Request for Proposals
RFP-19-010-CM
Risk Management and Insurance Broker Services

ADDENDUM NO. 2
Questions and Answers

Q1: Please confirm if the RFP response, (section 6) Proposed Approach and Methodology on Page 19, is meant to reference the scope of services listed in Section 4.3 – Required Services. Currently the RFP references section 7.3 (Evaluation Criteria).

A1: Yes, the Proposed Approach and Methodology section on page 19 should reference 4.3 Required Services.

Q2: Under Exhibit 17 – Proposed Contract (specifically section 4.6), can M-DCPS confirm if it will accept any limitation of liability provisions in its broker contract?

A2: Proposers should clearly state with specificity any contract provisions which they propose to deviate. All proposals which meet the minimum qualifications will be considered. The selection committee will determine which deviations are acceptable and to what extent deviations will impact the evaluation. Contract amendments, including reasonable limitations of liability, will be subject to final contract negotiations with the District.

Q3: Please provide the following:

a. Copies of all insurance policies

All policies are not available. Summaries of all policies are included in the attached 2019 Stewardship Report.

b. Insurance schedules – specify the types of coverage, premiums, limits, retentions, policy periods, and insurance companies (include any operations that are not insured on the master insurance program from recent acquisitions or Joint Ventures (if applicable))

Please see attached 2019 Stewardship Report.

c. Program structure charts for all lines of coverage

Please see attached 2019 Stewardship Report.

d. Statement of values (to include the below)
- **i. Building, Content, Business Interruption values**
- **ii. Square footage**
- **iii. Secondary cope information**

Summary information is included in the attached 2019 Stewardship Report.

e. Previous market presentations to underwriters

This information is not available.

f. Construction project schedule

Please see 5 Year Capital Plan provided at www.dadeschools.net

g. Capital improvement plan for the next 5 years

Please see 5 Year Capital Plan provided at www.dadeschools.net

h. Business interruption worksheet

This is not an available document.

i. Latest formal business interruption study

This is not an available document.

j. Hurricane modeling reports / hurricane aggregate exceedance probability (AAL data)

Please see attached 2019 and 2020 Windstorm Modeling Summary.

k. Primary & secondary characteristics for modeling

Summary information is included in the attached 2019 Stewardship Report.

l. Most recent property loss control surveys

A sample property loss control survey is attached.

m. Most recent appraisal reports

The District has not engaged appraisal services in the last few years.

n. Appraisal schedule

The District has not engaged appraisal services in the last few years.

o. Engineering reports

A sample property loss control survey is attached.

p. Detailed loss runs for all lines of coverage to include open and closed claims (10 years/in excel - if available)

Summary Loss Reports are included for AL, GL, WC and EO claims.

q. Actuarial reports

The 2020 Actuarial Report is attached.

r. Current casualty loss pick by line of coverage

This information is not available.

s. Most recently completed applications for all lines of coverage

This information is not available.

t. Exposures

i. Historical payroll (10 years)

This data is included in the attached 2020 Actuarial Report.

ii. Employee Concentration

This information is not currently available.

iii. Revenue

The Annual Financial Reports and Budgets are available at http://financialaffairs.dadeschools.net/#!/rightColumn/1665

iv. Total assets

The Annual Financial Reports and Budgets are available at http://financialaffairs.dadeschools.net/#!/rightColumn/1665

v. Plan assets in the 403b plan (401K)

The Annual Financial Reports and Budgets are available at http://financialaffairs.dadeschools.net/#!/rightColumn/1665

vi. Enrollment and sports census for student accident

This is not applicable. Please see Question #10.

vii. Number of Elementary Schools, Middle Schools, and High Schools

Lists of each category of school is provided at: www.dadeschools.net/schools/schoolinformation

viii. Number of day cares or preschools (if any) and enrollment

Lists of each category of school is provided at: www.dadeschools.net/schools/schoolinformation

u. Automobile fleet schedule

Summary information is included in attached 2019 Stewardship Report.

v. Flood schedule (to include current insurance carrier)

Summary information is included in attached 2019 Stewardship Report.

