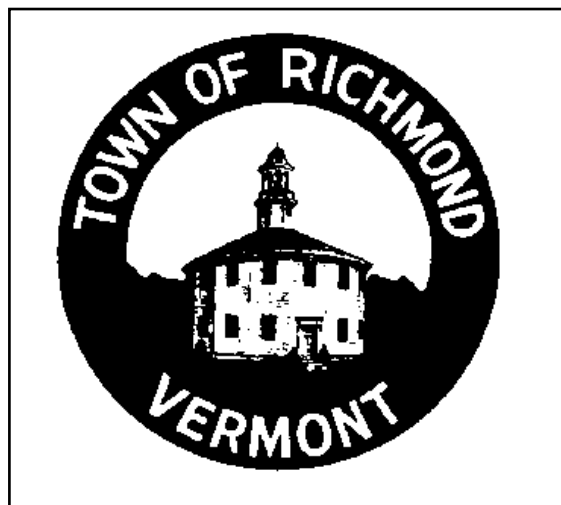


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Request for Proposals Town Insurance



Company Name: Hickok & Boardman Insurance

Annual Cost: \$120,857

Town of Richmond

These bid specifications have been prepared to solicit quotes for the property, liability and workers compensation insurance program of the Town of Richmond located in Vermont, hereafter referred to as “the Town”. Any questions should be directed to Josh Arneson at jarneson@richmondvt.gov.

A. Effective Date

Unless otherwise specified, the effective date of the coverage will be January 1, 2022, at 12:01 a.m. Eastern Time. Policies shall be proposed for one-year terms. Options for longer terms, if available, will be considered.

[Type here]

B. Underwriting Data

The underwriting, exposure, and loss data included in these specifications have been assembled by the Town. While every effort has been made to ensure the accuracy of this information, it cannot be guaranteed. It shall be the responsibility of the successful broker, insurer(s), and/or inter-municipal pool to review this information and work with the municipality on an ongoing basis to ensure all relevant property and liability exposures are included in the municipality's insurance coverage.

If it becomes necessary to revise any part of this bid, a written addendum will be provided to all bidders who have completed and returned the "Notice of Intent to Bid" form. The municipality is not bound by any oral representations, clarifications, or changes made in the written specifications by the Town's employees, unless such clarification or change is provided to bidders in written addendum from an authorized representative of the municipality.

C. Agent/Broker and Insurer Requirements

All agents/brokers and insurers involved must be authorized and/or licensed to operate in the State of Vermont. Non-admitted or surplus line carriers must be on the approved list of the Vermont Insurance Department and any applicable taxes or fees must be fully disclosed. Commercial insurers must have a rating in the current edition of Best's Insurance Reports (Property/Liability Edition) of at least "A" or better.

D. Compliance with Laws

All bidders shall observe and comply with all regulations, laws, ordinances, etc., of local, state, and federal governments as they apply to this bidding process.

E. Bid Procedures

1. Deviations from Specifications

All deviations from these specifications must be clearly stated in your proposal. Any significant limitations of coverage, restrictive conditions, etc., should also be clearly described.

These specifications are not intended to be restrictive with respect to any innovative techniques for rating or for providing coverage if a distinct advantage can be demonstrated. Bids failing to meet all the specifications will not necessarily be rejected, but **any deviations must be clearly noted to be considered.**

2. Submissions

Three copies of sealed bids must be submitted in writing (no facsimiles, please) at, or before, 3:00 pm EST on October 13, 2021, to Josh Arneson, Town Manager, address below.

