

Mayor  
**John J. Lee**

Council Members  
**Isaac E. Barron**  
**Pamela A. Goynes-Brown**  
**Scott Black**  
**Richard J. Cherchio**

City Manager  
**Ryann Juden**



## **Finance Department**

### **Purchasing-Risk Management Department**

2250 Las Vegas Boulevard North, Suite 708 • North Las Vegas, Nevada 89030-5875  
Telephone: (702) 633-1463 • Fax: (702) 669-3328 • TDD: (800) 326-6868  
[www.cityofnorthlasvegas.com](http://www.cityofnorthlasvegas.com)

May 23, 2019

### **City of North Las Vegas RFP 2019-01 City Insurance Brokerage Services Addendum No. 1**

The deadline for questions for this proposal was 12:00 p.m., Tuesday, May 21, 2019. The following are the questions that were received and answers to those questions. A copy of this addendum must be signed and returned with your proposal.

**Question 1.** Is the North Las Vegas Development & Library District included for this proposal?  
*Answer: Yes*

**Question 2.** Should the different types of coverage (casualty, health and benefits, etc.) be separated out on the proposal?  
*Answer: Yes*

**Question 3.** How many employees are currently eligible and enrolled for insurance benefits?  
*Answer:*  
*The City employs about 1,056 employees. Current insurance enrollment consists of:*  
*Insurance 350 (active) and 124 (retired) = total 474*  
*PPO active = 286*  
*PPO retiree = 118 (pre-65 years old is 85 and post-65 years old is 33)*  
*HMO medical active = 64*  
*HMO pre-65 years old/retiree = 6*

**Question 4.** Are we required to use the City's professional services agreement or can we use our own?  
*Answer: The City's Professional Service Agreement*

**Question 5.** Does the City use an online benefits program currently?  
*Answer: Yes, Benefit Focus*

**Question 6.** Define co-broker as mentioned in the RFP?

*Answer: The City understands that at times, insurance products may be not readily available through the market and the use of co-broker (i.e., a wholesale broker) might be used to gain access to a specific market. Although, the City prefers not to use a co-worker arrangement, the use of a co-worker to gain access to a specialized market is permissible with the City if the Broker of Record is not able. A "Co-Broker," therefore, exists when there is an agreement to partner with another insurance broker that is not part of the broker of record's firm, and, that is used to access a market product. An agreement may exist and commissions, albeit typically less, are shared between a broker and co-broker based on terms of insurance company, client, or broker agreement.*

**Question 7.** Is there a format guideline for the proposal?

*Answer: No. However, the City prefers subheadings to address the RPF in way that is easy to follow and understand.*

**Question 8.** Does the City have self-funded benefits?

*Answer: Yes, please reference the City CAFR for details*

**Question 9.** When does the benefit plan start?

*Answer: January*

**Question 10.** Is the city looking for all the coverage types listed in the RFP?

*Answer: Yes*

**Question 11.** Is a hard-copy required if proposal is submitted in NGEM?

*Answer: No. NGEM is the preferred and recommended submission method.*

**Question 12.** Is an employee benefit guide expected to be produced? If yes, will a current copy be provided?

*Answer: Yes*

**Question 13.** Which firm is the current benefits broker/consultant for the City?

*Answer: The City currently does not have a benefits broker. The City currently utilizes the consulting services of Aspen Insurance.*

**Question 14.** What is the annual revenue being paid to the incumbent benefits consultant inclusive of commissions and fees?

*Answer: The consultant is paid an annual fee not to exceed Seventy-Five Thousand dollars (\$75,000.00)*

**Question 15.** Is the incumbent benefits consultant permitted to collect and retain commissions and overrides? Are they offset by a flat fee arrangement?

*Answer: No, the Consultant is paid as per response to Question #14.*

**Question 16.** What voluntary plans are offered, who is the consultant, how is the consultant compensated, how many employees are enrolled in each plan?

