

**QUESTIONS AND ANSWERS NO. 1**

REQUEST FOR PROPOSAL

**PROJECT NO. RFP 15-22**

PROJECT TITLE: Property and Casualty Insurance

Date: July 17, 2015

To: Prospective Respondents

From: Procurement Operations Department, Houston Community College

Subject: Questions and Answers Request for Proposals, HCC **Project No. RFP 15-22**

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1. Would you please send me any confidentiality agreements that you may require for you to provide me with the loss runs for each line of coverage?

**Answer: Not Applicable.**

2. Could you provide Loss Runs for each line of coverage for same policy years in #1?

**Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).**

3. If available, could you provide the property and fleet schedules in Excel Format?

**Answer: Information is only available in PDF.**

4. Could you provide the name of the insurance companies and agents for the following coverages:

- Property;
- Boiler and Machinery;
- Crime; General Liability;
- Educators Legal Liability;
- Excess Liability; Police Professional Liability;
- Health Liability;
- Asbestos/Environmental Liability;
- Workers Compensation;
- Automobile Liability;
- Accident Policy;
- Accident Insurance, Health Science Programs;
- Accident Insurance, Truck Drivers Program;
- Accident Insurance, HCC Board Members;
- Employed Lawyers Professional;
- Accident Insurance, Upward Bound Programs;
- Accident Injury Insurance, Club Sports;
- Catastrophic Athletic Injury Insurance, Club Sports;
- Storage Tank Liability;

- International Insurance Liability Package;
- International Insurance, AD&D;
- International Insurance, Executive Protection

Answer: HCC will not provide this information.

5. Exhibit C shows loss information, but there are no loss runs behind this exhibit?

Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).

6. Please provide at least five years of currently valued loss runs for the following lines of coverage: a) Property, b) Boiler?

Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).

7. Can I please get a copy of the college's most updated financial report. The link on the college's website is not working.

Answer: Information is available on the public [website](#).

8. Could you provide loss information for Property, Flood, Inland Marine, Boiler & Machinery and Terrorism under Exhibit C?

Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).

9. Could you provide loss information for General Liability, Police Professional Liability, Allied Health Professional Liability and Umbrella/Excess Liability under Exhibit G?

Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).

10. Could we propose response to the property but not to the liability?

Answer: Vendors may choose which lines of coverage they wish to propose. HCC reserves the exclusive right to determine best value based on combination of all lines of coverage proposed.

11. Could you please forward the most recent 5-years of Property and Liability Loss Runs for the RFP 15-22?

Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).

12. Please forward the loss information for Exhibit R Educator's Legal Professional Liability.

Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).

13. Could we get the property statement of values in Excel format?

Answer: Information is only available in PDF.

14. Provide five years currently valued loss runs for all lines of business that were excluded from the RFP, including but not limited to Educators Legal Liability, Excess Liability, Property, Flood, Inland Marine, Boiler & Machinery and Terrorism, Storage Tank Liability, and International Insurance

Liability.

**Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).**

15. The RFP is styled for responses from insurance carriers on the carrier's qualifications, personnel, approach, references and rates / premiums. Many or most potential RFP respondents are agents or brokers proposing on behalf of designated carriers. Is it acceptable for agents or brokers to answer these questions on behalf of their designated carriers?

**Answer: This solicitation response must include all requested information about the carrier, if available. If an agent is responding on behalf of a carrier who will not respond to the RFP directly, the responding agent shall also include responsive information about the agency firm, in addition to (and not in lieu of) any requested available information about the carrier.**

16. The RFP does not specifically ask for qualifications, personnel, approach, references or costs for the agent or broker presenting the carrier's information. Is it acceptable to also include this information in the proposal response?

**Answer: This solicitation response must include all requested information about the carrier, if available. If an agent is responding on behalf of a carrier who will not respond to the RFP directly, the responding agent shall also include responsive information about the agency firm, in addition to (and not in lieu of) any requested available information about the carrier.**

17. Will HCC consider extending the RFP response due date?

**Answer: Given the need to renew current policies, HCC cannot extend the current due date.**

18. Will HCC consider other deductible and/or risk retention options in addition to those specifically requested in the RFP?

**Answer: The vendor shall respond to the requirements of the RFP; and may also submit alternative options as suggested.**

19. HCC reserves the right to enter into an agreement for all or a portion of the requirements and specifications of the RFP. Is it acceptable for an agent or broker to submit carrier quotations for only some but not all of the 21 lines of coverage listed on page 68 of the RFP?

**Answer: The vendor may choose which lines of coverage they wish to propose. HCC reserves the exclusive right to determine best value based on combination of all lines of coverage proposed.**

20. The form on page 68 only has space for one premium per line of coverage, yet the RFP indicates a willingness to consider different deductibles than the current program for some lines. Is it acceptable for agents or brokers to submit multiple premium options from a carrier for multiple deductible options? Also, is it acceptable for agents or brokers to submit coverage quotations from more than one carrier per line of coverage? Some carriers may offer lower premiums for less comprehensive coverage.

**Answer: The vendor shall respond to the requirements of the RFP; and may also submit alternative options as suggested.**

21. What is the college's definition of or understanding of the term "insurance carrier" with regard to the RFP?

Answer: As used in the RFP, "insurance carrier" is the insurer who issues the policy on its paper and financially covers the losses/claims. HCC understands that certain carriers will only respond through agents, and HCC will accept any and all proposals from agents submitting on behalf of carriers who will not respond or quote directly.

22. In the insurance industry, insurance carriers do not respond to RFP; agents or brokers go to them and according to your RFP you want carriers to respond. This is the issue the carrier for Workers Comp, could and most likely will be different than the carrier for GL. So as the agent partnering with these carriers/markets am I to submit multiple RFP responses for each carrier that is giving me a quote?

Answer: HCC understands that certain carriers will only respond through agents, while some carriers will respond directly for certain lines. If an agent is submitting proposals for multiple lines, and/or on behalf of multiple carriers, HCC expects to receive all requested information for each carrier on whose behalf the agent is responding. That said, the information may be consolidated into one response, provided all information for all quoted carriers and lines are included.

23. Are the questions in the RFP solely concerning the carrier and not our information as the agent or representative of the carrier?

Answer: This solicitation response must include all requested information about the carrier, if available. If an agent is responding on behalf of a carrier who will not respond to the RFP directly, the responding agent shall also include responsive information about the agency firm, in addition to (and not in lieu of) any requested available information about the carrier.

24. Will HCCS extend the due date of the RFP?

Answer: Given the need to renew current policies, HCC cannot extend the current due date.

25. Will current authorized drivers list be provided?

Answer: Names of drivers will be provided to the awarded vendor for purposes of binding the line of coverage.

26. Please correlate all loss runs to their specific coverages...it is unclear in several sections which loss run pertains to a specific coverage area.

Answer: See the revised Exhibit A-CC, posted on the solicitation [website](#).

NOTE: Responses to the remaining questions provided are being finalized and shall be posted under separate cover.

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