- **Bids must be clearly marked as response to Insurance RFP.**
- **Electronic versions of the bids are due immediately AFTER the sealed bids are opened, AND MAY NOT be submitted before the sealed bids are opened.**

Mailing Address

Town of Richmond
P.O. Box 285
Richmond, VT 05477

Physical Address for Delivery

203 Bridge St.
Richmond, VT 05477

[Type here]

Bid Opening

Sealed bids will be opened at 3:05 pm on October 13, 2021. Bid opening will be held at the Richmond Town Center and on Zoom:

- Join Zoom Meeting:
 - <https://us02web.zoom.us/j/85476371674?pwd=Zk9ncDJrZXdaMTU4dFBUY2srWXpxUT09>
- Meeting ID: 854 7637 1674
- Passcode: 849393
- Join by Phone: 929-205-6099

Bids with separate quotes for each major coverage must be submitted with complete specimen policy forms and all applicable endorsements attached. *IF SPECIMEN POLICY FORMS AND ENDORSEMENTS ARE NOT PROVIDED, BIDS ARE SUBJECT TO DISQUALIFICATION.* All bids will be reviewed by the municipality and a decision will be made no later than December 6th, 2021. Every effort will be made to compare bids on an equitable basis. Please be assured your efforts will be well received and thoroughly considered. Our evaluation of the bids will consider the limits, terms, conditions, and exclusions of the coverage provided, cost, and services available from the broker, insurer(s) and pool(s), and the financial solvency of the carriers. The Town reserves the right to accept or reject all bids or any part of any bid, based upon its own selection criteria including but not limited to the bidder's service reputation, knowledge, focus and commitment to the municipal insurance market.

3. Coverage Quotations

If the proposed coverage is contingent upon the municipality providing additional information, inspections, completed applications, or is subject to any other conditions, such requirements must be stated clearly in the proposal. *AS NOTED PREVIOUSLY, PROPOSALS WITH SEPARATE QUOTATIONS FOR EACH LINE OF COVERAGE REQUESTED MUST BE SUBMITTED WITH COMPLETE SPECIMEN POLICY FORMS AND ENDORSEMENTS ATTACHED.*

4. Loss and Claim Reports

Each insurer (or its claims administrator) will be required to provide the municipality with detailed quarterly and annual loss runs that show the claimant's name, date of accident, description of injury, amounts paid and reserved, and total incurred losses by line of coverage, plus a summary of aggregate losses for previous years. This report must be furnished within 30 days of the end of each period.

5. Duration of Proposal

We require that all proposals remain valid without material change for at least 90 days after the due date noted in section 2 above.

6. Non-Compliance with Proposal

It is understood and agreed, in the event an insurance policy(ies) does not meet the terms and conditions accepted by the municipality as specified in this bid, then the municipality shall, at its sole option, have the right to:

- a. Cancel the policy or policies on a pro-rata basis (not short rate).
- b. Require the insurer, agent/broker, or inter-municipal pool to provide the coverage as stated in this bid at the proposed premium.

7. Bid Request Disclaimer

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This Bid request does not commit the municipality to enter into a contract, award any services related to this bid specification document, nor does it obligate the municipality to pay any costs incurred in preparation or submission of a proposal or in anticipation of a contract.

UNDERWRITING DATA:

The following information will be provided once the Town is in receipt of the “Intent to Bid” notice attached.

1. Currently valued loss runs for the last five (5) years for all coverages included in the bid. (Appendix A)
2. Payroll list by classification for Workers’ Compensation. (Appendix B)
3. List of all properties to be insured. (Appendix C)
4. List of all owned vehicles including cars, trucks, and other autos to be insured (Year, Make, Model, Department, VIN, & Garage Location). (Appendix D)
5. Copy of most recent Annual Report. (Appendix E)
6. Number of water and sewer hook-ups. (Appendix F)

[Type here]

NOTICE OF INTENT TO BID

If you intend to submit a bid to provide any insurance coverage outlined in this request for bid, please sign, date, and return this form to the person and address listed below prior to August 31, 2021 so you may receive any addenda or additional information should the need arise.

