



ADDENDUM #1
ISSUE DATE: Monday, April 15, 2024

This Addendum shall become and form a part of:

Request for Proposals #2024-0115
Insurance Broker and Related Services

TO ALL VENDORS

This Addendum, including all articles and corrections listed below, shall become a part of the original Request for Proposals (“RFP”) package and shall be taken into account in preparing your proposal response.

The above-numbered solicitation is amended as set forth below. Vendors must acknowledge receipt of this addendum by completing and signing the attached *Addenda Acknowledgement Form*. The Addenda Acknowledgement Form must be submitted with the Firm’s response to this RFP. *Failure to include the Form in the proposal response may subject your firm to disqualification.*

In order to ensure that all firms are given an equal opportunity to submit a competitive response, the following are responses to questions and/or requests for clarification concerning **RFP #2024-0115**.

NOTE: The following documents are attached: **Attachment 1** – Addenda Acknowledgement Form. **Attachment 2** - Preproposal Conference Registrant List. **Attachment 3**- Exhibit A- AH’s Current Insurance Coverage Summary and Exhibit B-AH’s Loss Runs for Various Coverages.

TO ALL PROSPECTIVE BIDDERS, PLEASE NOTE THE FOLLOWING CHANGES AND CLARIFICATIONS:

QUESTIONS AND ANSWERS

1. Please provide currently valued claims information for the coverages considered as part of RFP-2024-0115.

Answer: Detailed claims information since 2018 is attached.

2. What has been your approach to determining the deductible levels you assume, and the insurance limits you buy?

Answer: Our approach has primarily been based on an in-depth review of our loss history by line of risk. Cyber and property have been the focus in recent years, but every policy is reviewed multiple times annually to ensure coverages continue to meet AH’s needs.

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3. Please describe the services that are part of the Claims Consulting & Management line item illustrated on your insurance coverage summary document made part of your RFP.

Answer: The services relate to assistance with purchasing insurances coverage in the commercial market. AH also needs assistance with issuance of COI's, auto insurance cards for our fleet and other related matters. Also note that TPA services for claims management, if offered by your firm, could also be considered as part of this RFP.

4. Please provide a brief description of the Civic Center and its future plans. In particular, the insurance summary shows \$46 million in total insurable value but only a \$10 million loss limit. Why the difference?

Answer: The Civic Center is currently vacant and has been for the last several years. However, we have now moved into the initial phases of redevelopment and further details can be found by clicking the below link:

[At long last, Atlanta Civic Center redo gears up to break ground | Urbanize Atlanta](#)

5. Please provide an updated roster of insurance policies

Answer: . Please see the current insurance coverage summary attached.

6. Based on the coverage summary that we were provided, it appears that all policies have an 8/1/24 effective date, including General Liability, Automobile Liability, and Auto Physical Damage; however, the RFP states that you are not looking for coverage on those items at this time. Can you please elaborate why those coverages are not included in this RFP?

Answer: Section 1.2 Solicitation Purpose of the Scope is changed from Please note that AH is not seeking insurance for General Liability, Automobile Liability, or Automobile Physical Damage to Please note that AH will continue to carry insurance for General Liability, Automobile Liability, or Automobile Physical Damage.

2. The coverage summary shows Fiduciary Liability limits, retentions and premium, and that policy appears to include Employed Lawyers and Crime coverage based on the exposures shown; however, based on the program chart, it appears the E&O and EPLI should be on a separate policy. Can you please provide coverage and premium details for those lines of coverage? **Our E&O and EPLI coverage fall under the Public Officials liability policy located on page 2 of the Insurance coverage summary.**

3. Can you please provide the following items:

- a. Location Schedule/Statement of Values: **Our current SOV is attached.**
- b. Most recent renewal applications for all applicable lines of coverage: **AH is not at liberty to provide this information for the RFP, however, an Insurance coverage summary is attached.**
- c. Payroll data – payroll details by class code: **AH is not at liberty to provide this for the RFP as it contains highly sensitive information. However, the total payroll figure for 2023 was \$23,047,043.67 and the class code for our organization is 9033.**
- d. Copies of current policies: **AH is not at liberty to provide this information for the RFP, however, the Insurance coverage summary is attached.**

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e. Currently valued loss runs, with large loss details, from 2018-present: **Our current loss runs since 2018 including large losses is attached.**

f. Copies of current certificates of insurance.

