



**REQUEST FOR QUALIFICATIONS
(RFQ) & EXPRESSIONS OF INTEREST
CONSULTING SERVICES**

(29 Del.C. §6981)

Agreement No. 1555

INSURANCE BROKERAGE & CONSULTING SERVICES

PROJECT DESCRIPTION

The Delaware Department of Transportation “DelDOT” seeks a responsive and qualified insurance broker/agent who shall secure insurance coverage for its toll road facilities on I-95 “Delaware Turnpike”. Coverage will include Real and Personal Property, General and Public Liability, and Business Interruption covering loss of revenue related to disruption in use (total or partial) of the Millard E. Tydings Memorial Bridge (crossing the Susquehanna River) and overpasses on Otts Chapel Road (Road 397) and Welsh Tract Church Road (Road 367). This agreement will be for a 1-year term ending June 30, 2012 with the option for two (2) 1-year extensions if requested by the Department. Upon this agreement’s expiration, contracting will be transitioned to the State of Delaware Insurance Coverage Office.

CONSULTANT SERVICES REQUIRED

Services include but are not limited to the following.

- Perform an analysis of the current insurance needs and requirements of the Department
- Develop a comprehensive Underwriting Submission outlining the department’s exposures and operations.
- Negotiate comprehensive insurance program alternatives with multiple insurance carriers for review by the department.
- Present comprehensive Insurance Proposals for review prior to placement of coverage that would include comprehensive Coverage Specifications, terms, conditions, limitations and exclusions of the proposed Insurance Policies.
- Maintain responsibility for binding insurance at the renewal date and providing proper notification to the department.
- Provide Certificates of Insurance and other relevant materials at or near the time of binding.
- Develop a comprehensive plan for Claims Management during the course of any given policy period. This plan must be reviewed and approved by the department.
- Develop and implement an appropriate Risk Control Plan designed to help prevent or mitigate claims activity at the department. The Risk Control Plan should be reviewed and approved by the department prior to the effective date of coverage.
- Report and monitor claims and advocate on any disputed or problem claims.
- Provide a report at least 120 days in advance of the renewal outlining the recommendation for the renewal cycle and subsequent policy period.
- Attend meetings, as requested, with department representatives and consultants.
- Take the lead role in the marketing, negotiating, and placement of renewals and any new coverage in the most efficient and cost-effective manner.
- Communicate exclusively with the department to obtain necessary facts, figures or additional information regarding the department.

- Review and recommend loss control and safety programs as needed
- Submit reports on a monthly basis which detail the status of all-general liability and property damage claims. These reports must include at least the following information.
 1. Amount of claim paid and/or reserved;
 2. Claimant information;
 3. Location information; and
 4. Cause of accident.
- Prepare annual reports on the status of claims for all insurance.
- Prepare an annual listing of all DelDOT insurance policies related to the Delaware Turnpike including a discussion of the coverage provided and the estimated annual cost of its policy.
- Assist DelDOT in preparing any statements of loss for property loss adjustments.
- Provide verification of coverage as needed;
- Monitor the financial ratings of all insurers providing coverage for DelDOT and notify DelDOT of any reductions in ratings that may have adverse implications.
- Furnish continuing advice and counsel to DelDOT as required at no additional cost.
- Be available to meet with DelDOT on an as needed basis at no additional cost. Any limitations must be specified.

Specific coverage will be needed for the following:

1. Multi-risk insurance on facilities of the Delaware Turnpike of an insurable nature and of the character usually insured by those operating similar facilities, covering direct physical loss or damage from causes customarily insured against in amounts certified to be necessary or advisable
2. Use and occupancy insurance covering; loss of revenues by reason of the necessary interruption, total or partial in the use of the Susquehanna River Bridge in the State of Maryland, and overpasses on Otts Chapel Road (Road 397) and Welsh Tract Church Road. (Road 367), in such amounts that will provide income during the period of interruption equal to the loss of Delaware Turnpike Revenues for a period of one year less Turnpike operating expenses for that period.
3. Third party or public liability.
4. Insurance during any improvement or reconstruction of the Delaware Turnpike customarily carried by others in similar circumstances unless maintained for the benefit of the Authority by the contractors.
5. Blanket crime policies on all officers and employees who collect or have custody of or access to revenues, receipts income, or any other funds of the Delaware Turnpike.
6. Boiler and machinery coverage.

