well.

Excess policy is only for General Liability claims. The City has two separate policies for auto liability coverage (high value vehicles and low value vehicles under \$25,000).

11. Can the City confirm that they are allowed to place the excess GL outside of the existing program while still remaining in the RMA for the underlying liability coverage?

The City confirmed that it is unable to place Excess GL outside the existing GL program with the RMA. Therefore, please disregard the request for proposals on this line of insurance only. We apologize for the confusion.

12. In exhibit “IV-Proposed Fee amount, other income, and estimated hours” is the city looking for premiums to be included as a fixed cost or is the city only looking for broker fees and commission but not looking for premium estimates for 5 years on each line of insurance?

Since it is very difficult to provide premium rates for future years, the City is only requesting fees, commissions, etc. If Proposers are able to provide premium estimates for 5 years for each line of insurance, please do so but please ensure that you outline those estimated premiums rates separately. Thank you.