w. Bond schedule

Please see attached 2019 Stewardship Report.

x. List of benefits covered on student accident program

This is not applicable. Please see Question #10.

y. Current broker's capacity analysis for retention/limits

Please see attached 2019 Stewardship Report.

z. Most recent gap analysis (by line of coverage)

This information is included in the attached 2019 Stewardship Report.

aa. Business continuity management program

This information is not available.

bb. Copy of TPA contract (for all lines of coverage)

The TPA contract effective 7/1/2020 has not been finalized. Attached is the prior agreement.

cc. Scope of services for current claims and risk control/consulting services

The TPA contract effective 7/1/2020 has not been finalized. Attached is the prior agreement.

dd. Current broker's annual stewardship report

The most recent available report is attached.

ee. Most recent claims reviews/audits (by line of coverage)

This information is not available.

ff. Attendee list from July 7th pre-proposal conference call

Due to the COVID-19 pandemic and pre-proposal conferences being held through Zoom, an attendee list is not available, however please find attached a copy of the pre-proposal Zoom meeting audio recording.

gg. Latest broker's revenue and commission disclosure sheet

The 2018 and 2019 commission disclosure summaries are attached.

Q4: What are your key risk management priorities both short-term and long-term?

A4: Risk Management strives to manage risk as efficiently as possible to maximize available funds for the classrooms.

Q5: What is your biggest concern regarding risk management?

A5: Risk Management continues to strive to be in a position to pivot priorities to manage new and emerging risks facing the District.

Q6: Is Miami-Dade County Public School afforded sovereign immunity?

A6: Yes.

Q7: What is the job description (or list of duties/expectations) of the on-site representative?

A7: Essential Duties below:

- Receives and responds to client service inquiries both written and verbal. Represents client in delivering exceptional service to their vendors;
- Follows-up on client issues, researches problems with divisional contacts, processes documents necessary to ensure a successful resolution;
- Handles calls and correspondence that are predominantly routine but may require some deviation from standard procedures;
- Coordinate Flood Renewals (and New business applications as needed), monitor property total insured values with NFIP program to prevent any possible gaps;
- Coordinate Notary Bonds for employees of clients;
- Issue Certificates of Insurance through web-based program based on coverage parameters;
- Communicate Client's Tenant Users Liability Insurance Program (TULIP) in regards to coverage, pricing and coordinate certificate for Special Events if needed
- Collect necessary documentation needed from Bid Specifications to coordinate Builders Risk coverage for Master Builders Risk program.
- Assist with certificate tracking on vendor contract requirements for compliance.

Q8: What services does your current broker provide the school district regarding information security?

A8: Information Security services are provided by the current cyber liability insurer.

Q9: Due to COVID-19, would Miami-Dade County Public School accept electronic signatures in lieu of wet signatures?

A9: Yes.

Q10: The RFP lists "Catastrophic Student Accident Insurance" as an included line of coverage, but then notes "(All property and casualty insurance coverages will be included except student accident and football accident)." – Can you please clarify what aspects of student accident are being included in the scope of services for this RFP?

A10: The Primary layer of student accident and football accident coverage provides limits of $25,000 for medical expenses resulting from an accident for an enrolled student. This coverage is not placed by the broker being procured in this RFP. The Catastrophic Student Accident coverage is placed by the broker being procured in this RFP. The Catastrophic Student Accident coverage is required by the FHSAA and M-DCPS currently purchases limits of $6,000,000.

Q11: With which carrier are Miami-Dade County Public School's flood policies placed?

A11: American Bankers Insurance Co. of Florida.

Q12: Who is the current casualty claims administrator?

A12: Gallagher Bassett.

Q13: What frequency of casualty claims reviews/audits will be required?

A13: When claim issues arise, the broker is expected to provide assistance.

Q14: Are there any casualty legacy claim issues?

A14: The District does have open claims with various issues. No specific legacy issues are currently identified.

Q15: Can you provide a copy of a loss control site report?

A15: A sample loss control site report is attached.

Q16: Does your broker have a budget for loss control services?

A16: We are not aware of a budget.

