

LAKELAND AREA MASS TRANSIT DISTRICT (LAMTD)

Office of Purchasing and Contracts
P.O. Box 1687, Lakeland Florida 33802

AMENDMENT OF SOLICITATION

1. SOLICITATION No. 14-004	2. AMENDMENT No. 1	3. EFFECTIVE DATE: 12/20/2013
4. ISSUED BY: Lisa Harris, Contracts Specialist Direct Dial: (863) 327-1314 Email: LHarris@ridecitrus.com		5. NUMBER OF PAGES: 4
6. REVISED SUBMISSION DUE DATE AND TIME: The submission due date and time is changed as follows: DATE AND TIME: No Change		
7. AMENDMENT OF SOLICITATION: The solicitation identified in Block 1, is hereby amended as described in Block 10. Except as provided herein, all other provisions of the solicitation, as hereto amended, shall remain unchanged and in full force and effect.		
8. REQUIREMENT TO ACKNOWLEDGE AMENDMENT: Failure of an offeror to acknowledge receipt of this amendment may result in offer rejection. Offeror must acknowledge receipt of this amendment prior to the deadline specified in the solicitation for receipt of offers and by one of the following methods: A. By signing Block 9 and returning this amendment to the District with your Proposal; B. By separate letter or e-mail which includes a reference to this solicitation and amendment numbers.		
9. OFFEROR'S ACKNOWLEDGEMENT OF AMENDEMENT: Name & Title: _____ Signature: _____ Offeror: _____ Date: ____/____/____		
10. DESCRIPTION OF AMENDMENT: The following modifications are hereby made to the solicitation document: A. As indicated in Block 6 above, the Offer Submission Due Date and Time has not changed: B. Attached to this amendment are Questions and Clarification. Responses to questions are provided as a courtesy and do not "modify" the solicitation. C. There are no changes to the solicitation are referenced in paragraph A and B. <p style="text-align: center;">[END]</p>		

RFP 14-004 – Insurance Agent/Broker Services

Questions and Clarifications

December 17, 2013

1. **Question:** Statement of Work, Section 2.5 Question (1): This question is geared toward a specific carrier regarding commissions being paid on a line of coverage. Question 2 appropriately addresses the issue of Broker Compensation and Disclosure. I would remove Question 1. (You may want to elaborate on this topic as to what services are provided by bidder's agencies that are considered "Standard" and which ones would be provided at additional fees.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

2. **Question:** Statement of Work, Section 2.5 Question (3): This question asks about bundling lines of coverage, which is pertinent to carrier discounts. I would remove question 3.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

3. **Question:** Statement of Work, Section 2.5 Question (8): I believe this question is asking a carrier what their average increase is for this size range of employer. Employer's increases/decreases in this space are heavily dependent on their own case characteristics and experience. It would be difficult to gain any valuable determination about a brokerage agencies ability to negotiate on his/her clients behalf based on the way this question is worded.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

4. **Question:** See Amendment 1, Statement of Work, Section 2.5. Question 7 & 8: I believe the intent of what LAMTD is trying to understand is the ability of a brokerage firm to negotiate successfully on behalf of LAMTD. If that is the case you would want to know about the brokerage agencies stature with the multiple carriers they represent, possibly ask for examples of negotiating success stories, or strategies that have been used to leverage the agencies relationships or book of business with the carrier to reduce the clients increase. Essentially you are wanting to know what is this agency worth to LAMTD in renewal negotiations. You may be able to add some language to Question (7) to accomplish this and then remove Question (8).

