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# EXHIBIT A-1

(ADDENDUM NO. 1 TO CITY OF STAMFORD RFP NO. 724)

Mayor  
DAVID R. MARTIN



PURCHASING AGENT  
ERIK J. LARSON

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**CITY OF STAMFORD**  
**OFFICE OF POLICY & MANAGEMENT**  
888 WASHINGTON BOULEVARD  
P.O. BOX 10152  
STAMFORD, CONNECTICUT 06904-2152

**ADDENDUM NO. 1**  
**(October 11, 2017)**

**RFP No. 724**  
**Insurance Brokerage Services**

Addendum No. 1 is being issued to all potential proposers to respond to inquiries received and to provide the following information.

**Q. Who is the current insurance broker for the City of Stamford, and how long have they been engaged on your account?**

**A. *Arthur J. Gallagher & Co.***

**Q. Is the current broker compensated via commission or service fee? If by fee, please disclose the amount of annual broker compensation.**

**A. *\$177,676 fee***

**Q. Can you please provide a listing of the current insurance carriers on the program, as well as program structure by line of insurance?**

**A. *See attached schedule of insurance.***

**Q. What are the 3 most critical risk management issues currently facing the City of Stamford?**

**A. *Controlling budget and taxpayer cost of risk, influencing workplace culture, providing necessary training, tools and equipment while reducing expenses.***

**Q. What are the 3 major risk management priorities of the City over the next 2-3 years?**

**A. *Reduce, prevent, and mitigate losses.***

**Q. Are there any new construction projects contemplated over the next 3 years? Please briefly describe.**

**A. *N/A***

Q. What do you like best about the current brokerage and risk management services? If there is anything that you would like to see improved upon or changed, please briefly describe.

**A. There is currently a dedicated team, located nearby, and available when needed. Current broker actively meets with managers and Risk, in an effort to review claims and offer insight in risk reduction.**

Q. What is your evaluation of the City's loss history over the last 5 years (Property, GL/AL/Law Enforcement, Public Officials, Workers' Compensation)?

**A. N/A to be discussed later**

Q. Are there any areas of concern with regard to large or unsettled claims over the past 5 years? If so, please briefly describe them.

**A. No areas of concern**

Q. In particular, what does the City of Stamford hope to accomplish by this RFP process? (What goals, objectives, innovations, etc.?)

**A. The City must periodically put out RFPs for various services, including brokerage services. It is important to be out in the market periodically and see what brokerages are interested in the City of Stamford and what services and pricing they have to offer. In addition to being open to new ideas on how to reduce risk and expenses, the City has a continued goal to be a safe City with a reduced burden on taxpayers by reducing unnecessary financial burden due to losses.**

All other terms and conditions of RFP No. 724 remain the same.



Erik J. Larson  
Purchasing Agent

Cc: Anne Marie Mones, Risk Manager  
Purchasing Department File



ARTHUR J. GALLAGHER & CO.

2 Westchester Park Drive, Suite 300 | White Plains, NY 10604 | Telephone: 914.696.3700 | Fax: 914.696.1010

The City of Stamford  
Schedule of Insurance 07/01/2017- 07/01/2018

POLICY TYPE & NUMBER	INSURANCE COMPANY	LIMITS/DEDUCTIBLE	POLICY TERM	PREMIUM	COMMENTS
5110004501 <u>Coverage:</u> General Liability Auto Liability Law Enforcement Medical Incident Liability Coverage - Claims Made	Allied World Assurance Co.	\$1,000,000 Each Occurrence/\$3,000,000 Aggregate \$9,000,000 Each Occurrence/\$9,000,000 Aggregate  Limits of Insurance: \$1,000,000 Auto Liability - No Aggregate \$1,000,000/\$3,000,000 General Liability Employee Benefits Liability - Included in GL Personal & Advertising Injury - Included in GL \$100,000 Damage to Premises Rented to You \$1,000,000/\$3,000,000 Law Enforcement Liability \$1,000,000/\$3,000,000 Public Officials Liability \$1,000,000/\$3,000,000 Employment Practices Liability \$1,000,000/\$3,000,000 Educators Legal Liability  \$9,000,000/\$9,000,000 Follow Form Excess Claims: PMA - 1-800-379-0276	7/1/17-18		\$1,000,000 Retained Limit-Each Occurrence (Defense Costs in Addition to Limits and Retention)  Occurrence Policy - except for Medical Incident Liability Coverage which Claims Made - Retro Date 7/1/05  \$1,000,000 Retained Limit - Each Wrongful Act (Defense Costs in Addition to Limits and Retention) Claims-Made Policy Retroactive Dates: July 1, 1997 (EPL Liability), and July 1, 1998 (SBL and POL)  Continuity Date: July 1, 2008.
POLICY TYPE & NUMBER	INSURANCE COMPANY	LIMITS/DEDUCTIBLE	POLICY TERM	PREMIUM	COMMENTS
015909409 Property and Boiler & Machinery	American Home Assurance Co.	\$125,000,000 Per Occurrence Total Insured Value \$1,136,505,710  Claims: American Home (AIG) - 1-800-931-9546	7/1/17-18		\$100,000 Deductible Per Occurrence <del>except</del> Wind/Hail: \$250,000 Named Storm: 2% of TIVs/\$250,000 Min. Flood: \$250,000 High Hazard Flood: \$500,000