CONTACT DETAILS: Josh Arneson, Town Manager
jarneson@richmondvt.gov
Town of Richmond
PO Box 285
Richmond, VT 05477

DATE	8/19/2021
SIGNATURE	<i>Kelly Schavone</i>
TITLE	Commercial Account Manager
COMPANY	Hickok & Boardman Inc.
ADDRESS	346 Shelburne Road
CITY, STATE, ZIP	Burlington Vt 05402
TELEPHONE	802-383-1607
E-MAIL ADDRESS	kschavone@hbinsurance.com

[Type here]

BID RESPONSE FORMS
AGENCY AND CARRIER INFORMATION

Primary Agency Name	Location	# Municipal Accts	Commissions/Fees
Hickok & Boardman Insurance	Burlington, VT	Varies by year	Varies by line

Insurance Company Information for Coverage Placement

LINE OF COVERAGE	CARRIER	CARRIER CORP HQ LOCATION
Workers' Compensation	Travelers	Hartford, CT
Equipment Breakdown (B&M)	Travelers	Hartford, CT
Bonding & Crime	Travelers	Hartford, CT
General Liability	Travelers	Hartford, CT
Law Enforcement Liability	Travelers	Hartford, CT
Public Officials Liability	Travelers	Hartford, CT
Auto Liability & Physical Damage	Travelers	Hartford, CT
Umbrella/Excess Liability	Travelers	Hartford, CT
Cyber Liability & Data Breach	Travelers – possibly others too	Hartford, CT
Property	Travelers	Hartford, CT
Flood (if separate from property)	Travelers and NFIP	Hartford, CT and Washington DC

Direct Service Providers

DISCIPLINE	SERVICE PROVIDER/TPA NAME	PHYSICAL LOCATION	# STAFF IN VT
Claims Adjusting	Hickok & Boardman & Travelers	Burlington, VT and Hartford, CT	5
Loss Control Service	Hickok & Boardman & Travelers	Burlington, VT and Saratoga, NY	6
Policy Underwriting	Travelers	Hartford, CT	0

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BID SPECIFICATIONS/RESPONSE FORMS
LOSS CONTROL SERVICES

Carrier(s)	Travelers
Agency	Hickok and Boardman
Loss Control/Prevention Service Provider(s)	H&B Loss Consultants, H&B WC Risk Management team and our 24/7 H&B Claims department. Our service providers are coupled with Travelers' service team as well.

Local governments need Loss Prevention/Control services that address the risks that are unique to municipal entities. It is essential that anyone providing Loss Prevention/Control services to the municipality be knowledgeable and experienced in serving local governmental entities. We need the following information to better analyze the services to be provided to the municipality.

1)	Does the contribution/premium quoted include comprehensive Loss Control services?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
2)	If no, please list the additional fee structure? <i>(if charged in addition to contribution/premium quoted)</i>		
	Our services are included within the fee structure. Services that we do not provide would need to be paid for via a 3 rd party.	\$	
		\$	
		\$	
		\$	
		\$	
3)	Is a FMCSA compliant drug and alcohol testing program that includes pre-employment and random testing for commercial motor vehicle operators included at no additional charge? Our Clients go to their occupational health partner for this service. Discounts may apply.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
4)	Are onsite training sessions provided and provided at no additional charge?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
	Please describe available onsite training programs offered.		
	<p>Hickok & Boardman Loss Control will provide diverse safety and loss control services for the Town. Services offered include OSHA mandated safety trainings, defensive driving classes, loss prevention consultation and training, on-site safety assessments including ergonomic evaluations as well as supervisor accountability training. H&B's goal is to minimize employee exposure in the workplace and prioritize safety as a value within the Town's workplace. Services provided include:</p> <p><u>Safety Developments</u></p> <ul style="list-style-type: none"> • Audit your safety programs and procedures for effectiveness by completing a Safety and Health Assessment. • Provide Ergonomic Assessments and Job Hazard Analyses in the workplace. • Assistance in developing cost effective solutions to issues identified in the Assessment. • Loss analysis for support of developments. • Provide safety recommendations specific to your operations and management needs. • Provide written safety manuals. <p><u>Safety Training</u></p> <p>Develop customized safety training to meet the Town's needs. Some of these topics include:</p> <ul style="list-style-type: none"> • Ergonomics • Defensive Driving Programs • Blood Borne Pathogen training • Safe Lifting Practices 		