*Answer: The Consultant is used to help place the voluntary benefits plans (Group Life and Group Disability) for the City, and there are approximately 16 employees participating in these*

plans. See Response to Question 13 and 14 on name of Consultant and the compensation structure.

**Question 17.** It appears as if the City uses Aspen Insurance as an insurance advisor as well as a broker to place some of the City's benefits coverage. Please elaborate on Aspen's role and the revenue they are collecting for each contract.

*Answer: Aspen Insurance is the Consultant used for the City's voluntary benefit plans. See Questions 13-16 on more details.*

**Question 18.** It appears as if Gallagher places the City's medical stop loss coverage. What is the annual revenue Gallagher that receives (either thru commissions or fees) for this placement? Does Aspen or some other broker also participate in this placement? If so, who is the broker and what is their annual revenue for the medical stop loss placement?

*Answer: The City utilizes UMR for its medical stop loss. The Consultant, Aspen, reviews the offers only. UMR is the agent that goes into the marketplace on behalf of the City.*

**Question 19.** Please provide a detailed schedule of insurance for all property/casualty and benefits plans. Include the following: coverage, carrier, effective dates, premium, limits, deductibles/SIRs, if a wholesaler/intermediary is being used.

*Answer:*

**Policies:**

Type	Co	Date	Premium	Exposure	Ret/Ded
WC	Midlands/NY	12/31	\$131,082	\$40,119,995	\$2M \$3.5M Fire/Pol
Property	Alliant-APIP (property, boiler-machinery, cyber, pollution, All-Risk Coverage) Lexington-AIG (prop and b/m) \$2.5M to \$650M coverage limits with various carriers based on .053 rate Beazley (cyber) \$2M Chubb (poll) \$2M Statement of Values (SOV = \$645k)	7/1	\$342,298	\$645,344,570	\$50K
Excess GL	Argonaut/Trident Coverages: Auto Liability General Liab Employee Benef Law Enfor Liab Public Off Liab EMPL Note- NV tort liability of \$100k per person for 3 <sup>rd</sup> party claims	11/1	\$322,297		\$10M/\$750 SIR
Crime	Great American	12/11	\$2,143		\$1M/\$50-100k
Dental	Ameritas	1/1	\$12,312 (self-funded)		
Vision	Ameritas/VSP	1/1	\$66,897.60		
Medical HPN/Sierra Health		1/1	\$569,496.04		
LTD (Directors)Cigna		1/1	\$12,656.52		
Life, Dependent Life and AD&D		1/1	\$70,489.44		
Stop Loss	United Health Care	1/1	\$678,928		\$250,000
FSA	Benefit Focus	1/1	\$9,072		

**Question 20.** Are the North Las Vegas Redevelopment Authority and Library District included in the RFP scope of services?

*Answer: Yes*

**Question 21.** RFP Scope of Work, Section 1 lists Commercial Property/Casualty Policies a thru p. Are all of those policies in place currently? If not, please indicate which coverage would be new.

*Answer: The City's current property and casualty ("P & C") policies that are in effect are listed in Question 19. The City does not currently have other lines of P & C that are not listed above, relies on the insurance broker to assist in reviewing and selecting appropriate coverage, as needed.*

**Question 22.** How is the City currently handling special events/TULIP coverage?

*Answer: The City would like additional information to determine if this type of insurance would help the City's exposure. The City does lease out its parks and City owned facilities for public special events. The City currently requires groups to obtain their own insurance, however, at times, small groups or non-profits groups, bands or entertainers may not have proper insurance. The City would like additional information on how to protect its property and 3<sup>rd</sup> party claims that could occur from this type of exposure.*

**Question 23.** RFP Scope of Work, Section 1 lists Employee Health Benefits a thru h. Are all of those policies in place currently? If not, please indicate which coverage would be new.

