

OHIO TURNPIKE COMMISSION
682 Prospect Street
Berea, Ohio 44017

REQUEST FOR PROPOSALS FOR
CONSULTING SERVICES RELATED TO
THE OHIO TURNPIKE COMMISSION'S
PROPERTY AND CASUALTY INSURANCE PROGRAM

INQUIRY END DATE:

5:00 P.M. (E.S.T.), December 28, 2010

OPENING DATE:

2:00 P.M. (E.S.T.), January 6, 2011

ATTENTION OF RESPONDENTS IS DIRECTED TO:

ANSWERS TO QUESTIONS RECEIVED THROUGH THE END OF THE INQUIRY PERIOD,
5:00 P.M. (E.S.T.), DECEMBER 28, 2010

Property and Casualty Insurance Program

Answers to Questions through End of the Inquiry Period, December 28, 2010

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Q#1 When was the last time the Commission conducted a competitive broker selection process and which consulting firm was used to assist in this process? Was the Commission satisfied with the outcome of the process?

A#1 Crain, Langner and Company was the consultant. The last such competitive broker selection process was conducted in the spring of 2008.

Q#2 Who is the Commission's current broker?

A#2 Several brokers were utilized depending on the line of coverage. (See also the attachment provided in response to Q#3).

Q#3 Can you provide us with a schedule of insurance identifying the incumbent insurance carriers, current policy limits and deductibles/retentions?

A#3 See Attached Schedule of Insurance for coverage through 07-01-11.

Q#4 Who currently adjusts the Commission's property and liability claims?

A#4 York Claims Service.

Q#5 Part II references the potential need for assistance in selecting a claims adjustment service provider. Would the Commission potentially want assistance developing and managing an RFP / competitive bid process in the selection of this vendor?

A#5 The Commission will make this determination at a later time.

Q#6 When does the Commission expect to have renewal proposals from the insurance carriers? (A broker selection should be completed prior to approaching the insurance markets.)

A#6 The Commission anticipates conducting a competitive process in the spring of 2011 as opposed to entertaining renewals.

Q#7 Part III indicates the co-managers of the contract may seek assistance with implementation of risk management programs. Can you please elaborate or clarify to which risk management programs this refers?

A#7 The Co-managers may seek the assistance of the consultant with respect to: how to best market the program; evaluation of insurance market conditions; the determination of level of insurance and self-insured retentions, terms and exclusion of policy proposals; the evaluation of current or future coverage; and assistance with respect to claim handling by respective carriers as needed from time-to-time.

Q#8 What is the budget for this project?

A#8 The budget is not yet determined for this project, and will depend on a number of variables.

Q#9 Will we be provided with the questions submitted by the other bidders and the Commission responses?

A#9 Yes.

Q#10 Does the Commission anticipate marketing one or more line of coverage for the July 1st, 2011 renewal?

A#10 All lines of property and casualty will be marketed.

Q#11 We request a copy of any questions and responses submitted by all Responding Consultants per page 10 of the RFP.

A#11 See response to Q#9.

Q#12 Kindly advise whether the Commission is currently utilizing the services of an insurance consultant and their name.

A#12 See response to Q#1.

Q#13 Could you please provide us with a list of the firms who received written invitations to participate in the Commission's Consulting Services RFP Process?

A#13 See attached.

Ohio Turnpike Commission Insurance Schedule 07-01-11

Insurance Coverage	Insurer and Agent	Policy No.	Ins. Value	Term	Policy Date	Premium
1. General Liability Ins.	Travelers Indemnity Company Arthur J. Gallagher Risk Mgmt Services, Inc. 2 Summit Park Dr., Suite 235 Independence, OH 44131 216-566-9799	GP06302356	Bodily injury and property damage \$1,000,000 each occurrence, \$3,000,000 aggregate. Includes employer's liability and employee benefits E & O and terrorism. Self-Insured Retention (SIR) of \$50,000 each occurrence, including loss adjustment expense.	1 year	07-01-11	Advance premium \$298,887
Automobile Liability Ins.	Travelers Indemnity Company Arthur J. Gallagher Risk Mgmt Services, Inc. 2 Summit Park Dr., Suite 235 Independence, OH 44131 216-566-9799	H-810-9157P251- IND-10	Bodily injury and property damage \$1,000,000 each occurrence; \$50,000 SIR; any auto (includes Owned, Non-Owned autos. Physical damage coverage over \$50,000 for OTC vehicles. Includes garage keepers legal liability of \$250,000 per occurrence. Not subject to audit.	1 year	07-01-11	Included in General Liability
Excess Liability Ins. To cover losses over the limits of policies above.	Travelers Indemnity Company Arthur J. Gallagher Risk Mgmt Services, Inc. 2 Summit Park Dr., Suite 235 Independence, OH 44131 North River Insurance Co./Crum & Forster Great American Insurance Co. Wells Fargo Ins. Services USA, Inc. 1301 E. 9 th St., Suite 3800 Cleveland, OH 44114 216-902-5171	GE06300061 EXC1679577	\$20,000,000 excess of primary – includes Public Officials coverage Includes terrorism \$20,000,000 excess of \$20,000,000 \$25,000,000 excess of \$40,000,000 Includes terrorism	1 year 1 year	07-01-11 07-01-11	Included in General Liability Advance premium \$63,240 Advance premium \$37,688
Public Officials Errors & Omissions Insurance	Travelers Indemnity Company Arthur J. Gallagher Risk Mgmt Services, Inc. 2 Summit Park Dr., Suite 235 Independence, OH 44131	GP06302356	\$1,000,000 per occurrence, \$1,000,000 aggregate/claims made. \$50,000 SIR - including defense costs. Includes \$5,000,000 employment practices with 7/1/98 retro date. Choice of counsel endorsement included.	1 year	07-01-11	Included in General Liability

