



ADDENDUM NO. 2
Issued August 14, 2008

TO

**“REQUEST FOR PROPOSALS
FOR
INSURANCE CONSULTING AND BROKER SERVICES”
(RFP Number FY08-FA-001)
(RFP Issued July 28, 2008)**

Note: Proposers are required to acknowledge this and all Addenda in Section 5(a) of the Proposal Form.

This Addendum consists of the Connecticut Resources Recovery Authority's (CRRA) responses to written questions that were received by CRRA by the 3:00 p.m., August 14, 2008, the deadline specified in the Instructions To Proposers for the submission of written questions.

1.	Question	In reference to Section 1(f) of Appendix A, Scope of Services, please advise what frequency of claim "audit" and/or claim "review" is being requested by CRRA? Quarterly? Semi-Annually?
	Answer	Assume you mean, <u>Exhibit A</u> , Section 1(f), Scope of Services. The intent is that the broker/consultant would audit claims handling by our insurers semi-annually unless a situation arose and CRRA required assistance/intervention with the carrier regarding a specific claim. CRRA currently does not use a TPA, but if the need arose, we would look to the broker/consultant to do the same "auditing" as described above.
2.	Question	Please advise if CRRA has changed carrier(s) on any of its primary lines of coverage (AL, GL, WC) in the past three years.
	Answer	Yes, CRRA has made some carrier changes over the past few years. See the attachment to this Addendum #2.
3.	Question	Is it possible to obtain a copy of CRRA's current schedule of insurance?
	Answer	This was addressed in Addendum #1 – Answers to Questions #1, #2 and #12.
4.	Question	In reference to Section 1(j) of Appendix A, Scope of Services, please advise how many of CRRA's twelve (12) transfer stations are to be visited on a semi-annual basis. Is the expectation that they will be broker visits, insurance carrier visits, or a combination of the two? Are these visits primarily intended to inspect the premises for employee/public safety issues, or is a physical inspection of the building(s) on site intended as well?
	Answer	Assume you mean <u>Exhibit A</u> , Section 1(j) – Scope of Services. We contemplate semi-annual visits with broker loss control experts to the four (4) transfer stations associated with the Mid-CT project – Essex, Ellington, Torrington and Watertown. We would hope any loss control issue, e.g., safety, security, obvious housekeeping or litter problems, would be discussed in the report and recommendations for improvement included. We would be open to changing these visits to annual if we could add the two recycling museums to the facilities visited.

5.	Question	Is it possible for us to obtain a copy of CRRA's loss experience reports for the past three years, so that we may have an opportunity to review and perhaps offer recommendations for controlling claim costs as part of our written RFP response?
	Answer	See Addendum #1 – Answers to Questions #3 and #13.

2008 - 2009

COMMERCIAL GENERAL LIABILITY INSURANCE 10/1/08 – 10/1/09
COMMERCIAL AUTOMOBILE INSURANCE 10/1/08 – 10/1/09
COMMERCIAL EXCESS/UMBRELLA INSURANCE 10/1/08 – 10/1/09
POLLUTION LEGAL LIABILITY INSURANCE 10/1/08 – 10/1/09

PUBLIC OFFICIALS & EMPLOYMENT PRACTICES 4/1/08 – 4/1/09
LIABILITY INSURANCE
Illinois Insurance Union Ins. Co.
\$10,000,000 Policy #
\$ 5,000,000 defense outside
Deductible: \$ 250,000 *Premium: \$*

COMMERCIAL PROPERTY INSURANCE 4/1/08 – 4/1/09
\$359 Million *Premium: \$*

Deductible: \$50,000/occurrence except EGF, PBF, WPF, Jets, Wallingford - \$250,000; Mobile Equipment \$100,000 & Time Element Deductible of 45 days – Includes Terrorism Coverage and Engineering

XL America, Inc.	\$	35%	p/o \$359,000,000
Zurich American Ins. Co.	\$	33%	p/o \$359,000,000
Starr Tech	\$	32%	p/o \$359,000,000