*Answer: Yes, however the City is open to review options that are believed to be in the most cost-effective manner for its employees.*

**Question 24.** What are the top 3 challenges for the Employee Benefits Program?

*Answer: Cost, services and employee/management training*

**Question 25.** What are the top 3 challenges for the Property and Casualty Program?

*Answer: Cost, services and employee/management training*

**Question 26.** Regarding the RFP Scope of Work, Section 2.C – Premium Allocation, does the City currently have a departmental allocation in place? If yes, please describe and indicate if the current allocation method is performing as expected.

*Answer: The City currently does not have a departmental allocation for premium. We have a self-insured fund for liability and workers' compensation insurance processing.*

**Question 27.** Regarding the RFP Scope of Work, Section 2.D – Claims:

- a. Who is the City's TPA? Is the City satisfied with their services?
- b. Is the incumbent broker reporting claims to the TPA or excess carrier on behalf of the City?

*Answer:*

- a) *The City's current third-party administrator is CCMSI, and,*
- b) *The City's incumbent broker does not report claims on behalf of the City. This is handled through the City's Risk Management Division.*

**Question 28.** Regarding the RFP Scope of Work, *Section 2.E. Services/ Consulting*:

- a. Loss Control – Is the City seeking onsite loss control services to be provided by the chosen broker (i.e. accident investigation, site inspections, etc.)? If yes, please describe the specific services and estimated annual service hours.
- b. Actuarial Evaluation – Does the city anticipate that the selected broker will provide annual actuarial valuations, to be included in the broker fee, or will the broker assist the City with an outside actuarial firm? Which firm is the City currently using to conduct actuarial valuations and what is the annual cost of those services?
- c. Property Inspections/Valuations – Does the City expect the insurance broker to provide property valuation services as part of their fee? What is the City’s schedule and scope of the current actuarial valuation services? What is the annual cost?

**Answer:**

- a) *Yes, the estimated amount of time can be determined and negotiated based on Broker agreement and also the insurance carrier(s) ability to assist.*
- b) *This will depend on services offered. If a broker has the ability within the scope of broker services to conduct actuarial studies, then the City can review. Often times, however, this type of services is conducted by an independent third-party in order to property review and value property and to help to property determine premiums based on insurable values.*
- c) *The City does expect to have annual property inspections done. Depending on the service agreement, or insurance carrier agreement, the City can review options.*

**Question 29.** The following questions are in response to the RFP Scope of Work, *Section 2 Health and Benefits*:

- a. Does the City provide health benefits to retirees? If so, what is the current strategy and number of participants? Does the City provide a subsidy? If so, how much is the subsidy?

*Yes, 64 retirees currently.*

- b. Please indicate if any of the benefits plans are self-funded.

*Yes*

- c. Please indicate if any of the benefit plans are currently under multi-year agreements and the effective dates.

*None*

- d. Does the City currently use an online benefit enrollment and/or benefit administration platform? If so, please describe. Is the City satisfied with this platform?

*Yes, the City currently uses Benefit Focus as its enrollment platform.*

- e. How often does the City expect to fully market each of benefit plan?

*Normally, no more than every 3 years.*

- f. Will the City agree to use the consultant's method of marketing benefits plans/issuing RFPs, or will the consultant be required to use the City's procurement process? *Unknown at this time- need to review options.*

g.

- h. Does the City expect the new consultant to create an entirely new Employee Benefits Guide? Please provide a copy of the current guide and describe if is available in a modifiable format.

*Yes, the City does expect assistance and guidance from Broker to develop and communicate plan guide as the City does not currently have a guide.*

- i. Describe what is expected for the claims audits. Which plans and how often? When was the last time each plan underwent a claims audit and what were the results?

*The claims are audited for all plans mid-year and annually.*

- j. What is the schedule for union negotiations? Please describe any potential issues City anticipated for the next round of contract negotiations and how the consultant will be expected to support the City.

*Unknown at this time.*

- k. Does the City offer voluntary benefits? If so, please describe.