Answer: AH is not at liberty to provide this information for the RFP, however, the current Insurance coverage summary is attached.

7. Who are AHA's current carriers?

Answer: AH is not at liberty to provide carrier information for the RFP, however, the current Insurance coverage summary is attached.

8. What is your claim performance for property?

Answer: Overall, AH has been fortunate to experience strong performance on our property line of risk with only one claim currently open. Further details can be found on the attached loss runs.

9. What is your current deductible structure?

Answer: The answer to this depends on the line of coverage. Please see the attached Insurance coverage summary for further details.

10. What is AHA's loss limit?

Answer: This answer depends on the line of coverage. Please see the attached Insurance coverage summary for further details.

11. How many locations? How many units per location?

Answer: Please see the attached SOV for information pertaining to the number of locations, units, as well as COPE information.

12. How many open claims does AHA have on its current program?

Answer: AH currently has 18 open and active claims.

13. It appears these items attached to the RFP are outdated. Do you have current information available?

Answer: Revised Exhibit A- AH's Current Insurance Coverage Summary and Exhibit B- AH's Loss Runs for Various Coverages will be updated per this Addendum.

14. Preproposal Conference Registrant list.

Answer: See Attachment 2 - Preproposal Conference Registrant List.

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*Please find the **Attachment 1 - Addenda Acknowledgement Form** attached. Please upload this form on the Pre-Requisites page in Jaggaer. The Form must be included in the Firm's response to the RFP.

Addenda to this RFP will only be issued and posted on AH's website at <https://www.atlantahousing.org/doing-business-with-ah/>. Addenda **will not** be mailed to potential Respondents. It is the responsibility of the Respondent to monitor AH's website for any addenda issued. Each Respondent must acknowledge all addenda issued by completing and signing the *Addenda Acknowledge Form*. *The Form must be included in the Firm's response to the RFP.*

DocuSigned by:
Albert Murillo
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Albert Murillo
Senior Vice President, Contracts & Procurement

Pre-Proposal Conference | RFP-2024-0115: Insurance Broker & Related Services

Wednesday, April 3, 2024 | 11:00am - 12:00pm

Count	Organization	First Name	Last Name	Email	Phone	Job Title	Minority Owned Business (MBE)	Woman Owned Business (WBE)
1	Aon Camryn Insurance Services, LLC (dba)	Mike	Meschi	michael.meschi@aon.com	8132051532	Account Executive	No	No
2	Pinkney-Perry Insurance	Richard	Perry	rperry@pinkney-perry.com	216-795-1995	President	Yes	No
3	Gallagher	Scott	Thomason	scott_thomason@ajg.com	7705576670	Senior VP	No	No
4	Hylant	Patty	Cosman	patty.cosman@hylant.com	2488901014	Managing Director Real Estate	Yes	No
5	Hylant Lifetime Wealth Management Group, LLC.	Todd	Schreck	todd.schreck@hylant.com	216-406-9064	Strategic Growth Leader	No	No
6	Marsh	Nina	Bell	nina.bell@lifetimewealthmg.com	470-347-7215	Principal	Yes	Yes
7	Marsh & McLennan Agency LLC	Brooke	Gracious	brooke.gracious@marsh.com	7275432023	Managing Director	No	No
8	McGriff Insurance Services LLC	Matt	Hene	mhene@ironwoodins.com	404-805-8055	President	No	No
9	USI Insurance	Susan	Golla	sgolla@mcgriff.com	2102474290	Senior Marketing Account Executive	No	No
10	USI Insurance	Mike	Knapp	mike.knapp@usi.com	704-651-1557	Senior Client Advisor	No	No
11	USI Insurance	Elizabeth	Scott	elizabeth.scott@usi.com	7042547264	Marketing	No	No
12	USI Insurance	Ti	Bennett	ti.bennett@usi.com	929-287-8636	Marketing Specialist	No	No
13	USI Insurance	Craig	Elrod	craig.elrod@usi.com	404-242-6615	Practice Leader	No	No
14	USI Insurance	Karen	Sheldon	karen.sheldon@usi.com	404-660-4236	Producer	No	No