[Type here]

	<ul style="list-style-type: none"> • Standard First Aid/CPR • Assist in developing additional customized training to meet your specific needs. <p><u>Safety Seminars</u></p> <ul style="list-style-type: none"> • Develop and present customized seminars for department meetings. • Provide Safety Refresher seminars. • Present 10-Hour OSHA General Industry Safety Course <p><u>Property Inspections</u></p> <ul style="list-style-type: none"> • Coordinate an annual Property Loss Control meeting to include GMSC and the insurer representative. The content of these meetings will include at a minimum: • Building Insurance to Value discussion • Hazard Identification and solutions • Discussion of potential code or VOSHA/OSHA violations • Emerging loss prevention safety standards and trends <p>As a “FOCUS” plan client, the Town would have access to MyWave, an online risk management portal. Resources include Town of Richmond branded policies and procedures, safety documents and electronic OSHA recording.</p> <p>For more information please visit www.hbinsurance.com.</p> <p>For more information on our FOCUS plan, H&B Loss Control Services and Client Portal system please reference pages 49-68 in the detailed service proposal.</p>		
5)	<p>Are online training programs available at no additional charge? Are there courses available that are specific to law enforcement?</p>	<p>Yes X X</p>	<p>No X <input type="checkbox"/></p>
	<p>Who is the supplier?</p> <p>At no additional charge Hickok & Boardman, Inc. will provide the Town with access to both Compliance Masters and MyWave which are interactive online risk management portals. Resources would include: Compliance Trainings and tests, Town of Richmond branded policies and procedures, safety documents and electronic OSHA recording systems. The MyWave portal is also interactive and will allow you to connect with other municipalities throughout the country with questions/concerns about operations, etc. Along with the MyWave system, Travelers Insurance Company offers an extensive on-line training platform that includes PowerPoint presentations, videos and safety discussion topics. A demo website can be provided to you upon request.</p>		

[Type here]

	<p>Travelers also has an extensive library with more than 350 e-learning courses available. Charges for these services varies depending on the extent of need.</p> <ul style="list-style-type: none"> • Law Enforcement - There is a section “PoliceOne” that is dedicated to law enforcement needs. • HR Resources - Travelers has an EPL Hotline, it is part of the Travelers <i>Risk Management Plus+ Online</i> resources for public entities. Aside from the hotline it as a variety of resources to help with employment related topics. It contains articles, checklists, best practice minute videos, podcasts, sample employee handbook, and as mentioned, the Hotline which is through a partnership with Jackson Lewis LLP, a national law firm with 46 offices and 650 attorneys across the US. • First responders - the LocalGovU training portal provides a Law Enforcement training platform and also FireRescue1 Academy for Fire Department/Rescue. . There is specifically a 1hr training through FireRescue1 Academy entitled “ <i>Firfighter PTSD (NFPA 1500)</i>” This is one of 17 trainings in FireRescue1 Academy’s Health and Wellness series. There are 300+ training alone in FireRescue1. 		
	Do they have a demo website that is available for you to review?	<p>Yes <input checked="" type="checkbox"/></p>	<p>No <input type="checkbox"/></p>
6)	If online training programs are available, are any courses approved by the State of Vermont for Water/Wastewater continuing education credits?	<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>
7)	Is an employee assistance program (EAP) included at no additional charge? If yes, please describe.	<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>
	An EAP program can be purchased on a stand-alone policy at a very minimal cost, roughly \$300-400 per year for the Town of Richmond.		
8)	<p>Is there an employment liability practice referral program that provides up to 3 hours of free, pre-loss legal consultation (per referral), using Vermont-based attorneys who are skilled in employment practice law?</p> <p>MyWave gives you access to HR professional across the country for situational feedback and other tools. Travelers Risk Control portfolio also provides access to EPLI law enforcement issue and a range of trainings and information.</p>	<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>