*Yes, the City currently offers Group Life and Group Disability Plans*

**Question 30.** Are respondents required to provide all services listed in this RFP? Or would it be acceptable to respond to certain portions only?

*Answer: Please respond to the applicable portions of the RFP that you feel meets your qualifications or experience.*

**Question 31.** The RFP Requirements for Request for Proposals, Section 8(d) indicates that respondents are to submit one original and two copies of the proposal; however, page 2 of the RFP document states that proposals are to be submitted electronically through [www.ngemnv.com](http://www.ngemnv.com). Please clarify.

*Answer: Please respond through NGEM*

**Question 32.** Please provide copies of the City's most recent general liability and workers' comp actuarial reports.

*Answer: None available*

**Question 33.** Please indicate the reason why the City has issued this RFP.

*Answer: The purpose of this RFP is to evaluate options for broker services for the City for both health and property/casualty. As a public entity, the City has to review all services periodically for the uphold fiduciary duties of its citizens and ensure proper governance of City business.*

**Question 34.** Please provide 3 years of loss summaries for the City's general liability and workers' comp programs.

*Answer: The City is unable to provide at this time.*

**Question 35.** When we submit the separate commercial and the benefits proposals online through NGEM, do you want both proposals sent in one submission in one folder containing both files, or do you want two separate submissions containing each proposal

*Answer: The submissions may be submitted as two separate submissions for each proposal.*

**Question 36.** Does the City have any specific concerns or issues it wants addressed through the broker regarding any special highlights of coverages or services it wants, other than the general points indicated in the RFP?

*Answer: None*

**Question 37.** Do you prefer both the commercial and benefits proposals submitted online by the broker using one combined folder with the two files included, or by using two completely separate file submissions?

*Answer: Please see response to Question 35.*

**Question 38.** Are there currently any commissions included in the premiums of any or all of the employee benefit and property/casualty products being offered by the City, or are any or all of them priced "net" commissions?

*Answer: See response to Question #13 for the benefits consultant. In regards to the P & C Broker, the fee is \$75,000; no commissions.*

**Question 39.** If commissions are included with any of them, can you please provide the details of which of the products have commissions included in them and the percentage of premium the commissions are based on?

*Answer: None*

**Question 40.** Can you please provide a listing of all policies and cost per policy per year as well as the current P&C and the current Benefits BROKER Fees being charged by the current broker?

*Answer: Please see Question 19 relative to the property/casualty insurance for the cost per policy and renewal dates. See Questions 13 and Question 38 regarding the broker and/or consultant fee.*

**Question 41.** What are the most urgent needs for the City's Insurance Program? What are the most challenging aspects of the programs and where are you most looking for new solutions?

*Answer:*

*The City is seeking a partner to provide insurance and consulting services that are cost-effective to benefit the needs of the City. The City seeks services in cost-control, loss control mechanisms, training, benchmarking, and working in concert with City's TPA on claims.*

**Question 42.** What Technology Platforms are you currently using for P&C and Benefits processing and tracking? What needs are anticipated in the coming years?

*Answer: Currently the City is finalizing a contract with Origami Risk as a software platform for its enterprise risk system to manage self-insured and worker compensation claims processing. The City will be converting its internal excel tracking process into Origami. This is planned to be completed by year end or early 2020. The City also uses the product of Benefits Focus for its health benefits.*

**Question 43.** Could be given a 5 year lost history on P&C and/or Benefits for review of losses. Dates, type of claim, and loss amount. No personal data or explanation needed at this time.

*Answer: Please see response to Question #34.*

**Question 44.** Please provide the number of active employees and retirees eligible for the "Health and Benefits" plans listed on pages 11-12 of the RFP.

*Answer:*

*Insurance 350 (active) and 124 (retired) – total 474*

*PPO active = 286*

*PPO retiree = 118 (pre-65 years old is 85 and post-65 years old is 33)*

*HMO medical active = 64*

*HMO pre-65 years old/retiree = 6*

**Question 45.** Please provide a list of all City affiliated agencies that are covered for Health and Benefits under the City plans

*Answer: City of North Las Vegas (this currently does not include Teamster's and Fire collective bargaining employees)*

**Question 46.** Please provide a copy of the City's current Benefits Guide or a similar document that includes an overview of all health and benefits offered, for active union and non-union employees and retirees.