The above list may not be all inclusive as it is difficult to predict from year-to-year the activities or services that may be required of an insurance brokerage firm working on behalf of the department. Appendix A is being provided to highlight specific items that represent the insurance needs of this agreement. Additionally, there is current and upcoming major construction on the Delaware Turnpike that must be reviewed for insurance impacts. The selected broker should be able to effectively demonstrate a breadth of capabilities beyond those listed above.

SUBMISSION REQUIREMENTS

1. **Expression of Interest submissions** must be received by: **3:00 P.M. Local Time, Tuesday March 15, 2011.**

Facsimile responses to this Request for Expressions of Interest are not acceptable. No response hand-delivered or otherwise will be accepted after the above date and time. Expressions of Interest arriving after the deadline will be rejected regardless of the reason for late arrival. DelDOT's time is considered the official time for determining the cut-off for accepting Expression of Interest submissions. Firms wishing to be considered for work on this project must submit statements expressing interest as set forth herein. Any variation, including additions, is considered a basis for rejection. Expressions of Interest are to be mailed or delivered to:

Wendy B. Henry, Consultant Control Coordinator
Contract Administration
Delaware Department of Transportation
800 Bay Road, Dover, DE 19901

2. **Specific Type Firm Solicited:**
There is no pre-registration requirement in order to submit an expression of interest on this project. The selected firm(s) may be required to register upon selection.
3. **The Consultant shall submit six (6) copies** of an Expression of Interest. Receipt of insufficient copies of the Expression of Interest and non-compliance with providing the requested information in the desired format may result in elimination from the selection process.
4. **In order to comply with the Department's Freedom of Information Act**, firms responding to this Request for Qualifications should prepare one (1) copy of their Expression of Interest with any proprietary or confidential information redacted. This copy should be clearly marked as "Redacted Copy" and submitted along with the other six copies. Firms should review Delaware's Freedom of Information Regulations, section 6, Requests for Confidentiality, on the DelDOT Website www.deldot.gov and Section 10002(g) "Public record" of the Delaware Code, <http://delcode.delaware.gov/title29/c100/index.shtml> to determine what information may be considered proprietary or confidential and may be redacted from their Expression of Interest.
5. **Joint venture** submissions will not be considered.
6. **DelDOT reserves the right to reject** any and all Expressions of Interest. All submissions become property of the Delaware Department of Transportation and shall be retained for a period not to exceed 30 days from the date of the approved shortlist. DelDOT reserves the right to any and all ideas included in this response without incurring any obligations to the responding firms or committing to procurement of the proposed services.

RATING CRITERIA

Major factors/criteria for the establishment of a reduced candidate/shortlist and selection:

CATEGORY	Criteria	Weight Assigned
Implementation Plan	The qualifications of the proposed Service Team and their capability to meet the needs of the Department. Quality of the Implementation plan and responses to the attached Questionnaire and any follow-up questions.	30
Qualifications and Experience	Access to and experience working with a broad range of insurance providers, and your firms experience and ability to perform the requested services.	25
Quality of Proposal	Level of effort demonstrated in preparing the response; as well as the completeness, clarity, readability, and presentation of material.	25
References	References from current or past governmental entities your firm has provided insurance brokerage service. References should have personal knowledge of your firm and performance.	20
Total		100%

NOTE Selection Committee membership appointments are confidential.

QUESTIONS

Questions regarding this RFQ should be submitted via email. Questions received and the Department's response will be provided on the State of Delaware Bid Solicitation Directory Website: <http://www.bids.delaware.gov/>

CONTACTS

Questions concerning submissions and procedures may be submitted only to: Wendy B. Henry, Consultant Control Coordinator, Telephone: (302) 760-2531. E-mail address: wendy.henry@state.de.us.