[Type here]

9)	Do your loss control services include access to staff who are:	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
	Experienced in identifying potential exposures unique to local governments	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
	Qualified to offer training and other specific services necessary to reduce the potential exposure to losses	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
	Playground safety (CPSI) certified?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
10)	Are the loss control consultants who will provide services knowledgeable in the following areas?	Yes	No
	Public Safety (fire, police, emergency medical)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Public Utilities (water and wastewater)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Public Works (streets & solid waste)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Building construction	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Employment Issues	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	General operations of local governments	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Liability, property and workers' compensation coverages	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Playgrounds and Parks and Recreation exposures	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Fleet Safety and FMCSA requirements	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11)	Does the loss control program have access to instructors and classes certified by agencies such as the Fire Academy, and the VT Police Academy?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
12)	Will loss control consultants perform an onsite survey of the operations and facilities and provide the municipality with written recommendations along with appropriate up-to-date resource information to help address potential problem areas?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
	*Please see pages 50-51 of the proposal for a full list of qualifications of the loss prevention staff that will be assigned to service the town.		
13)	Are loss control consultants able to provide the municipality with free consulting services (above and beyond site surveys) to assist them with implementation of risk management, workers' compensation or loss control issues of concern? *(Immediate Upon Selection): H&B a will coordinate with Richmond to perform on-site risk management reviews of your operations as well as facilities. Based upon our findings we will complete a Risk Management Analysis which will highlight the areas of concern as well as provide solutions and recommendations on how to correct these exposures, and a timeline to track accomplishments. This information will be logged into our FOCUS plan which will be reviewed quarterly with the Town. Please see pages 65-67 of the Insurance & Service Proposal document for an example of a FOCUS plan.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
14)	Does your company train, certify and recertify highway and first responder employees in flagging for free? Training is offered, not certification.	Yes <input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
	If no, is it done for a cost?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

[Type here]

	What is the cost?	\$		
15)	<p>Do you have a series of recommendations that the municipality is required to comply with for the coverage to remain in effect?</p> <p>* Loss control services will be provided by Travelers Insurance Company in conjunction with our review. Based upon these results possible recommendations will be provided to Richmond for review and your own use. This is an excellent loss prevention tool that allows the carrier and us to focus in on potential areas of concern for the Town. Based on a pre-loss control survey, recommendations around MVR checks are noted within the proposal.</p>		<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>
16)	<p>Will you provide reports (in addition to loss runs) that analyze losses and recommends focused actions to minimize adverse claims trends?</p> <p>*(Immediate Upon Selection): H&B will engage with Richmond to analyze the past 5 years of claims history and construct a Trend Analysis report identifying any prominent areas of loss frequency and severity. We will use this report to model our pro-active risk management services in order to combat claim trends and reduce the Town's overall exposure. Our goal is to use the Town's past and current loss data to focus in on areas of concern and then manage these issues through a strategic service plan (FOCUS Plan). Furthermore, a Work Comp Risk Assessment will take place to review best practices and procedures.</p>		<p>Yes <input checked="" type="checkbox"/></p>	<p>No <input type="checkbox"/></p>
17)	<p>Are resources (i.e. sample policies, safety manuals, checklists, etc.) available to support development and implementation of Loss Control Programs?</p> <p>H&B will provide access to our web portal system, MyWave, which will be specifically structured for Richmond so that specific loss control items will be available for your use and branding. These materials will provide numerous options for the Town and H&B to tailor specific safety manuals, guidelines and programs for the Town's use. This system is interactive and will allow Richmond to engage with other municipalities throughout the country. Additionally, Travelers Risk Control offers access to a website with web-based training classes via their "LocalGovU" site, white papers and resources. We can set you up with a temporarily site trail if interested.</p>		<p>Yes <input checked="" type="checkbox"/></p>	<p>No <input type="checkbox"/></p>
18)	<p>Do you provide playground inspections with certified playground inspectors at no cost?</p> <p>Typically, a municipality will send one of their maintainers to receive the CPSC (Certified Playground Safety Course) 3-day and they get certified to conduct their own playground inspections. Certification is good for 3yrs.</p>		<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>
19)	<p>Does loss control staff perform ergonomic assessments at no cost to the member/insured?</p> <p>H&B will provide in-depth ergonomic evaluations and assessments at no additional cost to the Town. These assessments will be reviewed and a report will be completed for the Town's review with our analysis. Mary Beth Morrisseau is a licensed Ergonomic Specialist and is capable of reviewing all of the Town's departments for ergonomic assessments.</p>		<p>Yes <input checked="" type="checkbox"/></p>	<p>No <input type="checkbox"/></p>