*Answer: Do not currently have*

**Question 47.** Who is the City's current health and benefits broker/consultant?

*Answer: Aspen Insurance is the benefits consultant for the City. The City currently does not have a health broker.*

**Question 48.** Please provide a list of the insurance carriers and administrators currently in place for Health and Benefits.

*Answer: UMR and Health Plan of Nevada is the insurance carrier for the City. Benefits Focus is the administrator and the open enrollment platform.*

**Question 49.** How many Collective Bargaining Agreements (CBAs) are in place and with which groups?

*Answer:*

- 1. Police – Police Officers Association (POA) and Police Supervisors Association (PSA)*
- 2. Fire – International Association of Firefighters- IAF (Supv and non-supv unions each)*



3. *Teamsters Local 14 (Supv, non-supv and administrative)*

**Question 50.** When are the current CBAs expiring and up for negotiations?

*Answer:* Not applicable to this RFP.

**Question 51.** The Scope of Services did not include actuarial services for post-retirement benefits liability valuation under GASB. Does the City require this service to be included in our proposal?

*Answer:* *Not at this time*

If so, a) What is the deadline for the City's GASB 75 audit? *Answer: see above*

b) Will the City be needing a FY 2019 full valuation? *Answer: see above*

c) Does the City need roll forwards in the interim years as GASB 75 only needs to be done every other year? *Answer: see above*

d) Would the City be willing to provide the prior GASB 75 report for review?

*Answer: see above*

**Question 52.** Please confirm that having a CNLV business license is not a requirement for proposal submission.

*Answer: This is not a requirement for proposal submission, but must be registered in the State of Nevada. The successful respondent will be required to procure a CNLV business license.*

**Question 53.** Does the City's Professional Services Agreement include a "liquidated damages" clause? If so, can you provide a copy of this provision?

*Answer: No*

**Question 54.** Please provide additional clarification regarding the Technology requirements under the Health and Benefits Scope of Services on page 16:

a) Can you explain further what is included in the HR Connection (Customized client portal and benefit administration solution, provided by insurance brokers for HR administrators and employees)?

*Answer: HRconnection is a customized client portal and benefit administration solution, provided by insurance brokers for HR administrators and employees. The on-demand resource for clients to get their HR-related questioned answered. HR Hotline is accessed through MyWave Connection and MyWave Elements. MyWave Connect is a turnkey resource for employers and businesses to use for all their HR, risk management and compliance needs. Automatic, timely updates keep businesses informed of relevant hot topics and the on-demand tools and resources are available 24/7, when and where businesses need them most. Zywave Broker Briefcase Benefits Edition. The portal has over 900 resources for hiring, onboarding, regulation, pay and compensation, employee training, employment law, retention and more, that we are seeking HR support.*

- i) Does this include providing an online self-service enrollment and eligibility maintenance system or paying for the City's existing benefits administration technology system and vendor?

*Answer: We currently use Benefit Focus.*

- ii) Does this include consolidated eligibility tracking and insurance billing administration?

*Answer: We currently use Benefit Focus.*

b) What services are currently provided by ThinkHR? Will the City be open to providing similar services through a different resource?

*Answer: The City does not currently use ThinkHR and is open to other services/offerings.*

c) What services are currently provided by Zywave to the City? Will the City be open to providing similar services through a different resource?

