



March 14, 2024

**Addendum #1
RP008-24**

Provision of Property and Casualty Insurance Coverage/Services on an Annual Contract

Please see the below summation of questions and answers for the above solicitation.

Questions

Q1. Please confirm how the County wants Service Providers to show the fee for the "optional services"? Should this be broken out by line item with hourly rates?

A1. Yes.

Q2. Cyber: Has the program structure been validated in past years?

A2. The structure has been validated in a collaborative manner involving the County's DOITS leadership, the current broker, the current insurer and the risk department.

Q3. Cyber: Have analytics been incorporated into the decision-making process?

A3. Decisions made have largely been influenced by the current environment and coverage availability with limited analytics.

Q4. Cyber: What factors played into the application of cyber retention?

A4. Current safeguards in place, market availability and cost.

Q5. Cyber: Has loss history impacted the current retention structure?

A5. No.

Q6. Cyber: Many carriers have redefined the War and Infrastructure exclusions in the past 18 months, reducing the amount of coverage available to insureds to address a War or Infrastructure-related cyber loss event. What concerns, if any, does the County have with the amending of this language?

A6. There have been limited discussions on amending language.

Q7. Cyber: How does the current policy address wrongful collection & biometric information coverage? Are they excluded? If not excluded, does the policy afford defense costs or affirmative indemnification?

A7. Excluded.

Q8. Cyber: Are there any concerns with limited coverage still lingering on the County's policy from the harder market? (Ex. Ransomware Sub-Limit/Coinsurance, Business Interruption Sub-Limit, etc.).

A8. Yes. Those concerns exist.

Q9. Excess Liability: Has the County changed their retention or limit since 2020?

A9. No. The retention limit remains \$2,000,000.

Q10. Excess Liability: How long has the County's current relationship with Safety National been in place?

A10. Since 2019.

Q11. Excess Liability: Please share loss data for the excess liability?

A11. Based on the scope of this request for proposal, this information is not necessary. The County's loss history will not negatively impact the awarded broker's ability to shop and place insurance with normal efforts dictated by the market. This data will be available to the selected broker upon award.

Q12. Excess Liability: Does the County have any significant law enforcement claims?

A12. None that approach the County's self-insured retention.

Q13. Excess Liability: Will the current program respond to tort claims?

A13. Yes.

Q14. Excess Liability: Does the County currently purchase sexual abuse and molestation coverage?

A14. Coverage exists subject to the County's self-insured retention.

Q15. Workers' Compensation: What is the current retention for workers' compensation?

A15. \$1,000,000.

Q16. Workers' Compensation: Has the premium growth been from payroll growth or as a result of large losses?

A16. Premium growth is predominantly driven by payroll growth.

Q17. Workers' Compensation: Please share loss data for workers' compensation.

A17. See A11.

Q18. Workers' Compensation: What are the current payrolls broken out by class code?

A18. See A11.

Q19. Workers' Compensation: Please share historical aggregate payrolls back to 2020?

A19. Based on the scope of this request for proposal, this information is not necessary. This data will be available to the selected broker upon award.

Q20. Active Assailant & Terror: Does the County have an Active Assailant policy in place?

A20. Yes.

Q21. Active Assailant & Terror: Does the County have a formal Crisis Response plan/protocols in place?

A21. Yes.

Q22. Active Assailant & Terror: Has the County held any pre-incident training?

A22. Training for Sheriff personnel has been conducted.

Q23. Active Assailant & Terror: Does the Property program also include any terrorism coverage? (i.e. Terrorism Risk Insurance Act (TRIA)) If not, what is the County's reason for not purchasing?

A23. Yes, it contains TRIA.

Q24. Active Assailant & Terror: Has the County experienced any threats or incidents in the past 12 months? If so, please confirm the details.

A24. No.

Q25. Active Assailant & Terror: Does the property program have any terrorism exclusions?

A25. No.

Q26. Active Assailant & Terror: Does the property program have any exclusions for Strikes, Riots and Civil Commotion (SRCC)?

A26. No.

Q27. Valuations: Has the County performed any property valuations for replacement cost in the last 5 years? If so, who performed the valuations and were onsite physical inspections or desktop valuations performed?

A27. Not in the last 5 years.

Q28. Valuations: Does the County have or is considering a budget for property valuations?

A28. Not in the 2024 budget but may consider for future budgets.

Acknowledge receipt of this addendum on Page 11 of the proposal document.

Sincerely,



Dana Garland, CPPB, FOII, NIGP-CPP
Purchasing Division