Insurance Coverage Summary

Atlanta Housing Authority

Policy Effective Date: 8/1/2023

Policy Expiration Date: 8/1/2024

:

Line of Business	Exposure Basis	Limit of Liability	Retention	Premium+
			AM Best Rating	
Property			A+, XIV	<i>Non-Admitted</i>
All Risk Perils	\$131,649,171	\$131,649,171	\$50,000	\$166,667
Flood	<i>Insured Values</i>	\$25,000,000	\$50,000	
Earthquake		\$25,000,000	\$50,000	
Business Income with Extra Expense		\$5,000,000	72hrs	
Ordinance or Law Coverage B&C Combined		\$5,000,000	\$50,000	
Property- Civic Center			A+, XIV	<i>Non-Admitted</i>
All Risk Perils	\$46,350,000	\$10,000,000	\$50,000	\$110,870
Flood	<i>Insured Values</i>	Excluded		
Earthquake		Excluded		
Business Income with Extra Expense		\$5,000,000	72hrs	
Equipment Breakdown			A++, X	
All Risk	\$205,880,054	\$50,000,000	\$5,000	\$11,556
Business Income with Extra Expense	<i>Insured Values</i>	Included	24hrs	
Perishable Goods		\$1,000,000	\$50,000	
Fiduciary Liability			A, XIV	
Limits	267,927,688	\$5,000,000	\$25,000	\$49,533
Employed Lawyers	<i>Revenue</i>	\$5,000,000	\$10,000	
Crime	<i>Claims Made(02/01/2008)</i>	\$5,000,000	\$15,000	
Excess Workers Compensation			A+, XV	
Workers Compensation	29,000,000	Statutory	\$400,000	\$152,714
Employers Liability	<i>Payroll</i>	\$1,000,000	\$400,000	
Coverage Note	<i>Cashflow SIR of \$200K</i>			
Cyber Liability			A, XV	
Security and Privacy Liability	\$267,927,688	\$5,000,000	\$250,000	\$120,379
Event /Breach Support Expenses	<i>Revenue</i>	\$5,000,000	\$250,000	
Cyber Extortion	<i>Claims Made</i>	\$5,000,000	\$250,000	
Network Interruption and Recovery		\$5,000,000	\$250,000 12hrs	
Bricking / Loss of Hardware		\$250,000	\$250,000	
Social Engineering		\$250,000	\$250,000	
Excess Cyber Liability			A, XV	<i>Non-Admitted</i>
Aggregate Limit including defense	\$267,927,688	\$5,000,000	\$5,000,000	\$107,120
	<i>Revenue</i>			

Insurance Coverage Summary

Atlanta Housing Authority

Policy Effective Date: 8/1/2023

Policy Expiration Date: 8/1/2024

:

