

Question: How many agent/brokers have been invited to participate or are expected to participate?

Answer: seven (7) brokers have been invited and CML anticipates receiving at least that many submissions to review

Question: After the submissions are reviewed, will there be an opportunity to make oral presentations?

Answer: CML will score all proposals submitted and invite the top 2-3 offerors to present to the selection committee

Question: Who are the current agent and carriers and length of time with each?

Answer: USI manages property, automobile, D&O/EPLI, general liability and blankets; CML has been with the USI team (formerly Wells Fargo) since the 1980s, most recently awarding the business in 2012 through an RFP process. Dehan Enterprises manages cyber and has since CML first added a cyber-policy in 2015. Travelers is the primary carrier on all lines

Question: What is the total premium, by line of coverage, for the current insurance program?

Answer:

Cyber	8,350
Property Casualty	103,503
Commercial General Liability	20,903
Commercial Automobile	22,358
Employment/D&O	35,836
Commercial Umbrella	29,184
Excess Liability	23,720
Excess D&O	16,320

Question: What is the current fee/commission structure?

Answer: CML's current provider works on a commission basis

Question: Is the library open to paying a broker fee in lieu of a commission arrangement?

Answer: yes, in order to have some ability to compare costs proposal to proposal, CML has asked for submissions based on percentage of premiums but the selected offeror can negotiate a fees structure during contract negotiations

Question: How many locations are covered under the current policy? (Will assist in figuring our internal Loss Control costs.)

Answer: Twenty-three public locations, our Operations Center and a leased warehouse are covered under the current policy

Question: When was the last time the Library put out a similar RFP?

Answer: 2012

Question: Columbus has several P&C Insurance Companies headquartered here. Does the library have a preference for working with any of them vs out of town carriers?

Answer: No preference

Question: Is there current DBE participation as part of this contract?

Answer: No

Question: Is there a requirement or preference for the DBE to be physically located locally?

Answer: No

Question: Is there a scoring component to this RFP in regards to DBE participation?

Answer: No

Question: Are there any builder's risk policies in place or will be placed that will be a part of this RFP?

Answer: No, there are no definite plans at this time to have additional building projects beyond our ten originally scoped projects (seven complete three in process)

Question: Are there currently bonds in place that are part of this contract? If so, can you please describe?

Answer: Yes, selected offeror would also place Fiscal Officer's and Deputy Fiscal Officer's bonds.

Question: How many library owned vehicles does CML currently insure?

Answer: 23

Question: On p 4 of the RFP there is a mention of professional liability. Is there a professional liability policy currently in place?

Answer: No

Question: Would the CML provide detail regarding historical losses in the last five years?

Answer: See Attached Excel Spreadsheet: "Claims"

Question: Can you advise a general outline of your insurance program – main carriers, deductibles or self-insured retentions? Total casualty limits?

Answer:

Coverage	Carrier	Limits	Deductible/ Retention
Property	Travelers	235,361,310	10,000
Auto	Travelers	1,000,000	1,000
General Liability	Travelers	1,000,000	1,000
Fidelity Crime	Travelers	1,000,000	-
Umbrella Liability	Travelers	25,000,000	-
Excess Umbrella	Liberty	25,000,000	
D&O EPLI	Travelers	5,000,000	25,000
Excess D&O EPLI	Chubb	5,000,000	25,000
Cyber	Travelers	1,000,000	5,000