



ADDENDUM #1- Responses to Requests for Information

Posting Date 2/16/2024

**Request for Proposals #24-1110
Insurance Services**

Note: If similar questions were received by multiple parties, questions were combined to form one question representing intent and answered below. In most instances, questions retain wording verbatim, so grammatical and other errors are not on behalf of RSD17.

1. Please provide an overview of the existing insurance program, including carrier, limits/deductibles, and premiums by line of coverage. (Similar questions were asked and are covered by the answer to this question)
 - A. Table of lines, carriers, and limits/deductibles provided below. Note that information is general in nature since many lines have complex/multifaceted deductibles. Premiums are not being provided, since those amounts are not relevant to this RFP, as proposals are only being accepted for brokers operating on a fixed-fee basis. This list is what RSD17 currently has in place, it does not mean these are the exact lines/parameters that will be considered/procured going forward.

Line	Carrier	Limit	Deductible
Commercial Property	National Union Fire Insurance Company of Pittsburgh, PA	\$204,128,725 Blanket	\$5,000-\$25,000
Commercial General Liability	National Union Fire Insurance Company of Pittsburgh, PA	\$1M/\$3M	\$0
Inland Marine	National Union Fire Insurance	\$235,000. Per item limit of \$10,000	\$1,000

	Company of Pittsburgh, PA		
Crime	National Union Fire Insurance Company of Pittsburgh, PA	\$100,000-\$500,000	\$250
Business Auto	National Union Fire Insurance Company of Pittsburgh, PA	\$1,000,000	\$1,000
Worker's Compensation	MEMIC	\$1M	\$0
Commercial Umbrella	National Union Fire Insurance Company of Pittsburgh, PA	\$10,000,000	N/A
Educator's Legal	National Union Fire Insurance Company of Pittsburgh, PA	\$1M/\$3M	\$5,000
Cyber	Cowbell- Obsidian Specialty Insurance Company	\$1M	\$25,000
Storage Tank	CHUBB- Illinois Union Insurance Co.	\$1M/2M	\$50,000 per Incident

2. Will loss runs/history be made available?
 - A. No, as this RFP seeks to procure brokerage services based on overall quality of the firm's RFP response and applicability to the needs of RSD17, relevance of experience, strength of references, and fixed-fee pricing, loss runs are not relevant.

3. What types of claims and loss control services does your current broker offer? Are there additional services you'd like to receive? (Similar questions were asked and are covered by the answer to this question)
 - A. Unknown. Firms may elaborate on any such services they are offering as part of their proposal.

4. What areas of your risk management program could use more support (if any)?
 - A. Unknown due to the current administration's limited tenure with the district. Firms may elaborate on any such services they are offering as part of their proposal.

5. Who is the current broker?
 - A. Willis Towers Watson

6. How is your current broker being compensated? Fixed fee, commissions, or a combination of the two? (Similar questions were asked and are covered by the answer to this question)
 - A. Fixed Fee only.

7. What is your current broker's total compensation?
 - A. Not relevant to this RFP process, since it is a best-value process where price is not the sole determining factor.

8. How long have you been with your current broker/carrier?
 - A. Exact duration unknown due to current administration's limited tenure with the district, but >5 years.

9. Please provide an overview of the current insurance profile. Presently, only the incumbent has that critical information, which is needed to develop an informed response to the bid.
 - A. This is not a bid process, it is a Request for Proposal where price is not the sole determining factor, so the fact that the incumbent has this information is not material to the ability of other brokers to provide competitive proposals presenting how their firms can offer the best value to RSD17. The exact insurance profile may not even be replicated if the selected firm proposes a different approach. RSD17 is open to options about coverages, limits, deductibles, etc. that would be determined post-award.

10. Is there a specific reason Regional School District #17 decided to issue this RFP, or is it solely based on the fact that the incumbent broker's contract is up?
 - A. Purchasing policy requirements and best practice

11. Please provide a list of top priorities for Regional School District #17 as they relate to insurance and risk management.
 - A. Not relevant to this process at this time. RSD17 wants to know what proposing firms offer their clients. Proposals should not be limited based on what RSD17 currently thinks their priorities are, as that would be unnecessarily steering potential proposers and limiting the ability of RSD17 to see what the market has to offer.

12. How many hard copies should we include? And just confirming no electronic copy (e.g., flash drive) is required?
- A. One hard copy is required. No electronic copy is required. Proposers may provide an electronic copy on a flash drive, but the hardcopy is the “official” version that will be evaluated.
13. Will a prospective bidder be disqualified if they are not able to provide 3 references from the State of CT but can provide them from other public-school clients in other states?
- A. Proposers will not be disqualified if their school district references are outside of the state of Connecticut, but location/size of references is taken into consideration when RSD17 is evaluating “relevance of experience” and “strength of references.” Note the requirement in the “Other Considerations” section of the RFP that “Firm must maintain a principal place of business or staffed field office in Connecticut, within 60 miles of the RSD17 Central Office at 57 Little City Road, Higganum, CT 06441.”