Q17: What appraisal firm is used for compliance and/or assistance of the school district's fixed asset records?

A17: The District has not engaged appraisal services in the last few years.

Q18: How often are buildings appraised?

A18: The District has not engaged appraisal services in the last few years.

Q19: Does your current broker have a budget for asset valuation services?

A19: The District has not engaged appraisal services in the last few years.

Q20: Requesting the following:

1. **Current schedule of insurance with premiums, including nonrecurring policies- Builders Risk, OCIP, etc.**

   Please see attached 2019 Stewardship Report.

2. **Copy of risk management broker services contract including addendums.**

   Please see attached.

3. **From 2015-2020 retail broker commissions schedule for all insurance placements including flood**

   The 2018 and 2019 commission disclosure summaries are attached.

4. **From 2015-2020 name of wholesale brokers and other intermediary entities (including London/International) & those commissions earned for all insurance placements**

   The 2018 and 2019 commission disclosure summaries are attached.

5. **Detail around any fee for services provided by broker under current contract that would be separate from commissions earned. This includes capped commission overages used for services.**

   The 2018 and 2019 commission disclosure summaries are attached.

6. **Flood program schedule with premiums**

   Summary data is included in the attached Stewardship Report.

7. **Current Property Policies and Property Schematics**

   The 2020 Property placement schematic chart is attached.

8. **2020 and 2019 CAT Modeling Presentations**

   Please see attached 2019 and 2020 Windstorm Modeling Summaries.

9. **2020 and 2019 Property Statement of Values with secondary characteristics (modeling input files/data)**

   Please see attached 2019 Stewardship Report

10. **Program Loss Summary**

    Summary Loss Reports are included for AL, GL, WC and EO claims.

Q21: Provide name of the firms for property appraisals and thermal roof imaging services used from 2018- current. Confirm the frequency of site service provided in 2018, 2019, and current year. Were the cost of these services included within the Brokers Services Contract or does M-DCPS pay an additional fee or use excess commissions?

A21: The District has not engaged appraisal services in the last few years.

Q22: Confirm name of the firm providing property engineering services. Describe the type of work performed as well as cost associated.

A22: The District has not engaged appraisal services in the last few years.

Q23: On-Site Loss Control Specialist- Confirm full time loss control resource is to provide employee safety, public safety, motor fleet, and property (fire and weather) on-going support.

A23: Confirmed.

Q24: On-Site Loss Control Specialist- Does the retail broker include this specialist as a part of broker compensation or is there an additional fee or have excess commissions been used for this service?

A24: This service is included and no additional fee or charge applies.

Q25: On-Site Loss Control Specialist- Does the broker currently (or has the broker historically) provided additional full-time or part-time loss control representatives for certain projects?

A25: Yes.

Q26: On-Site Loss Control Specialist- Is the position at M-F set time/desk/office/onsite or expected fulltime availability as scheduled? Please describe onsite expectations in the current COVID environment.

A26: Yes, onsite expectations are being managed by the current broker.

Q27: Full Time On-Site Representative- Is the cost of this representative included within broker commissions or is there an additional fee or have excess commissions been used for this service?

A27: This service is included and no additional fee or charge applies.

Q28: Full Time On-Site Representative- Please describe onsite expectations in the current COVID environment.

A28: At this time, the Full Time On-Site Representative is working remotely.

Q29: Does M-DCPS typically establish or dictate an acceptable cost structure for the expenses associated with the 2 full time positions (Loss Control and On Site Representative)? If so what has the annual cost range historically been?

A29: In the past, a cost structure for these expenses has not been set.

Q30: Please provide a brief overview of the ERM program (years in existence, goal(s) and governance/program owner)

A30: The District does not have a current formal ERM program.

Q31: Does the District use a specific framework as it develops and matures its ERM program? If so, please describe.

A31: The District does not have a current formal ERM program.

Q32: How often does the District perform risk assessments and when was the last assessment completed?

A32: Risk Assessments are done on a continual basis.

Q33: Are there specific areas within the ERM program where the District would like assistance? Please describe.

A33: The District does not have a current formal ERM program.