*Answer: The City does not currently use Zywave, but they offer more than 900 resources for hiring, onboarding, regulation, pay and compensation, employee training, employment law, retention and more, in addition they provide, Newsletters, HR briefs, Employee handbooks, HR toolkits and guides.*

**Question 55.** Who is the City's current Property & Casualty Broker/Risk Consultant?

*Answer: The City's current P & C broker is Aubrey Branch and Joe Hernandez with Branch Hernandez Consultants in partnership co-brokerage with Apex Insurance (wholesale broker in Oregon).*

**Question 56.** Please provide a list of the insurance carriers by coverage and TPAs currently in place for the Property and Casualty program.

*Answer: Please see Question #19*

**Question 57.** Please provide current program structure and/or program schematics. If within the last 5 years, there have been new lines of coverage added to the program, changes in retentions, and/or changes in limits, please also share historical program structures/schematics.

*Answer: There have not been any changes to the program besides premium changes as per market conditions.*

**Question 58.** What is the comprehensive list of entities that roll up into the City of North Las Vegas? Please share your organizational chart.

*Answer: See attached City of North Las Vegas Organization Chart*

**Question 59.** Please provide 5 years of historical casualty exposures.

*Answer: Please see response to Question #34*

**Question 60.** Please provide 5 years of loss history.

*Answer: Please see response to Question #34*

**Question 61.** What is your risk appetite? How would you classify City of North Las Vegas' philosophy towards retaining risk vs. transferring risk?

*Answer:*

*The City's general risk management philosophy is to:*

- *Efficiently and effectively minimize exposures to loss*

- *Recognize that loss prevention is primary to risk management*
- *Utilize, as appropriate, a full range of professional risk management techniques incorporating continuing innovation and top quality customer service*

*The City's risk appetite is low to medium acceptance. The City's approach to risk management is to minimize its exposure to financial, legal and technology risks while accepting and encouraging an increased degree of risk in pursuit of its mission and objectives. The City is willing to accept a discretion of opportunities to innovate in service delivery in order to improve efficiencies and provide better and more responsive services to its citizens.*

*The City utilizes the risk financing techniques of risk transfer (insurance and contractual indemnification) and risk retention (self-funding). The principal goal of a self-funding program is to protect the entity's assets from the risk of loss at a minimum of cost while utilizing excess coverage (risk transfer) to protect the entity against single catastrophic and/or significant aggregated losses. The self-funded risk financing technique is typically utilized for programs that have consistent, substantial claims history information and predictably high frequency with low average severity such as workers' compensation and general liability.*

**Question 62.** Will we be receiving copies of policies prior to the written submission due date? If not, will we be provided the policies prior to the oral presentation?

*Answer: Please see attached copies of the Property and Casualty Insurance Policies*

**Question 63.** Have you determined the dates of the oral presentation?

*Answer: No date has been established at this time as it is optional for the City to request an oral presentation.*

**Question 64.** How many participants per brokerage are permitted to attend the orals?

*Answer: No specific number and orals may not be required*

**Question 65.** Furthermore, is this participant number our total allowed for both P&C and H&B?

*Answer: No specific number and orals may not be required*

**Question 66.** Is a schedule of current policies available to determine broker compensation?

*Answer: A schedule of current policies is listed in response to Question #19, however, no broker compensation is available*

**Question 67.** Why is the City going out to bid at this time?

*Answer: See response to Question #33.*

**Question 68.** Who is the City's current Broker/Consultants?

*Answer: Aubrey Branch and Joe Hernandez with Branch Hernandez Consultants in partnership co-brokerage with Apex Insurance (wholesale broker in Oregon) for Property/Casualty; and Marc Salls with Aspen Insurance (benefits consultant). The City does not have a health broker.*

**Question 69.** What is the current method of compensation to current Broker/Consultant (i.e. fees, commissions, etc.) and what is the total annual compensation amount to current Broker/Consultant?

*Answer: Please see Question 13 through 15*

**Question 70.** Of the estimated 1,058 employees, how many are retirees?

*Answer: 118*

**Question 71.** Will the Broker/Consultant be responsible for drafting open enrollment materials and other participant communications? Will the printing and mailing of these materials be required under this contract?