Ohio Turnpike Commission Insurance Schedule 07-01-11

Insurance Coverage	Insurer and Agent	Policy No.	Ins. Value	Term	Policy Date	Premium
2. Bridge Insurance Cuyahoga, Huron, Sandusky, Maumee River, Vermilion and Tinkers Creek bridges; NY Central and Penn Central RR structures. Usual all risk bridge policy including vandalism and malicious and civil disorder.	Travelers Insurance The Hoffman Group 2 Berea Commons, Suite 10 Berea, Ohio 44017 440-826-0700	QT660290D6021T IL10	\$182,239,251 agreed value. Deductible of \$100,000	1 year	07-01-11	Annual premium of \$76,170
Use & Occupancy Covers loss of toll and other operating revenues due to destruction or damage to any part of the turnpike or service facilities. All risk including vandalism and malicious mischief.	Travelers Insurance The Hoffman Group 2 Berea Commons, Suite 10 Berea, Ohio 44017	QT660290D6021T IL10	\$10,000,000 per occurrence. Deductible of \$100,000/7days	1 year	07-01-11	Included in Bridge insurance.
3. Multi-Peril/Property	Affiliated F.M. Ins. Co. Hyland Group 6000 Freedom Square Drive, Suite 400 Independence, Ohio 44131 216-447-1050	MG887	\$481,716,380 Replacement cost; blanket, real and personal property coverage as scheduled. \$5,000 deductible per occurrence. Includes: building ordinance or law, flood and earthquake coverage, automatic builders risk, business income, extra expense, mold, transit, and terrorism coverages. (Increased coverage at adjusted rate as insured locations and contents are added.)	1 year	07-01-11	Annual Premium of \$241,038

Ohio Turnpike Commission Insurance Schedule 07-01-11

Insurance Coverage	Insurer and Agent	Policy No.	Ins. Value	Term	Policy Date	Premium
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Blanket replacement cost insurance on Administration Building, including Communication Building, Maintenance Garage and Contents, Toll Plaza Buildings and Contents, Maintenance Buildings and Contents, Highway Patrol Buildings and Contents, Salt Storage Buildings, Radio Communication Equipment and Towers.

Coinsurance -See policy for schedule of insurance.

Blanket Insurance on the fourteen (14) Restaurants, Filling Station and Tool House Buildings collectively known as "Service Plazas".

Data Processing Insurance	Affiliated F.M. Ins. Co. Hylant Group 6000 Freedom Square Drive, Suite 400 Independence, Ohio 44131	MG887	Replacement cost - Variable Administration Building data processing equipment coverage and total toll plaza data processing equipment coverage; total data processing and media coverage; extra expense; total business interruption coverage, each working day; accounts receivable. 48 hours and \$5,000 deductible.	1 year	07-01-11	(Included in Multi-Peril/Property)
Maintenance/Contractors Equipment	Affiliated F.M. Ins. Co. Hylant Group 6000 Freedom Square Drive, Suite 400 Independence, Ohio 44131	MG887	\$10,558,327 Covers all items within "Major Equipment List" having an actual cash value in excess of \$1,000. All risk coverage on all perils, inland marine included, valuable papers and transit.	1 year	07-01-11	(Included in Multi-Peril/Property)

Ohio Turnpike Commission Insurance Schedule 07-01-11

Insurance Coverage	Insurer and Agent	Policy No.	Ins. Value	Term	Policy Date	Premium
Boiler & Machinery	Affiliated F.M. Ins. Co. Hyant Group 6000 Freedom Square Drive, Suite 400 Independence, Ohio 44131	MG887	Blanket coverage Deductible \$5,000 per occurrence; includes business interruption and extra expense.	1 year	07-01-11	(Included in Multi-Peril/ Property)
4. Money & Securities	Chubb Ins. Co. Gardiner Allen DeRoberts Insurance LLC 777 Goodale Blvd, Suite 200 Columbus, OH 43212 614-486-2426	6803-0557	\$15,000,000 limit; \$50,000 deductible. Public employee dishonesty; Theft, disappearance and destruction; Robbery and safe burglary; Forgery and alteration; Credit, debit or charge card forgery; Computer fraud; \$15,000,000 Faithful performance of duty; Wire transfer communication fraud. Money orders and counterfeit currency.	1 year	07-01-11	\$40,900

