

Insurance Broker Services RFP – Addendum Two



**RAMSEY/WASHINGTON
RECYCLING & ENERGY**
CONNECTING VALUE TO WASTE

Issued Date: September 22, 2022

Addition(s)/Change(s)/Clarification(s):

- Change in Solicitation Response Due Date
- Change in Terms and Conditions
- Other

Please Note the Following Additions(s)/Change(s)/Clarification(s):

Questions and Answers:

1. Is R&E incurring any RCRA liability as a generator of hazardous waste sent out? **No.**
2. Is the AIG policy written on an EAGLE combined GL/Pollution form covering products liability? **Yes.**
3. What do you currently receive from your broker partnership to support your property safety and other risk management measures? **The current broker was offering Safety Services but recently discontinued this service. At this time, R&E has hired out safety services to another party. As a result of this change, the workers' compensation policy is no longer a part of this RFP.**
4. Could R&E provide the following:
 - a. Appraisal report completed in 2021 **Available upon request.**
 - b. Full insurance policies **Available upon request.**
 - c. 5-year loss history for all lines of coverage **Available upon request.**
 - d. Current deductibles/retentions **Available upon request.**
 - e. Safety Manual(s) **Safety services/work comp is no longer a part of RFP (see #5).**
 - f. Any summaries/recommendations from Loss Control visits for the Property and General Liability coverage lines from the past 5 years **All findings were minor-items such as placards and flow diagrams. All recs were cleared immediately and none are outstanding.**
5. Can you describe how Ramsey-Washington Recycling and Energy currently handle employee safety at the Newport, MN facility? **Current broker was offering Safety Services but recently discontinued this service. At this time, R&E has hired out safety services to another party. As a result of this change, the workers' compensation policy is no longer a part of this RFP.**
 - a. Is there a formal EH&S position and/or employee safety professionals staffed on site?
 - b. Is your current broker providing you with employee safety training and support?
 - c. How are claims currently being managed at this facility?
6. Can you provide us with detailed loss runs for all lines of coverage for the last 5 years that we can

analyze?

- a. We would like to look at causes of loss, nature of injury, detailed description of loss, lag time in reporting, % of litigated claims, etc. **Available upon request. Work comp is no longer a part of the RFP. No property losses last 5 years.**
7. Can you provide us with 5 years of historic exposure information
 - a. Payroll by state by class **Current broker was offering Safety Services but recently discontinued this service. At this time, R&E has hired out safety services to another party. As a result of this change, the workers' compensation policy is no longer a part of this RFP.**
 - b. Revenue – broken down by operation if possible **Exposure based on tonnage of waste. Consistently 450,000 since 2018.**
 - c. Detailed list of vehicles including year/make/model/est. Weight **115 units; 1 end dump, 5 steel SWC-45; 6 open top WF; 3 Ford F150 – all others are Walking FL**
8. Can you provide us with current copies of your insurance policies so we can closely review terms and conditions? **Available upon request.**
9. Have you been indemnified for environmental liability for pre-existing conditions in your lease?
10. Is there potential for liability associated with the sale of fuel to third parties, or is this handled contractually? **No fuel generated or sold.**
11. Do you have environmental site assessments available for review? **Available upon request.**
12. Do you have any environmental permits in place? **Permits in place include: MPCA Solid Waste Permit SW-286, MN Industrial Stormwater Multi-Sector General Permit, Air Emissions Registration Permit, Newport Conditional Use Permit (CUP), Washington County Hazardous Waste Generators License, Washington County Solid waste facility license, registered underground storage tank site, Tier II Emergency and Hazardous Chemical Inventory**
 - a. If so, have you had any NOV's or other issues? **No**
13. Can you provide us with detailed loss information for property for the last 5 years? **0 property losses in last 5 years.**
14. Can you describe the level of fire protection at this facility? **This information is contained in the R&E's Emergency Response and Action Plan and can be made available upon request.**
 - a. Is the entire facility sprinklered (please describe the sprinkler system(s) in detail)
 - b. Are there fire alarms throughout the facility
15. Do you work with a 3rd party property engineering firm to assist with prioritizing property safety at the Newport, MN facility? **No.**
 - a. If so, please provide us with the most recent property engineering report outlining recommendations
 - b. Any specific updates and risk mitigation investments that have been made at this facility? If so please provide as much detail as possible
16. Given your proximity to the Mississippi river, can you please provide us with a flood elevation certificate? **Zone X**

17. How long ago did your property program migrate from single carrier to a panel of insurers sharing in your risk? **R&E had a single carrier for the policy year 4/1/2020-2021; shared/layered program since 4/2021 expiration.**
18. Can you please provide us with copies of your current policies so we can review terms and conditions and key sublimits? **Policies will be provided upon request.**
19. Can you provide us with a current statement of property values? **Available upon request.**
 - a. Replacement cost value for building, equipment and contents
 - b. Estimated business interruption value at the Newport, MN facility as well as any other contingent business income exposures
 - c. Construction (year built, type of construction, year for any additions, age of roof, etc.), occupancy, protection and exposure information (COPE information)
20. Does CRC place the AIG and SCOR layers? Or are these placed directly by your retail broker (we can tell if we have copies of these policies as well. **Current broker uses CRC as wholesaler.**
21. Can you provide us with current copies of your insurance policies so we can closely review terms and conditions? **See #18. Terms/conditions are standard for this type of risk. The primary CGL with AIG is an Eagle policy.**
22. Can you share copies of your most recently completed applications? **Not at this time.**
23. Is your current broker providing you with benchmarking and modeling and if so how often? **On a general basis, some benchmarking is offered annually but risks are not necessary very similar.**
24. Does your insurance broker have permission to utilize your logo and graphics? **It would depend on the purpose of usage and can be discussed as part of a resulting contract.**

25. Are you able to share copies of written safety programs and other risk management practices? **Current broker was offering Safety Services but recently discontinued this service. At this time, R&E has hired out safety services to another party. As a result of this change, the workers' compensation policy is no longer a part of this RFP. Other practices are standard: legal or risk management review of contracts; indemnification language; COIs for all parties under contract, etc.**
- a. Roughly how many power units (both collection and servicing) are in the fleet? **115 units; 1 end dump, 5 steel SWC-45; 6 open top WF; 3 Ford F150 – all others are Walking FL**
 - b. Can you please provide your DOT #? **We do not have a DOT #.**
26. Approximately how many employees do you have? **Ramsey/Washington Recycling & Energy currently is authorized 105 FTE.**

All Addenda are to be acknowledged on the Cover Page to be included with your submission. FAILURE TO DO SO MAY RESULT IN REJECTION OF THE SOLICITATION RESPONSE. Unless otherwise specified above, the Solicitation Response due date and time and all other Terms and Conditions remain the same.