FIDUCIARY LIABILITY INSURANCE 4/1/08 – 4/1/11
\$3,000,000 + \$1,000,000 defense Policy #
Travelers Casualty & Surety Co. of America
Deductible: \$5,000 *Premium: \$*

COMMERCIAL CRIME INSURANCE 4/1/08 – 4/1/11
\$3,000,000 Policy #
Travelers Casualty & Surety Co. of America
Deductible: \$100,000 *Premium: \$*

**WORKERS COMPENSATION/EMPLOYERS
LIABILTY INSURANCE**

7/1/08 – 7/1/09

Statutory & Policy #

\$1,000,000

Connecticut Interlocal Risk Management Agency

Annual premium: \$

Includes TRIA

2007 – 2008

COMMERCIAL GENERAL LIABILITY INSURANCE 10/1/07 – 10/1/08

\$1,000,000 Policy #PMG G2 2907517
Illinois Union Insurance Company (ACE)

Deductible: \$50,000 Premium: \$
Includes TRIA

COMMERCIAL AUTOMOBILE INSURANCE 10/1/07 – 10/1/08

\$1,000,000 Policy #PMUH08299304
ACE American Insurance Company

Deductible: \$1,000/accident Premium: \$
Comp/Collision only 5 vehicles

COMMERCIAL EXCESS/UMBRELLA INSURANCE 10/1/07 – 10/1/08

\$10,000,000 Policy #71P4000001071
Everest National Insurance

Premium: \$
Includes TRIA

COMMERCIAL EXCESS/UMBRELLA INSURANCE 10/1/07 – 10/1/08

\$15,000,000 Policy #ST00415001
Allied World Assurance Company

Premium: \$
Includes TRIA

POLLUTION LEGAL LIABILITY INSURANCE 10/1/07 – 10/1/08

\$20,000,000 Policy #PPL G23795346-002
Illinois Union Insurance Company (ACE)

Retention: \$1,000,000 Premium: \$
Includes TRIA

**PUBLIC OFFICIALS & EMPLOYMENT PRACTICES
LIABILITY INSURANCE** 4/1/07 – 4/1/08

\$10,000,000 Policy #EON G21664121 002
Illinois Union Insurance Company (ACE)

Deductible: \$250,000 Premium: \$

COMMERCIAL PROPERTY INSURANCE

4/1/07 – 4/1/08

\$348 Million

Premium: \$

Deductible: \$50,000/occurrence except EGF, PBF, WPF, Jets, Wallingford - \$250,000; Mobile Equipment \$100,000 & Time Element Deductible of 45 days – Includes Terrorism Coverage

