**Insurance Consulting Services RFP**

**Questions Received as of 5/17/2022**

1. Where is the GL for Fall River and New Bedford Piers covered? **See the summary of policies that was provided with the RFP for policy information.**

**Addresses for the piers:**

**93 State Pier, New Bedford**

**1 Water Street, Fall River, MA**

1. Have they looked into combining the two MTOLL exposures under one Policy? Same with Excess. **We look for recommendations from our Insurance Consultant regarding all of our policies and coverages.**
2. Could look to combine Marine Property (docks, buildings at Port/Terminal, equipment) with MGL/MTOLL and Hull/P&I. **We look for recommendations from our Insurance Consultant regarding all of our policies and coverages.**
3. Any loss sensitive areas that are of concern? **We look for recommendations from our Insurance Consultant regarding all of our policies and coverages.**
4. Any development/growth/restructuring plans that would warrant program change (e.g., new wind farm development)? **None planned**
5. Both MTOLL Policies appear to have $5m xs $1m Policies, is there any additional Excess limit? Sometimes these can get rolled into non-marine Excess if the attachment point is right. **See the summary of policies that was provided with the RFP for policy information.**
6. Who is the current broker for the requested coverages? **Risk Strategies**
7. What is the current annual total compensation received by the current broker? **We are interested in your proposed fees.**
8. What is the reason for the RFP? Contract expiration?  Dissatisfaction with current vendors? **Procurement best practices to issue an RFP every five years**.
9. Would Mass Development share copies of policies and/or loss runs (solely for the evaluation of the work to be done under the scope of services and no other purpose) **Will provide to the successful respondent.**
10. Does the excess program schedule the marine policies as underlying? **See the summary of policies that was provided with the RFP for policy information.**
11. Why are there two separate WC policies – (Berkshire Hathaway and AmTrust)? **We switched underwriters during the year from Berkshire Hathaway to AmTrust.**
12. Provide additional details regarding the Firefighters workers compensation policy. **Outside the scope of this RFP**
13. Can you provide details on how claims are handled within the organization and what specific needs you may have around reporting, advocating or monitoring claims? **Claims are filed with our insurance consultant and we look for a quick response on how to proceed.**
14. If we do not have a DBE partner or subcontractor, but respond with our narrative, question responses, and efforts in this area, does that prevent us from participating in this RFP**? Your DBE response is an element of our review but the inclusion of a DBE partner is encouraged but not required.**