

MARYLAND STATE TREASURER'S OFFICE
Louis L. Goldstein Treasury Building
80 Calvert Street, Room 109
Annapolis, Maryland 21401

**REQUEST FOR PROPOSALS FOR TRAVEL/ACCIDENT AND
ATHLETIC PARTICIPANTS COVERAGES, RFP #TAAP-02042019**

QUESTIONS AND ANSWERS

February 27, 2019

Q-1. Who is the current broker and how long have they been on this account?

A-1. The current broker is Riggs, Counselman, Michaels & Downs, Inc. and has been the broker for the coverages listed in the RFP for 5 years.

Q-2. What is the total compensation including fees and/or commissions paid to the current broker for the scope of services outlined in the RFP?

A-2. The fees under the current Contract are as follows:

Travel/Accident

Blanket Travel Accident for State of Employees - \$1,000 - Multi-year

Athletic Participants

I – Athletic Participants (Basic) - \$35,000 - Annual

II – Athletic Participants BCCC (Catastrophic) - \$240 - Annual

III – Athletic Participants SMCM (Catastrophic) - \$50 - Annual

Q-3. Are the various placements made directly with the markets or are intermediaries used? If intermediaries are used, can you provide the names of the intermediaries?

A-3. An Intermediary is used for placement of the Athletic Participants coverage, particularly the “Basic” placement. AG Administrators, Inc., described as a Third Party Administrator. Quotes are presented to us by our current broker as “net of commission.”

Q-4. Under 3.7 General Terms it states: “Insurance Broker will be required to attend up to two (2) annual meetings with the carrier, the office, specified agency at agency headquarters.” Historically, how many meetings have taken place annually?

A-4. Recently there has been one annual meeting with one agency pertaining to these placements.

- Q-5. Please provide "Exhibit 1" indicated on the 17th page of the pdf document next to "C. Previous Carriers and Losses Incurred:" Can you also provide the date the loss figure report was produced (i.e. paid "as of" date)?
- A-5. Section 3.6 (I) – Item C. "Previous Carriers and Losses Incurred"; refers to an Exhibit 1. The reference to "Exhibit 1" is made in error and is deleted as stated in the First Amendment to the RFP. See Answer 6 (below) regarding loss data reports.
- Q-6. Can you please provide 2018-2019 loss data to date?
- A-6. A copy of the loss data will be provided to the selected broker prior to the policy expiration.
- Q-7. Can you please provide sports census information for each school (i.e. list of sports to be covered and # of men and women in each sport)?
- A-7. A copy of the sports census information for each school will be provided to the selected broker prior to the policy expiration.
- Q-8. What percentage of athletes carry primary health insurance?
- A-8. All students are required to carry primary health insurance.
- Q-9. Can you please provide the past deductible amounts for each school and for each school year since 2015 (i.e. 2015-2016, 2016-2017, 2017-2018, 2018-2019)?
- A-9. A copy of the past deductibles amounts for each school will be provided to the selected broker prior to the policy expiration.
- Q-10. Is Travel Accident policy providing coverage for Any and All State of Maryland Employees or only State Employees of the schools listed in RFP?
- A-10. This placement is considered separate and apart from the Athletic Participants Coverage. It is as described in the RFP in Section 3.5 Maryland State Employees Blanket Travel/Accident Coverage. It pertains to all "State Personnel" as defined in the Maryland Tort Claims Act, Maryland State Government Code Ann. 12-101, et seq., as amended.
- Q-11. Can you please provide census information (# of employees per school) to be covered under the Travel Accident policy?
- A-11. As noted above, the Travel Accident placement is not exclusive to employees of the schools. Information on number of "State Personnel" as defined in the Maryland Tort Claims Act will be reserved for the winning broker at time preparation of placement.

Q-12. For each of the last three years, what has been the gross premium paid by the State for each of the four existing coverages?

A-12. See Exhibit 1.

Q-13. Is there an example of the benefits that the current broker provides to the State of Maryland?

A-13. A copy of the policy outlining any benefits will be provided to the selected broker prior to the policy expiration.

Q-14. A copy of the current master policies may enable us to provide a more comprehensive response. Can you provide a copy of these master policies?

A-14. Copies of the current master policies will be provided to the selected broker prior to the policy expiration.

Q-15. We can see the order of importance for the technical evaluation on page 22 of the RFP. Is there a percentage assigned to each factor? If so, how much is each factor weighted.

A-15. No.

Q-16. Specifically regarding the present coverage itself please advise:

Travel Accident

- Number of employees covered under the Travel Accident?
- Any International Travel?
- Premium last 3 years?

Athletic Participant Accident Plans

- I. Basic Plan
 - Total number of participants under Basic Plan?
 - Premium last 3 years?
- II. Athletic –BCC (CAT)
 - Total number of participants under Cat Plan?
 - Premium last 3 years?
- III. Athletic – SMCM (CAT)
 - Total number of participants under Cat Plan?
 - Premium last 3 years?

A-16. See Exhibit 1.

EXHIBIT 1

Blanket Travel Accident			-
	<u>PREMIUM</u>	<u>NO.: PARTICIPANTS</u>	<u>TRAVEL OUTSIDE</u>
			<u>USA</u>
2011/2014	\$20,408	85,314	Yes
2014/2017	\$16,965	86,031	Yes
2017/2020	\$14,850	86,116	Yes
Athletic Participants			
BASIC			-
	<u>PREMIUM</u>	<u>NO.: PARTICIPANTS</u>	
2015/2016	\$ 1,069,656	3,377	
2016/2017	\$ 1,067,204	3,499	
2017/2018	\$ 1,099,198	3,505	
Athletic Participants			
CATASTROPHIC			-
BCCC			-
	<u>PREMIUM</u>	<u>NO.: PARTICIPANTS</u>	
2015/2016	\$5,106	60	
2016/2017	\$5,408	50	
2017/2018	\$4,867	50	
SMCM			-
	<u>PREMIUM</u>	<u>NO.: PARTICIPANTS</u>	
2015/2016	\$750	35	
2016/2017	\$750	28	
2017/2018	\$750	26	