Zurich American Ins. Co. \$ p/o \$348,000,000
#PCA-3704-746-05

XL America, Inc. \$ p/o \$348,000,000
#US00006351PR07A

Starr Tech \$ p/o \$348,000,000
#EUTN01946257

FIDUCIARY LIABILITY INSURANCE

4/1/07 – 4/1/08

\$3,000,000 + \$1,000,000 defense Policy #

Travelers Casualty & Surety Co. of America

Deductible: \$5,000 Premium: \$

COMMERCIAL CRIME INSURANCE

4/1/07 – 4/1/08

\$3,000,000 Policy #103052560

Travelers Casualty & Surety Co. of America

Deductible: \$100,000 Premium: \$

**WORKERS COMPENSATION/EMPLOYERS
LIABILITY INSURANCE**

7/1/07 – 7/1/08

Statutory & Policy #

\$1,000,000

Connecticut Interlocal Risk Management Agency

Annual premium: \$54,474

Includes TRIA

2006 - 2007

COMMERCIAL GENERAL LIABILITY INSURANCE	10/1/06 – 10/1/07
\$1,000,000 Policy #PMDG22906148	
Illinois Union Insurance Company	
<i>Deductible: \$50,000</i>	<i>Premium: \$</i>
	<i>Includes TRIA</i>
COMMERCIAL AUTOMOBILE INSURANCE	10/1/06 – 10/1/07
\$1,000,000 Policy #PMUH08299468	
ACE American Insurance Company	
<i>Deductible: \$1,000/accident</i>	<i>Premium: \$</i>
<i>Comp/Collision only 5 vehicles</i>	
COMMERCIAL EXCESS/UMBRELLA INSURANCE	10/1/06 – 10/1/07
\$25,000,000 Policy #X00G23574779	
ACE American Insurance Company	
<i>Retention: \$50,000/occ</i>	<i>Premium: \$</i>
	<i>Includes TRIA</i>
POLLUTION LEGAL LIABILITY INSURANCE	10/1/06 – 10/1/07
\$20,000,000 Policy #PPL G23795346001	
Illinois Union Insurance Company	
<i>Retention: \$1,000,000</i>	<i>Premium: \$</i>
	<i>Includes TRIA</i>
PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY INSURANCE	4/1/06 – 4/1/07
\$10,000,000 Policy #EON G21664121 001	
Illinois Union Insurance Company	
<i>Deductible: \$250,000</i>	<i>Premium: \$</i>

2005 – 2006

COMMERCIAL GENERAL LIABILITY INSURANCE 10/1/05 – 10/1/06

\$1,000,000 Policy #: GL 311-91-05
Commerce & Industry Insurance Company
Deductible: \$100,000/occurrence Premium: \$
Includes TRIA

COMMERCIAL AUTOMOBILE INSURANCE 10/1/05 – 10/1/06

\$1,000,000 Policy #: CA 311-91-33
Commerce & Industry Insurance Company
Deductible: \$1,000/accident Premium: \$
Comp/Collision only Explorers

COMMERCIAL UMBRELLA INSURANCE 10/1/05 – 10/1/06

\$10 million Policy #: UMB 311-91-06
American International Specialty Lines Ins. Co.
Premium: \$

EXCESS LIABILITY INSURANCE 10/1/05 – 10/1/06

\$20 million Policy #: 2979385
Lexington **Premium: \$**

POLLUTION LEGAL LIABILITY INSURANCE 10/1/05 – 10/1/06

\$30 million Policy #: PLS 1365749
American International Specialty Lines Ins. Co.
Deductible: \$100,000 Premium: \$

**PUBLIC OFFICIALS & EMPLOYEMENT PRACTICES
LIABILITY INSURANCE** 4/1/05 – 4/1/06

\$5,000,000 Policy #004910023
American International Specialty Lines Ins. Co.
Deductible: \$250,000 Premium: \$

COMMERCIAL PROPERTY INSURANCE

4/1/05 – 4/1/06

\$315 Million

Premium: \$**Deductible: \$50,000/occurrence except EGF, PBF, WPF, Jets, Wallingford - \$250,000**

Zurich American Ins. Co. \$110,250,000 p/o \$315,000,000
 #PCA-3704-746-03

XL America, Inc. \$ 88,200,000 p/o \$315,000,000
 #US00006351PR04A

ACE American Ins. Co. \$ 50,400,000 p/o \$315,000,000
 #EUTD35655037

Arch Specialty Ins. Co. \$ 50,400,000 p/o \$315,000,000
 #HHP0005388-00

Commonwealth Ins. Co. \$ 15,750,000 p/o \$315,000,000
 #NME1026

FIDUCIARY LIABILITY INSURANCE

11/1/02 – 4/1/06

\$3,000,000 Policy #103003975

Travelers Casualty & Surety Ins. Co.

Deductible: \$5,000 Premium: \$**Extension of Insurance Policy from 11/1/05 – 4/1/06****Deductible \$5,000 Premium: \$****COMMERCIAL CRIME INSURANCE**

7/1/04 – 4/1/06

\$3,000,000 Policy #103052560

Travelers Casualty & Surety Co. of America

Deductible: \$50,000 Premium: \$**WORKERS COMPENSATION/EMPLOYERS
LIABILITY INSURANCE**

10/1/05 – 10/1/06

Statutory & Policy #06-WC-9-064-277-05

\$1,000,000

Connecticut Interlocal Risk Management Agency

Premium \$