



**ADDENDUM #001  
RFP 249-2024**

**Property & Casualty Insurance Brokerage and Consulting Services (Re-Solicitation)**

**Date: November 7, 2023**

**Solicitation: RFP 249-2024 Property & Casualty Insurance Brokerage and Consulting Services (Re-Solicitation)**

**Proposals Due: November 28, 2023, at 2:00 P.M. EST**

Failure to file a protest within the time prescribed in Section 120.57(3), Florida Statutes, or failure to post the bond or other security required by law within the time allowed for filing a bond shall constitute a waiver of proceedings under Chapter 120, Florida Statutes.

**Please be advised that the changes below are applicable to the original specifications of the above-referenced solicitation. Added or new language to the RFP is highlighted in **yellow**, while deleted language has been stricken.**

**This Addendum includes the following revisions:**

**Change No. 1:**

A revision to the RFP Timeline

Sealed Proposals Due and Opened	November 24 <sup>8</sup> , 2023 at 2:00 pm	Submit to: Leon County Schools Purchasing Department Attn: Staci Coppinger, Procurement Officer RFP 249-2024 Property & Casualty Insurance Brokerage and Consulting Services (Re-Solicitation) 3397 W. Tharpe Street Tallahassee, FL 32303* *Also the location for the Proposal Opening
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**This Addendum provides the Board's written answers to the timely written questions received.**

Question	Answer
1. Would you please provide electronic copies of the current policies?	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
2. Would you please provide detailed currently valued loss runs for all policies going back 5 years?	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>

Question	Answer
3. Would you please provide current premiums for all policies?	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
4. Would you please provide current expiration date for all policies?	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
5. Would you please provide current consultant fee being charged for policy administration?	The current consultant fee is \$85,000 annually.
6. Can you please advise who your current vendor is and the policy?	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
7. Can you please assist in providing 5-10 years valued loss runs?	Please see the answer to Question #2.
8. What is your current policy?	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
9. Do the schools have guards? If yes, are they Armed?	The Board has contracts to provide armed Florida Certified School Guardians and School Resource Officers.
10. Is anyone else in the system allowed to carry firearms? If yes, who and where?	The District has four armed employees on staff.
11. How many staff do you have? Account per staff type?	The District currently has 4,642 employees. The breakdown by staff type is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
12. Do you have formal risk management?	The District has a risk management department with two employees on staff.
13. What is the current compensation structure for the existing program and services?	Please see the answer to Question #5.
14. Please provide a copy of the current broker contract for insurance brokerage and consulting services.	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
15. Please provide a current insurance schedule to include insurers placement structure, policy terms and premiums paid for all lines of coverage included in this RFP.	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
16. Please provide a copy of current policies for coverage included in this RFP (lead policy only if multiple carriers on the placement, for example, if you have multiple carriers on property placement then just the lead property policy).	Please see the answer to Question #1.

Question	Answer
17. Please provide 10 years claims loss runs for all lines of coverage included in this RFP.	Please see the answer to Question #2.
18. Please identify any substantial changes to your program's property experience for the past two years such as major premium increases or coverage placement challenges?	The District has experienced significant increases in premiums and retention levels for property and cyber insurance.
19. Please provide a copy of the last completed new business coverage applications for coverages, as applicable:  a. General Liability b. Worker's Compensation c. Liquor Liability d. Law Enforcement Liability e. Any other currently active coverages identified in this RFP.	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
20. Please explain your risk appetite for taking on alternative risk financing structures.	The District continually reviews retention levels and coverage thresholds but would not be highly interested in alternative risk financing structures.
21. Has the Prospect's conducted analysis measuring the financial impact of a cyber/ransomware event? If so, was that completed by a 3 <sup>rd</sup> party?	The District has not conducted this analysis.
22. Please provide a copy of the current contract for insurance brokerage and consulting services, including any additional agreements for claims management and safety/loss control services.	Please see the answer to Question #14.
23. Please provide a copy of current policies for coverages included in the RFP (lead policy only if multiple carriers on placement.)	Please see the answer to Question #1.
24. Please provide 10 years of claims loss runs for all lines of coverage included in this RFP.	Please see the answer to Question #2.
25. Please provide a current insurance schedule to include insurers placement structure, policy limits & deductibles, policy terms and premiums for all lines of coverage included in this RFP.	Please see the answer to Question #15.

Question	Answer								
26. Please identify any substantial changes to your program's experience for the past two years such as a major premium increase, coverage placement challenges or discontinuation of specific coverages.	Please see the answer to Question #18.								
27. If Workers Compensation coverage is included in this RFP, please provide annual payroll estimate by number of employees and payroll in each NCCI class code.	<p>Please see the answer to Question #11.</p> <table> <tr> <th>NCCI</th><th>Salary Expenditure</th></tr> <tr> <td>7383</td><td>\$4,822,919.00</td></tr> <tr> <td>8868</td><td>\$189,068,621.00</td></tr> <tr> <td>9101</td><td>\$15,672,143.00</td></tr> </table>	NCCI	Salary Expenditure	7383	\$4,822,919.00	8868	\$189,068,621.00	9101	\$15,672,143.00
NCCI	Salary Expenditure								
7383	\$4,822,919.00								
8868	\$189,068,621.00								
9101	\$15,672,143.00								
28. Please provide a copy of the last completed application for the coverages included in this RFP.	Please see the answer to Question #19.								
29. When was the last formal property asset appraisal completed? Was this done by an independent property appraisal professional or desktop estimator software? If formal, please provide a copy of the most current property appraisal, the total cost, and confirm if the cost was included in the broker fee or in addition to the broker fee?	The District has not had a formal independent property appraisal done.								
30. Please provide a copy of the current term property insurance policies.	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>								
31. What is the name of the Third-Party Administrator (TPA) the school district uses?	The Board currently contracts with Corvel.								
32. Please provide a full schedule of insurance showing the current policies, effective dates, limits, insurers that would be placed by the chosen broker.	Please see the answer to Question #3.								
33. Please provide a current copy of the current broker contract.	Please see the answer to Question #14.								
34. Please provide a copy of the districts' current brokerage agreement and most recent extension/addendum.	Please see the answer to Question #14.								
35. What are the main factors driving the districts' solicitation of proposals? Is the district at its maximum term of 6 years?	The District's current contract for these services terms out on December 31, 2023.								
36. Please provide the most recent performance monitoring report for the current broker/consultant, if any, as referenced on page 14 of 54.	The District has not conducted a performance monitoring report on the current Broker.								

Question	Answer
37. Please provide a copy of the districts' most recent Probable maximum loss report for AIRs and RMS.	The District does not have a formal report, however, the AIR Model shows the Probable Maximum Insured loss once every 250 years is \$12,214,628 and the 1 in 500-year PML is \$21,240,487.
38. Please provide a copy of the districts' schedule of insurances that the awarded broker would be expected to manage including those listed on page 12 of 54 section 2.4.1 a.i. - x. Please include effective date, carrier, summary limits/coverages, summary retentions/deductible, premiums.	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
39. Please provide a copy of the districts' property renewal proposal for 2023.	Requested information is posted at: <a href="https://www.leonschools.net/Page/57912">https://www.leonschools.net/Page/57912</a>
40. Regarding Property, General/School Board Legal, Automobile, and Workers Compensation Insurance – Does the district utilize a TPA for claims handling services?	The District utilizes a TPA for claims handling.