OVERVIEW OF SELECTION PROCESS

The Expressions of Interest will be used to determine the need for a reduced candidate's list/short list and also will be used for reference material during the actual selection process. There may be oral interview sessions scheduled with firms determined most likely to be selected, after which the committee will determine the successful candidate. The Department's Professional Services Procurement Manual may be viewed [here](#).

EXPRESSION OF INTEREST REQUIREMENTS

The letter portion of the Expression of Interest shall indicate the firm's desire to perform services and indicate the specific tasks or areas of expertise, which will be subcontracted, and to whom. Interested firms must submit the material required herein or they will not be considered for the project.

1. Please submit the firm's mailing address, phone number, and an e-mail address for the firm's point of contact person on page 1 of the Letter of Interest. Future contacts by DeLDOT will be done via e-mail, whenever possible.
2. The Expression of Interest submission should be tabbed and collated in the following order:

A. Table of Contents

Table of Contents (1 per set) - Limited to One (1) page on 1 sheet of paper

B. Company Organization Chart

Project Organization Chart (1 per set) - Limited to one (1) side of one sheet of paper.

C. Insurance Brokerage and Consulting Services Questionnaire

Insert the attached Questionnaire with responses and any requested attachments.

D. Company Information

Submit the following packet of information titled "Company Information" to include:

- (a) Name of entity and address.
- (b) Address of office where work will be performed.
- (c) Resumes for up to 6 key persons (6-single sided sheets of paper for resumes – 1 resume on each sheet). Indicate if the individual is a full-time member of your firm, part-time, on-call, etc. Indicate where key personnel are currently assigned & the length of the assignment. Clearly identify who will be the Project Manager.
- (d) List 5 projects that your firm has participated in within the last 3 years that are similar to the requirements in the Project Description portion of this Request for Qualifications. Include project name & location, nature of responsibility, contracting agency & address on one-single sided sheet of paper maximum for each project.
- (e) Additional information you would like to submit is limited to 1-single sided sheet of paper.

E. References

Provide a list of References from current or past governmental entities your firm has provided insurance brokerage service. References should have personal knowledge of your firm and performance. Provide up to three (3) client references. The references must include verified addresses and telephone numbers, contact persons.

References shall be shown on separate sheets (limited to one (1) single-sided sheet; and should include the following information:

- (a) Entity Name
- (b) Summary of Operations
- (c) Point of Contact (name, address, phone, facsimile number and email address)
- (d) Length of Time as a customer

No promotional materials or brochures to be included as part of the Expression of Interest package.

The Department is not liable for any cost incurred by the consultant in the preparation or presentation of the Statement of Qualifications.

The Department of Transportation will affirmatively insure individuals and businesses will not be discriminated against on the grounds of race, creed, color, sex, or national origin in consideration for an award. Minority business enterprises will be afforded full opportunity to submit bids/proposals in response to this invitation.

Department of Transportation

Department

By: Carolann Wicks, P.E.

Secretary

Dover, DE

February 21, 2011

PLEASE REQUEST RFQ FROM DELDOT

AGREEMENT NO. 1555

Insurance Brokerage & Consulting Services Questionnaire

General Questions

1. Provide a brief description of your firm's history, ownership and organizational structure.
2. Provide the addresses of your Corporate Headquarters and the proposed office which will provide services to DelDOT.
3. Describe your firm's background, experience and exposure to companies/organizations similar to the DelDOT.
4. Describe the details of any investigation or penalty by fine or otherwise for business conduct of the respondent or any of its employees by any regulatory or law enforcement authority within the last five years.
5. Describe your firm's access to the commercial insurance marketplace. What markets would you likely approach for an organization such as the DelDOT? Describe how you develop a "Marketing Plan" for a typical client.
6. What do you consider to be unique about how your firm approaches the negotiation process with insurance carriers?
7. What specialized strategies/procedures do you employ to ensure your clients receive the broadest possible coverage at the lowest possible cost?
8. What kind of quality control procedures are in-place at your firm to ensure that a carrier issues insurance contracts as negotiated?
9. Describe your proposed transition procedure (i.e., steps to be taken, data required and timing) assuming you are selected and awarded a Broker of Record Letter (BOR). Are there any separate charges associated with the transition?