[Type here]

20)	<p>Does loss control staff conduct onsite incident reviews with insureds on significant claims to identify prevention solutions?</p> <p>If yes, please describe process:</p> <p>Our loss control team is available to participate in an accident investigation when the time arises. This process would include communication and collaboration with Richmond to gather the appropriate individuals as well as departments involved in the accident so that we can map out the process of the accident. Prior to any real accident we would recommend that we provide an Accident Investigation Training/Workshop to department heads and managers so that we can introduce a uniform process for the Town. We would introduce accident investigation procedures and describe accident analysis techniques to the Supervisors/Managers who are responsible for conducting accident or near-miss investigations. Through this training Management and Supervisors will learn to do an effective accident investigation at their work site. In addition to teaching the material, we can do several mock accidents using the Town's actual accident data and our forms. This will provide real scenarios that the Supervisors/Managers have dealt with over the past few years making it a "real situation". Our goal is to create a uniform process for all departments so that Supervisors/Managers are all on the same page</p>	<p>Yes <input checked="" type="checkbox"/></p>	<p>No <input type="checkbox"/></p>
21)	<p>Do you offer free matching grant money (up to \$5k) to members/insureds to be utilized to purchase safety related equipment?</p>	<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>
22)	<p>Do you offer \$2500 of scholarship funds each year that are available to support "risk control focused" group and/or individual training or workshops?</p> <p>H&B Loss Control can provide these services in-house at no additional charge or fee to Richmond. Our pro-active risk management services are a value-added resource to our clients.</p>	<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>
23)	<p>Do you provide a human resources consultant who can perform human resources risk assessments, personnel policy reviews, in-person training on select HR topics and is available to answer HR questions at no additional cost?</p> <p>H&B can provide a referral to our sister company, Hickok & Boardman HR Intelligence and they have the resources to provide trainings in a wide range of HR topics. The cost of that service is not included in the premium.</p>	<p>Yes <input type="checkbox"/></p>	<p>No <input checked="" type="checkbox"/></p>
24)	<p>Is there an ongoing mental health resource and post crisis intervention and counseling service such as EAP First that specifically targets first responders to reduce the potential for PTSD claims?</p> <p>This can be coordinated through the EAP Provider.</p>	<p>Yes <input checked="" type="checkbox"/></p>	<p>No <input type="checkbox"/></p>
25)	<p>Indicate which of the following in-person trainings you provide within the cost of coverage. (If available for an additional fee, please indicate the fee.)</p>		
	Yes	No	\$
Accident Investigation Techniques for Supervisors	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$
*Winter Driving & Snowplow Safety for DPW	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$
* Job Safety Analysis	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$
Safety Committee Development	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$
Emergency Vehicle Driver Training	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$
Special Events Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$

[Type here]

Personal Protection Equipment	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	\$
Public Officials Liability	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	\$
Permit-required confined spaces	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	\$
Confined Space Entry	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	\$
Trenching and Excavation	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	\$
Ergonomics in Heavy Construction	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	\$
Custom Designed Training based on need	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	\$
Sexual Harassment/Cultural Diversity	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	\$
Office Ergonomics	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	\$

[Type here]

Agent/Broker Selection Questionnaire Please answer the following questions in preparation for an interview.

