

Chesapeake College RFP
Insurance Broker Services for Property & Casualty Program RFP
Minutes from the Pre Bid Meeting
February 1, 2017
11:00 A.M.

In Attendance:

Chesapeake College: Tim Jones, Karen Smith, Joan Seitzer, Susan Cianchetta
HMS Ins. Associates - Eileen Wilcox
RCM&D, Inc. – Tim Cummons
Bartlett, Griffin & Vermilye – Mary Griffin and Bill Griffin
Avon Dixon Agency – Rich Trippe, Jr., Matthew Brooks, Seth Beatty

Welcome:

Karen Smith

Director of Budget and Procurement

- + Handout: Timetable***
- + March 6, 2017 is the day selected for selected firms to return for interviews if needed from 1-4 pm***
- + Last day for questions February 3, 2017. Cutoff time is 2:30 PM***
- + Proposals due no later than 1:00 PM February 17, 2017.***
- + No faxed or email proposals accepted***
- + Please allow one extra day if using an overnight delivery service.***

Opening Remarks:

- + This contract shall be for a period of five years with an option to renew for two additional years. (refer to Addendum #1)***
- + The college is looking for a best value approach from the selected broker.***
- + The college is looking to the selected broker to be a valued consultant to the college regarding the management of the college's risk.***
- + The college is asking for a breakdown by year for the base contract years pricing (5 years) and a breakdown for each of the two optional years. (Refer to Addendum #1)***

Questions and College Responses

- 1) Page 4 II Scope of Services Item G says that all policy coverages will be issued on a claims made basis. This is not possible for some policies. **College Response: If a policy can't be issued on a claims made basis, the broker must identify this when submitting their proposal.****

- 2) Will the college make available all pertinent information needed for quoting (loss runs etc.) once the broker has been selected? **College Response: Yes**
- 3) Does the college have a preference for the broker compensation to be fee or commission based? **No**
- 4) Is the current broker's compensation on a fee or commission basis? **Commission.**
- 5) How many losses over \$50,000 have you had over the past 5 years? **Loss runs will be made available to the selected broker and is not needed for this part of the selection process.**
- 6) How long have you been with Selective? **Since July 1, 2012.**
- 7) How many students are covered under the Healthcare Professional Policy? The premium seems high. **680 students (365 credit and 315 continuing educ.)**
- 8) How many autos do you have? **Currently we have 15 autos – 4 are college work trucks, 1 security vehicle and 10 are Trucking School program vehicles.**
- 9) For the Police Professional – do you have armed guards? If so, how many and do they have the requisite training? **Yes, 3 full-time armed and 2 part-time armed (there are also 15 p-t unarmed). Yes, they all have the requisite training.**
- 10) Understanding the RFP is for broker services and placements strategy will follow post broker selection, is it possible to get details regarding claims – loss runs or summary of losses. **Loss runs as stated in the meeting are not needed at this point in the Broker Selection process. Refer to #2 above**
- 11) Are the Chesapeake College Foundation activities and operations included as part of your insurance placements or separate? **The Chesapeake College Foundation is included.**
- 12) Is the wind turbine you erected on campus and/or part of your insurance program – we have seen solar projects with other institutions where they work with a for profit company to engage in this alternative energy source, so any details like that would be great. **The wind turbine is currently under an operating lease. The lease will be ending in FY2018 and the college anticipates opting into the buyout option at the end of the lease.**
- 13) There is reference to “Inter-institutional Partnerships” – can you provide more details or listing of those partnerships and outside of job skill training partnerships are there any other contractual partnerships of note. **These are relationships the college had with other entities such as the K-12 school districts. These are not covered under the college's insurance in the current insurance program.**
- 14) Can you provide a list (does not have to be complete at this point) of outsourced services, like Sodexo, that Chesapeake utilizes, for example is the bookstore outsourced, security, etc. **The bookstore and the food service operations are outsourced.**
- 15) Are your security officers armed or have access to weapons? **Please refer to question 9 above.**
- 16) Do you have any pending construction projects planned within the next 12-18 months? **The college has no pending construction projects planned.**
- 17) Do you have a historical census of student population to measure if it is increasing/decreasing and in what areas, similar to the 2016 stats on your website, but for prior years? **This is not indicative of coverage needed for the college in the future.**
- 18) Can you provide more details on the Cambridge location, is it part of the placements you handle or is done separately? **Cambridge Center is included.**

- 19) Do you have any healthcare services (infirmary) on campus and/or counselors that may handle things like mental health issues for students? **No**
- 20) How many certificates do you estimate are provided to vendors throughout the policy year? **The insurance companies issue about 100 certificates on the college's behalf. About 75 are General Liability and about 25 are Student Malpractice Liability**
- 21) Was the Pre-Bid meeting Mandatory? **No**
- 22) Can you provide a sample contract agreement? **No, it will be negotiated at the time of the award.**
- 23) Can you confirm that all policies are written on a Claims-Made basis?
Example- Can you confirm that your General Liability is with Selective (mentioned on pg. 5)
Please refer to question 1 above
- 24) Since the contract will be awarded for the next 5 years with a two year option to extend, we would like to have a better understanding of your five year plan. Is there an expansion plan for the college? Do you anticipate any new buildings, major renovations, increase in student body, etc.? It is important for us to understand your five year plan to better understand the needs of the college during the contract term. This information will assist with our commitment to service allocation and fee base analysis. **The college has no major expansion planned in the next 5 years however we do have large scale maintenance and repair projects from time to time. We currently have the TPAC Chiller and Roof Replacement slated for FY2018.**
- 25) The RFQ/RFP details an umbrella limit of \$10,000,000. Can you tell us the policies over which this umbrella limit applies? This information is needed to help assist us with designing a marketing strategy to detail in our RFQ proposal.
The umbrella is in excess of following:
- Commercial General Liability**
 - Employers Liability**
 - Automobile Liability**
 - Employee Benefits Liability**
 - Educators Legal Liability**
 - Sexual Molestation**
 - Police Professional**
 - School Board Legal**
 - Employment Practice Liability**
- 26) Are the following coverages included in your School Board Legal Liability Policy with Selective Insurance?
- a. Is the Directors and Officers coverage included in this form? **Yes**
 - b. Is Employment Practices Liability included in this form? **Yes**
- 27) Has the college completed a Business Income Worksheet that could be shared? **No, the college has not.** This is commonly used to help determine the proper limit of insurance for

Business Income and avoid any coinsurance penalties which could be devastating at claim time if not addressed properly.

- 28)** Are CPA prepared financials available for the last fiscal year? **The most recent audit statements are currently posted at <http://www.chesapeake.edu/about/procurement>.**
- 29)** Please confirm that all of the referenced coverage are required to be issued on a claims made basis, including General Liability, Day Care Accidental/Medical, Sports Accident, Excess Sports Accident, Business Automobile, Umbrella Liability and Foreign Travel. **Refer to answer #1 above.**

All questions after the pre bid meeting must be direct to Karen Smith at 410-827-5816 or ksmith@chesapeake.edu. Cutoff for questions if February 3rd 2017. She will direct the questions to the appropriate party and respond back to all prospective bidders. Should there be any differences between individual notes taken at the meeting and these minutes, the minutes shall prevail as the College's representation of the requirements of the project.