

RFQ 22-006 Insurance Broker/Agency Services

Addendum 1

Response to Questions

Question	Response
How would you describe the District’s appetite for risk (i.e., amount of risk that you’re willing to retain, budget for retentions/collateral, recent feasibility studies, etc.)?	Other than establishing SOV for renewals, we have not completed feasibility studies but at this time we transfer as much of the risk as reasonable while managing the premiums with higher deductibles
Can you share the current plan design or what method(s) of risk financing or risk transfer is/are being utilized today (i.e., guaranteed cost, large deductible, retrospective plans, pooling arrangements, etc.)?	<p>Note: We do not require quote information at this juncture.</p> <p>To manage our current risk level, we use fairly large deductibles for us, but other considerations can be discussed with the Broker/Agency of Record.</p> <p>Our current policy has deductibles, depending on location, for example, \$25k - \$50K or 5% in other locations for windstorm and hail.</p> <p>We do not use pools.</p>
What is the District’s top 2-3 concerns when it comes to managing risk?	<p>In no particular order:</p> <p>Hidden or undisclosed risk from exposures unidentified and those identified but without resolution (Example- drivers w/o MVR done annually)</p> <p>Lack of communication when identifying new exposures through expansion and inventory</p> <p>Having an open forum with the Broker/Agency of Record to continually sharpen our program of risk management</p>
What are the districts short term (first 6 months), mid-term (6 months to 1.5 years) and long term (beyond 1.5 years) risk management goals?	We have not translated our risk management goals into strict timelines and rely on our broker to ask the hard questions that can help us become better stewards. Although we prefer being proactive, working on the big rocks; the little rocks are more plentiful and detracting
Would the broker be allowed to conduct an anonymous employee safety survey to determine actual employee perception on corporate safety culture?	Yes, with approval of Risk Manager and Operations Director.
With regard to your risk management controls, do you currently utilize the following:	<p>Annual/Real Time MVR Review/Monitoring – Only for Bus Drivers and a few maintenance staff (at this time)</p> <p>Telematics/Dash Cameras - No</p>

	<p>Formal policies and procedures – Yes and improving</p> <p>Benchmarking of each campus – Not at this time generally</p> <p>Formalized transitional return to work (TRTW) program? - No</p>
How do you currently conduct safety and risk management training?	<p>Annual Safety Orientation</p> <p>Developing additional training programs and/or improving others for:</p> <p>Visitor Management Process</p> <p>Access Control</p> <p>Campus security hardening</p> <p>And improving drills for Active shooter, Lockdowns, Secure (formerly lockout), Shelter in Place for Weather and for Hazardous Material, and soon evacuation and reunification sites.</p>
Can you describe the exposures to be insured within the program (i.e., total insured values for property, approximate # of students & faculty members, # of buses, payrolls, etc.)?	We do not need a quote, but to have an understanding of the broker/agencies qualifications to provide their professional service plain and simple
Will brokers be able to review loss data (full 5 years, names redacted) prior to finalizing their RFQ response?	No
Are you utilizing the services of an actuary or third-party claims administrator today?	No
Can you describe what your Enterprise Risk Management team/process looks like (i.e., centralized/decentralized, points of contact, etc.)?	Our Risk Management for our 13-campus, 2-regional offices, 1 satellite IT Warehouse and small fleet of buses and vehicles are primarily handled by our District Risk Manager although some help is available from time to time as may be needed
Are risk prevention strategies and accident prevention goals part of the annual leadership's campus evaluations?	They are part of the annual Safety Orientation but want to expand to include on-boarding new hires and substitute teachers
How many brokers are you looking to approve as vendors?	One
Will finalists have an opportunity to present to key decision makers in person?	Finalists will be presenting to a committee that will decide. Be mindful of the RFQ parameters for presenting.
Considering that the incumbent broker will retain exclusive access to current placements, how will the remaining markets be assigned?	If the question is understood, the Broker/Agency of Record will become just that unless for any reason they are not able to fulfill that role
Can you provide an estimate of the premium cost for the program? This helps to determine the pricing/discounting of Best Value Incentives.	No