

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

**QUESTIONS AND ANSWERS**  
**FOR**  
**REQUEST FOR PROPOSALS FOR INSURANCE BROKER SERVICES**  
**FOR AUTO COVERAGES, RFP #AUTO-08222012**

September 12, 2012

- Q-1.   A.     What are the current and prior two years of premium for the Port, Buses and Environmental?  
          B.     What are the current Brokers Fees for each?  
          C.     Approximately how many certificates are required?  
          D.     Are Vehicle ID cards required for each unit?

A-1.

Agency		Current Premium	Prior Year (2011/12)	2nd Prior Year (2010/11)		Broker Fee		Estimated No. COIs (Annually)	Auto ID Cards?
I. MPA Auto	1-31-2012/13	\$70,056	\$60,423	\$57,735		\$4,400		less than 5	yes
II. MTA Auto	7-1-2012/13	\$98,181	\$93,103	\$93,103		\$3,800		less than 5	no
III. MES Auto	7-29-2012/13	\$ 3,180	\$ 4,520	\$17,027		\$1,800		less than 5	no

- Q-2.   Is the \$20M limit a catastrophe cover assigned to specific locations?

A-2.   No. The limit is per occurrence and does not apply to a specific location. The policy territory is 50 states of the USA, DC, and Canada.

- Q-3.   Is the \$ 20M limit a “rolling stock” cover?

A-3.   No. This is not a policy for rolling stock such as rail cars. It covers buses and mobility vehicles per the RFP.

- Q-4.   Are haz/mat materials transported by Environmental Service units?

A-4.   No. Use is dust control and site maintenance at a compost facility.

- Q-5. Do any of the Port vehicles attach and pull container / chassis?
- A-5. No.
- Q-6. Please provide a copy of the most recent Stewardship report for each.
- A-6. There is no standard form utilized for stewardship reports. As stated in Section 3.02 Insurance Broker Services, the stewardship report should outline intended activities on behalf of the State for the upcoming six months and include the status of all items in the prior reports. Reports are due two weeks after the end of each six month calendar year period.
- Q-7. Of the 23 items found in section 3.02 Insurance Broker Service; Upon Request section of the RFP which of these services, other than policy related actions, did the State request last year?
- A-7. While the selected broker will be expected to be available to perform all of the services described in Section 3.02 under the Contract, during the past year the State did not request the addition of other related coverages, detailed rating worksheets on insurance proposals, or training classes for State personnel.
- Q-8. Please advise regarding losses in 2010/2011 for \$19,028 and \$23,975.
- A-8. The MES auto (\$19,028) was all one physical damage loss in 2010/11 and it is closed. The MPA auto had four incidents (\$23,975) in 2010/11 and they are also all closed. One loss was \$18,000. Full details will be provided to the selected broker.
- Q-9. What are the ranges of typically acceptable broker fees or percentages of premiums for these lines of coverage?
- A-9. This information is not available.
- Q-10. Can you provide a schedule of all state policies currently in place, including lines of coverage, insurance carriers, expiration dates and premiums?
- A-10. The information you are requesting can be found on the Maryland State Treasurer's Office website at: [www.treasurer.state.md.us](http://www.treasurer.state.md.us). Under the "Treasury Functions" banner, click "Insurance," then "Commercial Insurance Policies," and open the link.
- Q-11. What is the anticipated service load, number of certificates and changes for these policies?
- A-11. The "service load" can vary from coverage to coverage and from year to year. See A-1 above for the estimate of annual certificates. The MPA auto is a composite rated policy. MTA has endorsement activity primarily when the fleet is updated, and the MES policy has few endorsements.