B. Account Management Services

1. Describe the structure of your Account Management Teams. How many people are allocated to provide service to the DelDOT and what are their basic roles/ responsibilities?
2. Describe how you intend to monitor and evaluate the progress and performance of the insurance program. How is it reported back to the client?

3. Explain the coordination of Account Management Services, Loss Control Services, Claims Services and Risk Management Services that are applied to the DeIDOT's account on a day-to-day basis. Is there a single point of contact that is responsible to coordinate all of these services?
4. Explain the process your company employs during the renewal cycle.
5. Is your firm involved in reviewing contracts for its insureds? Explain how this is done and what documentation, if any, would be provided to your clients with respect to Contract Review.
6. Explain the process employed by your organization to check the accuracy of insurance policies once they are issued to DeIDOT.
7. Does your company have the capability to place Surety Bonds on behalf of DeIDOT or do you subcontract this service? Provide a brief overview of your Surety capabilities.
8. Does your firm provide assistance when insurance companies come in to audit insured's records? Please summarize this process if it exists.

C. Claims Service Capabilities

1. Describe the reporting structure of personnel in your organization who are dedicated to providing claims services to your clients. How many people in your organization are dedicated strictly to providing claims services to your clients? How many total employees are there in your firm?
2. Will the claims personnel assigned to the DeIDOT account be capable of assisting the department in the management of all claims or will there be multiple claims personnel assigned for different specialties? Will you service any extended "tail periods" associated with old claims or previous coverage? Is there a separate Service Fee associated with servicing claims from previous policy periods?
3. Describe how your firm interfaces with clients in the claims process. Describe this for a complex Property claim.
4. Do your claims personnel interact with insurance company claim adjusters? What is the expectation in terms of the involvement of the department's in this process?
5. Describe strategies utilized by your Agency that have historically had the most positive impact on a customer's claims experience.
6. Explain your firm's experience with Third Party Administrators (TPAs). How would you propose working together with a TPA if one was necessary for our account?
7. Explain your firm's emergency claims procedures should a significant claim develop outside of normal working hours.

8. What specific experience does your firm have in managing claims for organizations with similar exposures to that of DeIDOT?
9. Provide the address of your office or offices where claims personnel who may be assisting the department are located.

D. Risk Control Capabilities

1. Describe your experience in providing safety and Risk Control Services to Public Entities and other similar organizations in Delaware.
2. Provide the name and qualifications of the consultant or consultants that will be assigned to provide Safety and Risk Control Services to DeIDOT. What office do these personnel work from? Please provide office address.
3. Provide information about your Safety and Loss Control training capabilities and experience.
4. Describe your ability to provide Safety and Loss Control Audits that will identify accident causation and will recommend practical methods for improvement.
5. Describe your experience and ability to benchmark and analyze loss data to develop practical solutions for reducing accident frequency and costs.
6. Describe your experience with accident investigations and your ability to respond in person to emergencies in a timely manner.

E. Risk Management Services

1. What type of Risk Management Services do you provide to your clients?
2. Provide a statement about how your firm will assess the future needs and risks of DeIDOT operations.
3. What Risk and Loss Control Services will you provide and how many service hours will be included in your proposed fee? Is this service provided exclusively by your in-house staff? If not, please explain any special arrangements you have in place with contracted providers and the additional cost of such services, if any.
4. Describe specifically how you help Public Entities and similar organizations reduce accident rates. Cite several examples.
5. Explain how your firm has assisted clients in selecting, auditing, and supervising Third Party Administrators.
6. Describe your process to evaluate the effectiveness of your clients' Risk Control and Risk Management programs.
7. Describe the services that you offer to assist clients actuarially project claims, prepare budgets and internal allocations, and assist independent auditors with the appropriate bookkeeping entries for your clients' insurance programs.