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

5. **Question:** See Amendment 1, Statement of Work, Section 2.5. Question 11: This is more of a carrier question regarding COBRA and I believe asking whether there are any advantages to be gained to LAMTD if the chosen vendor can utilize a particular COBRA relationship they have. I would remove question 11.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

6. **Question:** See Amendment 1, Statement of Work, Section 2.5. Question 12: Not sure I understand this question. The way it is worded it seems LAMTD is asking about a Medical carriers wellness capabilities. I believe the intent of the question should be more geared toward the brokerage agencies awareness of the wellness programs available in the marketplace and their own resources to compliment those available by selected vendors. You may want to reword this question for a clearer response.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

7. **Question:** See Amendment 1, Statement of Work, Section 2.5. Question 13: Not sure 13 fits the brokerage response. I would remove this question.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

8. Question: See Amendment 1, Statement of Work, Section 2.5. Question 24, 25, and 26: I would remove these questions as they refer to a carrier's reinsurance structure and multi line discounts offered.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

9. Question: See Amendment 1, Statement of Work, Section 2.5. Question 29: This is a carrier question and should be removed.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

10. Question: See Amendment 1, Statement of Work, Section 2.5. Question 32: Asks about a carrier's admin. fees as a % of total cost and would not be applicable- I would remove this question.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

11. Question: See Amendment 1, Statement of Work, Section 2.5. Question 33: I think 33 is asking about specific provider contracting disclosure and if so, would be a carrier question. I would remove this question.

Response: The District has elected not to strike or edit the question noted above. It is our intention to allow firms to comment on this section as they see fit for with their proposals.

12. Question: Why are you going to market?

Response: In accordance with the Federal Acquisition Regulations (FAR), Federal Transit Administration (FTA) Circular 4220.1F, FTA Master Agreement, and Florida Statutes Title XIX Chapter 287.057.

13. Question: Are you happy with incumbent?

Response: We are satisfied with the incumbent's performance.

14. Question: What do you like and what do you dislike about the current broker?

Response: Like: Quality renewal experience and reporting. Dislikes: None, but could improve on offering out of the box solutions or options.

15. Question: Do you have claims experience for the last 36 months and if so, can that be made available?

Response: Claims experience is not available.

16. Question: What is most important to you in selecting your broker partner?

Response: Being a committed strong partner.

17. Question: What will it take to earn your business?

Response: The selection process has been outlined in Section 05 of the solicitation. This is a weight evaluation with 60% being technical and 40% price. Offers will be review, short listed with oral presentation a possibility.

18. Question: What is your contribution to dependant tiers?

Response: See page 5 of attachment 4 to the solicitation.

19. Question: What payroll system do you use?

Response: The District's payroll is processed in house using a program called MCSJ by Edmunds and Associates.

20. Question: What wellness program do you currently have”

Response: The District does not currently have a wellness program but looks forward to exploring an opportunities to explore such options with the broker agent.

21. Question: What type of premium increases have you seen over the past few years?

Response: None, we have been able to keep the same cost over the last three years.

22. Question: Are you unionized and what type of benefits do you offer your union employees?

Response: We do have the Transport Workers Union of America (TWU) in place with all staff having the same benefits offered.

23. Question: Have you always been fully insured?

Response: No, the District was self-funded until about three years ago.

24. Question: Can we get a limited sensor of employee population by zip code?

Response: 90% of the District’s employees reside in Polk County.

25. Question: What exactly are you looking to get out of this solicitation?

Response: Offer rich benefits for the least amount of money.

26. Question: In the private market you don’t see employers offering 100% paid benefits with low deductibles; would you consider benefits requiring employee contributions?

Response: Yes, we would consider benefits with employee contributions.

27. Question: As the solicitation is specific as to the submittal requirements, would you like the broker questionnaire in the same section as the affidavits.

Response: The broker questionnaire would be appropriately incorporated into section 1 of the Offer Preparation and Format (4.5(B)), however, it does seem to also lend itself to the project approach or work pan. Placement of this information will be at the discretion of the offeror.

28. Question: Are you satisfied with your current carriers and on what scale 1 – 10?

Response: Cigna – medical - 7; Humana – dental & vision - 5; Aflac – individual broker & policies – 8.

29. Question: How likely are you to extend the offer due date?

Response: It is the intention of the District to keep the existing schedule so to meet the February Board Approval date.