We present this schedule so you may get an overall picture of your insurance protection. If you have policies from other insurance offices, we suggest you add them to this list to present a complete picture. Please examine this schedule with particular reference to the amount or limit of your insurance. Today's property values and liability judgments are higher and insurance should be adjusted to cover. We will be glad to discuss this schedule with you at your convenience.

THIS SCHEDULE IS ISSUED AS A MATTER OF INFORMATION ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE PROVIDED BY THE ACTUAL INSURANCE POLICIES.



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					Boiler & Machinery PD: \$25,000 Transit: \$10,000 Fire Arts: \$10,000 Sublimits (Annual Aggregate): Non-Certified Terrorism: \$150,000,000 Flood: \$25,000,000 Flood High Hazard: \$5,000,000 Earth Movement: \$25,000,000
SP4055487 Excess Workers Compensation	Safety National Casualty Corporation	\$100,000,000 Maximum Limit of Indemnity Per Occurrence \$1,000,000 Employers Liability Maximum Limit of Indemnity Per Occurrence Estimated payroll - \$273,142,836  Claims: PMA - 1-800-379-0276	7/1/17-18		\$1,500,000 Self-Insured Retention Per Occurrence
POLICY TYPE & NUMBER	INSURANCE COMPANY	LIMITS/DEDUCTIBLE	POLICY TERM	PREMIUM	COMMENTS
G2201433A012 Excess Umbrella	Westchester Fire Insurance Co.	\$25,000,000 Each Occurrence \$25,000,000 Aggregate  Claims: PMA - 1-800-379-0276	7/1/17-18		Excess of \$10,000,000 Occurrence/Aggregate
0309-0850 Excess Umbrella	Allied World Assurance Co. Inc.	\$10,000,000 Each Occurrence \$10,000,000 Aggregate  Claims: PMA - 1-800-379-0276	7/1/17-18		Excess of \$35,000,000 Occurrence/Aggregate

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LP7741006N Professional Liability (Senior Center)	General Insurance Company of America	\$1,000,000 Each Professional Incident \$3,000,000 Aggregate  Claims: NIF Group: 1-212-962-2555	7/1/17-18		
01C171265750 General Liability (Senior Center)	First National Insurance Company of America	\$3,000,000 General Aggregate  \$3,000,000 Products/Completed Operations Aggregate  \$1,000,000 Personal and Advertising Injury \$1,000,000 Each Occurrence \$1,000,000 Fire Damage Limit \$10,000 Medical Expenses Limit  Claims: NIF Group: 1-212-962-2555	7/1/17-18		The Limit for Sexual Misconduct is as follows: \$200,000 Occurrence/\$400,000 Aggregate (These limits are NOT in addition to the each occurrence and Aggregate for the General Liability) Employee Benefits Liability is provided on Claims-Made Basis with a \$1,000,000 each claim/ \$3,000,000 Aggregate with a retroactive date of 7/1/03
POLICY TYPE & NUMBER	INSURANCE COMPANY	LIMITS/DEDUCTIBLE	POLICY TERM	PREMIUM	COMMENTS
B5JH01689 Hull/Protection & Indemnity	Atlantic Specialty Insurance Company	\$38K Hull 1999 22' Triton \$28K Hull 1997 21' Parker \$127K Hull 2002 Leisurecat \$7K Hull 1988 18' Mako \$250K Hull 41' Fireboat \$630K Hull 34' Fireboat  \$1,000,000 Protection & Indemnity Limit 1999 22' Triton 1997 21' Parker 2002 Leisurecat	7/1/17-18		\$760 Deductible \$560 Deductible \$2,540 Deductible \$500 Deductible \$5,000 Deductible \$12,600 Deductible  \$1,000/\$2,500 Deductible

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		1988 18' Mako 41' Fireboat 34' Fireboat  \$250K Vessel Marine Operators Legal Liability \$1,000,000 Occurrence \$1,000,000 Occurrence Marine Operations Legal Liability Protection & Indemnity Coverage  Claims: Atlantic Specialty - 1-212-440-6673			
POLICY TYPE & NUMBER	INSURANCE COMPANY	LIMITS/DEDUCTIBLE	POLICY TERM	PREMIUM	COMMENTS
B5JH01690 Excess Protection & Indemnity	Atlantic Specialty Insurance Company	\$4,000,000 Excess of \$1,000,000 Primary Claims: Atlantic Specialty - 1-212-440-6673	7/1/17/18		

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