I-95 BRIDGES AND STRUCTURES

The following is a listing of bridges (along with the estimated square footage for these bridges) and structures which are owned and maintained by the Turnpike and will represent the insurance needs under this agreement. This list is not intended to be all inclusive as we currently have new construction in progress.

BRIDGES

- Bridge 341 - Ramp F (896) over Christina Creek (3,525 SF)
- Bridge 649-NB Route 896 over Christina Creek (4,982 SF)
- Bridge 649A-SB Route 896 over Christina Creek (5,673 SF)
- Bridge 675 - NB 141 over NB Turnpike (13,916 SF)
- Bridge 676 - NB 141 over SB Turnpike (10,608 SF)
- Bridge 677 - SB 141 over SB Turnpike (10,535 SF)
- Bridge 678 - SB 141 over NB Turnpike (9,538 SF)
- Bridge 701-Route 397 (Ott's Chapel Rd.) over Turnpike (10,549 SF)
- Bridge 702-Route 367 (Welsh Tract Rd.) over Turnpike (10,881 SF)
- Bridge 703-Route 896 over Turnpike (19,796 SF)
- Bridge 703A-SB Route 896 over Turnpike (18,201 SF)
- Bridge 704-SB Turnpike over Christina Creek (10,148 SF)
- Bridge 705 - NB Turnpike over Christina Creek (13,943 SF)
- Bridge 706 - Turnpike over Penn Central Railroad (4,844 SF)
- Bridge 708 - SB Turnpike over Route 356 (11,524 SF)
- Bridge 709 - NB Turnpike over Route 356 (11,524 SF)
- Bridge 711-Road 348 (Salem Church Road) over Turnpike (19,778 SF)
- Bridge 714-Road 374 (Chapman Road) over Turnpike (23,740 SF)
- Bridge 715 - Route 273 over Turnpike (41,118 SF)
- Bridge 715A - Ramp F (Route 273) over Turnpike (14,756 SF)
- Bridge 715B - Ramp B (Route 273) over Turnpike (17,464 SF)
- Bridge 715C - Ramp B over Route 273 (9,996 SF)
- Bridge 715D - Ramp F (Route 273) over Route 273 (7,106 SF)
- Bridge 716 - SB Turnpike over Route 7 (16,170 SF)

- Bridge 716A - Outer SB Turnpike over Route 7 (18,836 SF)
- Bridge 717 - NB Turnpike over Route 7 (18,957 SF)
- Bridge 718 - Road 339 (Churchmans) over Turnpike (49,150 SF)
- Bridge 719 - NB Turnpike over Christina River (16,650 SF)
- Bridge 720 - SB Turnpike over Christina River (16,650 SF)

PLEASE REQUEST RFQ FROM DELDOT

BUILDINGS/STRUCTURES**Administration Complex**

- Administration Bldg Toll Booth, Tunnel & Canopy
- Lighting Towers
- Satellite Toll Booths & Covered
- Walkway

Service Complex

- Lighting Towers Service Plaza

Maintenance/Engr. Complex

- Maintenance Building
- Equipment Housing Shed
 - Truck Shed #1 (5 Bay)
 - Truck Shed #2 (10 Bay)
 - Truck Shed #3 (8 Bay)
 - Truck Shed #4 (10 Bay)
 - Truck Shed #5 (8 Bay)
 - Storage Shed #6 (14 Bay)
 - Storage Shed #7 (15 Bay)
 - Storage Shed #8 (14 Bay)
 - Salt Storage Sheds
 - Above Ground Fuel Tanks and Dispensers
 - Paint Shop
 - Garage Extension, "Truck & Car Wash"
 - Lighting Towers, Route
 - Turnpike Standard Lighting
 - Overhead Sign Structures
 - Standard Roadway Signs
 - Salt Shed (DE 141 Split)

PLEASE REQUEST RFQ FROM DELDOT