Program Management:

1. If your firm is selected, who will you assign as our Account Executive? How do you envision servicing our municipality?

Mindy Bero will act as your client advisor and Kelly Schavone is the account manager. While both work together on a daily basis, Mindy provides high-level consultation about coverages and limits while Kelly and her team of associates, manage the day-to-day servicing needs of the town. Kelly and the team will be your resource for contractual questions, billing questions, policy updates like auto additions or deletions and more. Both Mindy and Kelly have years of experience working with various municipalities and other complex risks. We will provide the highest level of service and education available. We take pride in building relationships with our clients and always have their best interest at heart.

2. Please identify three of your municipal clients with exposures similar to Richmond, including length of relationship and nature of work performed. Please provide their contact information for a reference check.

The towns/cities we currently insure are larger in size compared to Richmond but we have successfully worked with other towns similar in scope such as the Town of Jericho, Town of Fair Haven, Town of Fairfax and Town of Milton. Unfortunately, all returned to PACIF in the last year or so predominantly due to pricing. We are confident in time, that pricing will return to market levels and those towns will revisit coverage options with H&B and the private markets.

Town of Jericho

Paula Carrier, Administrative Assistant

802-899-9970 ext 3

pcarrier@jerichovt.gov

Town of Fair Haven

Joe Gunter, Town Manager

(802)265-3010 ext 5

fhmanager@comcast.net

Town of Fairfax

Brad Docheff

(802) 849-6111 ext 16

townmanager@fairfax-vt.gov

3. Please identify what you feel is a reasonable time for the issuance of complete and correct policies and endorsements. 30 Days.

[Type here]

Claim Management Services:

1. What is your process for reporting, handling, monitoring and recording losses?

Please see page 68 of the Insurance & Service Proposal for a copy of the First Report of Injury form. In regard to claims reporting, all claims can be filed with our 24/7 claims adjusters. Mike O'Hara will be your dedicated adjuster at H&B will be able to provide the Town with the service you need, please see below for his contact information:

Mike O'Hara, AIC, API

mohara@hbinsurance.com

Tel: 802.262.1431 | Fax: 802.229.9327

2. Describe how you would propose to assist our town in managing

claims? From an internal perspective:

Any claim regarding worker's compensation would be directed to the loss control team. Specific steps on their analysis are outlined in the following "Transition" topic and questions. They will perform a risk management survey and review and analyze past claims experience. The team will help to close any open and ongoing claims at this time.

Any claims regarding the rest of the lines of coverage will be managed by our 24/7 claims team. They will work closely with Richmond to determine the facts of the claim and get the information submitted to Travelers. From there, our claims team will be a liaison during the claims process and facilitate communication between the two parties.

From the external carrier perspective: Travelers will provide claims adjudication on all lines of coverage. They will work closely with the town of Richmond to resolve claims in a swift manner and keep our claims department apprised with details and updates as needed. Travelers has 3 Return To Work(RTW) adjusters licensed to manage claims along with our Medical Case Managers here in Vermont. Richmond will meet with Travelers in advance of the policy period for a complete onboarding discussion

3. How often will you review claims and reserves? In general claims are reviewed on a quarterly basis. If there is a more severe claim that requires closer attention from either the claims department or the work comp team, that monitoring will happen more frequently.

Compensation:

1. What type of compensation structure is appropriate for our account? Are there options available? Compensation is built into the proposal premiums and paid as commission from Travelers to Hickok & Boardman.

2. Over the last 6 years, what has been the average rate increase for towns similar to Richmond? What has been the overall increase in premiums for your company's entire town portfolio? Rate Increase for towns insured in the private market has been approximately 3% per year. Conversely we saw premiums with PACIF clients go up 11-12% per year before H&B pricing was

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introduced. In terms of overall premium, we don't track that figure as premium is based on varying exposures. The rate is the figure we watch.