Line of Business	Exposure Basis	Limit of Liability	Retention	Premium+	AM Best Rating
Stand-Alone Terrorism					
Property Damage	\$205,880,054	\$100,000,000	\$25,000	\$20,215	A++, XV
Active Assailant	Insured Values	\$1,000,000	\$25,000		
Accidental Death and Dismemberment					
AD&D- All Employees		\$50,000	Nil	\$2,619	A+, XV
General Liability					
Each Occurrence	Various	\$3,000,000	\$100,000	\$410,350	A XV
Personal and Advertising Limit		\$3,000,000			
Employee Benefits Liability		Included			
General Aggregate		\$3,000,000			
Products-Completed Operations Hazard Agg		\$3,000,000			
Law Enforcement Liability					
Each Law Enforcement Wrongful Act		\$3,000,000	\$100,000	Included	
Aggregate		\$3,000,000			
Public Officials Liability					
Each Public Officials Wrongful Act		\$3,000,000	\$100,000	Included	
Employment Practices Liability		Included	\$100,000		
Aggregate		\$3,000,000			
Sexual Abuse and or Molestation					
Each Wrongful Act		\$3,000,000	\$100,000	Included	
Aggregate		\$3,000,000			
Automobile					
Auto Liability CSL		\$1,000,000	\$100,000	Included	
Physical Damage Policy Aggregate		\$1,000,000			
Physical Damage Per Accident		\$500,000	\$100,000		
Excess Casualty First Layer					
Each Occurrence		\$2,000,000	Excess \$3M	\$275,698	A, XV
General Aggregate		\$2,000,000			
Coverage Note	Includes Excess over General Liability, Public Officials, Auto Liability (Excess \$1m)				
Excess Casualty Second Layer					
Each Occurrence		\$5,000,000	Excess \$5M	Included	A, XV
General Aggregate		\$5,000,000			
Coverage Note	Excess over Public Officials & EPLI Only				
Fine Arts					
Blanket Fine Arts		\$1,500,000	\$2,500	\$2,600	A, XV
Per Transit		\$50,000			
Windstorm/Flood		Included	\$5,000		
Risk Management Services					
Claims Consulting & Management		Per the service agreement		\$22,800	
Broker Fee					
		Per the service agreement		\$85,000	
Total Premium+				\$1,538,121	