Claims Service – York Claims Services, Inc.
 16560 Commerce Court
 Suite 100
 Middleburg Heights, Ohio 44130
 440-243-8409

RFP - PROPERTY & CASUALTY
INSURANCE – DECEMBER 2010

Kevin Fink, V.P.
Arthur J. Gallagher Risk Mgmt. Services
2 Summit Park Drive, Suite 235
Independence, Ohio 44131

Michael Cristal
Consolidated Risk Management
1717 East 9th Street, Suite 1125
Cleveland, Ohio 44114

Glenn S. Harris
Glen Harris Insurance Agency
23406 Letchworth Road
Beachwood, Ohio 44122

George S. Dadas
Insurance Partners
26865 Center Ridge Road
Westlake, Ohio 44145

Charles Perry
Pinkney-Perry Insurance Agency
2143 Stokes Blvd.
Cleveland, Ohio 44106

Darwin Rutledge
Rutledge Insurance Agency
13124 Shaker Square
Cleveland, Ohio 44120

Frank Stein
Towers Perrin
263 Tresser Boulevard
Stamford, CT 06901

Jeremy Bryant
Wells Fargo
1301 E. 9th Street, Suite 3800
Cleveland, Ohio 44113

Brooks & Stafford Company
55 Public Square – Ste. 1650
Cleveland, Ohio 44113
Attn: Craig Czepczynski

James W. Evans, Jr.
Albert Risk Mgmt. Consultants
72 River park
Needham Heights, MA 02494

Daniel P. O'Brien
Compensation Analysis, Inc.
P.O. Box 31014
Cleveland, Ohio 44131

Dan Buser
Crain, Langner & Co.
3728 Waitley Drive
P.O. Box 531
Richfield, Ohio 44286

Byron Beebe
Hewitt Associates
Crown Center
5005 Rockside Road
Independence, Ohio 44131

Jerald Tillman
J.L. Tillman Insurance Agency
4010 Executive Park, Suite 406
Cincinnati, Ohio 45241

David L. Poignard
Poignard Associates, Inc.
201 East 5th Street, Suite 1000
Cincinnati, Ohio 45202

Terrence B. Phelan
Phelan Risk Management Services
14808 Shaker Boulevard
Shaker Heights, Ohio 44120

Starla A. McCollum
Washington Enterprises, Inc.
515 Executive Campus Drive, Suite 120
Westerville, Ohio 43082

Jay Hutchinson, V.P.
Wichert Insurance of Cuyahoga Falls
1200 Graham Road
Silver Lake, Ohio 44224

Jackson, Dieken & Associates
27893 Clemens Road – Suite 1
Westlake, Ohio 44145
Attn: Robert Weaver

Mark E. Rabkin
Althans Insurance Agency, Inc.
543 East Washington Street
Chagrin Falls, Ohio 44022

Delbert Andre Simmons
Comprehensive Benefit Consultants
100 East Broad Street, Suite 2460
Columbus, Ohio 43215

Sandra Moody
Dehan Enterprises Insurance & Financial
762 E. Main Street
Columbus, Ohio 43205

Horace Highland
Horace Highland Sr. Insurance Agency
25 South Main Street
Munroe Falls, Ohio 44262

Patricia T. Hill, MBA
2000 Auburn Drive
Beachwood, Ohio 44122

Mary Schulte
Risk International Services, Inc.
4199 Kinross Lakes Parkway, Suite 220
Richfield, Ohio 44101

Aaron Marinelli
Todd Associates
5875 Landerbrook Drive, Suite 120
Cleveland, Ohio 44124

James H. Washington
Washington Enterprises, Inc.
515 Executive Campus Drive, Suite 120
Westerville, Ohio 43082

Thomas Paterson
Willis of Ohio, Inc.
200 Public Square, Suite 3760
Cleveland, Ohio 44114

SBK-Brooks Investment Corp.
820 Terminal Tower
50 Public Square
Cleveland, Ohio 44113
Attn: Eric L. Small

Alpha Risk Management, Inc.
60 Cutter Mill Road
Great Neck, NY 11021
Attn: Herbert H. Feldman

RiskControl360°
5500 Glendon Court
Dublin, OH 43016
Attn: Shari May

BICKMORE RISK SERVICES
3780 KILROY AIRPORT HWY.#870
LONG BEACH, CA 90806
ATTN: DAVID LUKE