3. **Please provide an annual rate for coverage. Put this amount on the cover page.** Premiums will be found on the cover page and within the premium summary within the proposal. The rates are something we will monitor over time as they do not correlate with your current PACIF program. Rates structures also vary considerably from one line of coverage to another.

Transition:

1. **Please describe conceptually how your firm would transition the Town of Richmond's current risk management and insurance program.**

(Immediate Upon Selection): H&B will coordinate an introductory meeting involving all of the H&B claims and loss prevention professionals that will be working directly with Richmond to review the historic approach of the Town to these services and establish a workable plan going forward.

(Inception to 30 days): H&B will engage Richmond in our strategic planning process we refer to as our FOCUS Plan of service (please see page 33 of the Insurance & Service Proposal). All of the customized pro-active client value added "best practices" are coordinated across the various risk management disciplines into one working plan. The plan will include all initiatives established with the client in the following areas:

- a. Claims
- b. Loss Control
- c. Underwriting/Policy Level Issues
- d. Risk Management issues
- e. Client Internal Initiatives
- f. Emerging Trends

A thorough coverage analysis will be completed and will include the following:

- a. Risk management Survey
- b. Policy form and coverage review in comparison to existing clients and accepted industry standards for similar institutions to determine "gaps" in coverage
- c. Review and analyze past claims experience
- d. Review and analyze past uncovered claim activity to determine potential coverage enhancements
- e. Review and analyze deductible/retention options

Travelers will also complete their own onboarding process and determine if Special Account Communication would be useful for appropriate claim contacts. We could complete this meeting virtually where Travelers would walk Richmond through the website at Travelers.com, discuss claim reporting and answer any questions Richmond may have regarding the filing of claims.

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In terms of the insurance coverage, a meeting will take place to review and verify all elements of coverage within the proposal. The account manager maintains a check-list of items to ensure all details such as the issuance of auto ID cards, certificates and other items are addressed. Our IT team will set the appropriate people up for access to the various technological platforms provided by H&B. The policy itself is an everchanging document so once bound, all updates will be maintained accordingly by the service team.

Conclusion:

1. Overall, what are the three major strengths of your firm that best qualifies it to manage our Town's insurance programs?

- A. Industry Knowledge: Hickok & Boardman, Inc. has been providing services to VT Municipalities since our inception (1821), we have partnered with many local municipalities over the years and continue to do so to this day. Trident Public Risk Solutions is the largest public entity underwriter in the country. H&B is one of the largest agencies in Vermont and Travelers' largest partner. We value this longstanding relationship to work together to protect the interests of our mutual clients.
- B. In-house Loss Control – Proactive risk management is critical for any organization. We have created a strategic program that holds both the client and the firm accountable for initiatives to create and maintain safe work environments. A range of tools and support are provided to all levels of the organization to make safety a priority. Despite best efforts, claims due occur so we engage our clients in best practices and procedures to garner the best possible outcome. Our 3 licensed work comp adjusters are unique to any agency in Vermont and are critical to minimizing difficult claims. Their goal is to guide the claim in that critical path to closure and have employees return safely to work. Their strategic approach brings tremendous value to the work comp pricing structure.
- C. In-house Claims – Claim scenarios can be complicated and our claims team is here to support you. Our team will act as a liaison between Richmond and the insurance company to facilitate the claims adjustment process. If a question of coverage arises, the claims team is there to advocate on your behalf and navigate the various policies where coverage may be afforded. Their goal is to get the loss restored to its original state as quickly as possible.

2. Please provide 3 references of towns that you currently insure

1) Andrew Bolduc
Deputy City Manager
City of South Burlington
Phone: (802) 846-4107
Email: abolduc@southburlingtonvt.gov

2) Katherine Schad
Chief Administrative Officer
City of Burlington
Phone: 802-557-8157
Email: kschad@burlingtonvt.gov

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- 3) Anne Williams
Chittenden County Clerk
County of Chittenden
Phone – 802-951-5106
Email: anne.williams@state.vt.us