Claims

Claim Number	Accident Date	Reported Date	Coverage	Reporting Unit	Status	Accident State	Total Incurred
N/A	03/16/2022	03/28/2024	General Liability Bodily Injury	OTHER - OTHER	Open	GA	35,015.00
N/A	08/24/2023	03/27/2024	General Liability Bodily Injury	OTHER - OTHER	Open	GA	11.00
N/A	02/28/2024	03/05/2024	Workers Compensation	HEADQUART - HEADQUARTERS	Open	GA	1,150.00
N/A	08/24/2023	02/22/2024	General Liability Bodily Injury	OTHER - OTHER	Open	GA	700.00
N/A	01/03/2024	01/11/2024	Errors & Omissions	HEADQUART - HEADQUARTERS	Open	GA	15,500.00
N/A	09/29/2023	10/31/2023	General Liability Bodily Injury	OTHER - OTHER	Open	GA	15,500.00
N/A	10/09/2023	10/19/2023	Auto Physical Damage	OTHER - OTHER	Closed	GA	0.00
N/A	10/12/2023	10/12/2023	Workers Compensation	OTHER - OTHER	Open	GA	1,800.00
N/A	09/14/2023	09/20/2023	All Risk Contents (client w/All Risk policy)	OTHER - OTHER	Open	GA	30,000.00
N/A	09/14/2023	09/20/2023	All Risk Building (client w/All Risk policy)	OTHER - OTHER	Open	GA	610,000.00
N/A	08/15/2023	09/19/2023	Employment Practices Liability	HEADQUARTU - HEADQUARTERS - UNCOVERED	Open	GA	10,001.00
N/A	08/21/2023	08/25/2023	Auto Physical Damage	OTHER - OTHER	Closed	GA	0.00
N/A	05/11/2023	08/11/2023	General Liability Property Damage	OTHER - OTHER	Closed	GA	0.00
N/A	07/17/2021	07/20/2023	General Liability Bodily Injury	OTHER - OTHER	Open	GA	30,000.00
N/A	07/07/2023	07/18/2023	General Liability Bodily Injury	OTHER - OTHER	Open	GA	700.00
N/A	05/06/2023	07/12/2023	Auto Physical Damage	HEADQUART - HEADQUARTERS	Closed	GA	2,276.69
N/A	04/20/2023	04/20/2023	Auto Physical Damage	HEADQUART - HEADQUARTERS	Closed	GA	22,358.00
N/A	04/20/2023	04/27/2023	Auto Liability - Property Damage	HEADQUART - HEADQUARTERS	Closed	GA	5,274.78
N/A	04/20/2023	04/27/2023	Auto Liability - Property Damage	HEADQUART - HEADQUARTERS	Closed	GA	17,328.83
N/A	04/20/2023	04/27/2023	Auto Liability - Bodily Injury	HEADQUART - HEADQUARTERS	Open	GA	15,200.00
N/A	04/20/2023	04/27/2023	Auto Liability - Bodily Injury	HEADQUART - HEADQUARTERS	Open	GA	100,000.00
N/A	07/24/2021	03/08/2023	General Liability Bodily Injury	OTHER - OTHER	Open	GA	70,000.00
N/A	03/12/2021	03/08/2023	General Liability Bodily Injury	OTHER - OTHER	Open	GA	223,000.00
N/A	01/06/2023	01/11/2023	Workers Compensation	HEADQUART - HEADQUARTERS	Open	GA	35,330.00
N/A	12/22/2022	01/06/2023	Auto Physical Damage	HEADQUART - HEADQUARTERS	Closed	GA	11,326.50
N/A	06/01/2022	12/20/2022	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	14,550.00
N/A	10/06/2022	10/12/2022	Workers Compensation	OTHER - OTHER	Closed	GA	214.92
N/A	05/16/2022	05/17/2022	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	12,107.41
N/A	12/29/2021	04/20/2022	General Liability Bodily Injury	MARIETTA - MARIETTA ROAD HIGHRISE	Closed	GA	13.00
N/A	03/14/2022	03/29/2022	General Liability Bodily Injury	COSBY SPEA - COSBY SPEAR HIGHRISE	Closed	GA	13.00
N/A	02/23/2019	02/21/2022	General Liability Bodily Injury	MARIAN RD - MARIAN ROAD HIGHRISE	Open	GA	98,387.00
N/A	11/04/2021	11/29/2021	General Liability Bodily Injury	HIGHTOWER - HIGHTOWER MANOR HIGHRISE	Closed	GA	322.00
N/A	09/24/2019	10/01/2021	General Liability Bodily Injury	COSBY SPEA - COSBY SPEAR HIGHRISE	Closed	GA	24,843.45
N/A	09/15/2021	09/17/2021	General Liability Bodily Injury	HIGHTOWER - HIGHTOWER MANOR HIGHRISE	Closed	GA	13.00
N/A	08/26/2019	08/28/2019	Workers Compensation	OTHER - OTHER	Closed	GA	2,930.99
N/A	06/27/2019	07/08/2019	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	12.00
N/A	06/12/2019	06/12/2019	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	371.94
N/A	04/22/2019	06/12/2019	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	304.61
N/A	03/15/2019	03/15/2019	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	15,318.01
N/A	01/18/2019	02/15/2019	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	597.03
N/A	02/06/2019	02/07/2019	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	20,590.41
N/A	10/22/2018	10/26/2018	General Liability Bodily Injury	HIGHTOWER - HIGHTOWER MANOR HIGHRISE	Closed	GA	11.00
N/A	07/31/2018	10/26/2018	General Liability Bodily Injury	MARIAN RD - MARIAN ROAD HIGHRISE	Closed	GA	11.00
N/A	09/26/2018	10/26/2018	General Liability Bodily Injury	MARIAN RD - MARIAN ROAD HIGHRISE	Closed	GA	11.00
N/A	09/05/2018	09/11/2018	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	264.50
N/A	07/03/2018	07/12/2018	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	0.00
N/A	06/13/2018	06/19/2018	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	4,444.94
N/A	02/12/2018	03/29/2018	General Liability Bodily Injury	CHESIRE BR - CHESIRE BRIDGE ROAD	Closed	GA	23.00
N/A	02/24/2018	03/15/2018	Workers Compensation	HEADQUART - HEADQUARTERS	Closed	GA	1,901.05
Grand Total:							1,449,727.06