*Answer: Yes*

**Question 72.** What are the top 3 Health and Benefit issues facing the City?

*Answer: We are open to solutions in mitigating issues that affect cities of a similar nature.*

**Question 73.** What is the City's current annual spend on Commercial Insurance placements?

*Answer: Approximately \$1M for property and casualty insurance premiums*

**Question 74.** What is the City's current annual spend on employee benefits insurance?

*Answer: Approximately \$1.4M for employer health and benefit plan premiums*

**Question 75.** What is your biggest open enrollment/new hire enrollment challenge?

*Answer: The biggest challenge is general communication and marketing materials.*

**Question 76.** How do you communicate benefit information to employees?

*Answer: Electronically through Benefit Focus and via e-mail and on the City's Intranet.*

**Question 77.** What is the current Risk Financing Arrangement REFERENCE TO RFP P.12 #2

*Answer: The City utilizes the risk financing techniques of risk transfer (insurance and contractual indemnification) and risk retention (self-funding). The principal goal of a self-funding program is to protect the entity's assets from the risk of loss at a minimum of cost while utilizing excess coverage (risk transfer) to protect the entity against single catastrophic and/or significant aggregated losses. The self-funded risk financing technique is typically utilized for programs that have consistent, substantial claims history information and predictably high frequency with low average severity such as workers' compensation and general liability.*

*The City of North Las Vegas, pursuant to Resolution No. 886 adopted by the City Council on September 7, 1977, maintains a self-insurance fund in accordance with provisions of NRS 41.038. The Self-Insurance Program is administered by the City's Risk Management Division. Claims are handled in accordance with Chapter 41 of the Nevada Revised Statutes. NRS 41.035 limits the amount of damages that can be awarded to \$100,000 per cause of action. This immunity cap applies to claims brought under Nevada, in a Nevada Court and does not apply to claims brought in federal court or in another state.*

*In regards to property insurance, the City has an "all-risk" deductible of \$50,000 and purchases broad insurance coverage through Alliant Property Insurance Program (APIP) which covers the City's replacement costs for physical damage, boiler and machinery, flood, earthquake, cyber liability, blanket coverage for new locations, municipal bond and tax revenue interruption coverage. It also provides some pollution liability (through Chubb) coverage. Each coverage has sublimits.*

The City has a liability policy in excess of \$750,000 Self-Insured Retention (SIR) it purchases through the market (currently it's \$10,000,000 xs \$750,000 through Trident Public Risk-Argonaut Insurance). The City establishes a self-insurance internal service fund and purchases commercial insurance coverage for claims in excess of the coverage provided by the self-insurance internal service fund and for other insurable risks of loss.

For workers' compensation, the City maintains a self-insurance fund related to workers' compensation claims. Self-insurance is in effect up to an individual self-insured retention (SIR) amount of \$2,500,000 per claim for all employees (\$3.5M for police and fire).

The City welcomes recommendations for any cost savings to its current program overall.

**Question 78.** Who is the Current TPA for GL and WCOMP?

*Answer: CCMSI for WC TPA; Self-Insured and Self-Administrated for GL and Auto, up to the City's SIR.*



Tony C. Danford  
Assistant Director, Administrative Services

By signing below, I indicate I have received Addendum No. 1 for RFP 2019-01 – City Insurance Brokerage Services and I acknowledge all requirements of this addendum and will submit this signed page with my quote.

\_\_\_\_\_  
AUTHORIZED SIGNATURE (TYPE OR PRINT)

\_\_\_\_\_  
LEGAL NAME OF FIRM

\_\_\_\_\_  
AUTHORIZED SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
TITLE

\_\_\_\_\_  
TELEPHONE NUMBER

\_\_\_\_\_  
FAX NUMBER

\_\_\_\_\_  
ADDRESS OF FIRM, CITY, STATE, ZIP CODE

E-MAIL ADDRESS: \_\_\_\_\_

Please ensure your e-mail address is legible as this is the primary source of contact.