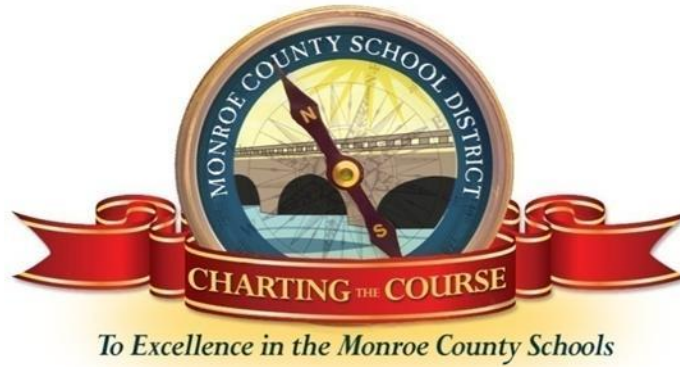


**MARK T. PORTER**  
*Superintendent of Schools*



**Members of the Board**

*District # 1*  
**BOBBY HIGHSMITH**  
*Chairman*

*District # 2*  
**ANDY GRIFFITHS**

*District # 3*  
**MINDY CONN**  
*Vice-Chairman*

*District # 4*  
**JOHN R. DICK**

*District # 5*  
**RONALD A. MARTIN**

**Bid No: RFP 2019909**

**Name of Bid: Property & Casualty Insurance Brokerage Services**

**Post Date: 12/5/18**

**Notice Post Time: 8:00 AM**

**Q&A No.1**

1. Please provide a copy of primary property policy. **Attached.**
2. When was the last appraisal conducted for the School District? **2014**
3. What is the current broker's total compensation for all lines of insurance coverages purchased? **See below (information updated as of 11/6/18). As a reminder the pricing parameters that MCSD is willing to pay is outlined in Section VII. F. on page 9 of the original bid document.**

COVERAGE(S)	POLICY TERM	CARRIER NAME(S)	ESTIMATED ANNUAL PREMIUM <sup>1</sup>	AJGRMS Comm. %	AJGRMS COMM. \$	Intermediary Comm. %	Intermediary Comm. \$
Casualty Package	3/1/18-19	Lloyd's of London	\$135,000.00	10%	\$13,500.00	Direct Placement with carrier	Direct Placement with carrier
Excess Workers' Compensation	3/1/18-19	Safety National Casualty Corporation	\$255,880.00	10%	\$25,588.00	4.25%	\$10,874.90
Excess Crime - Government Commercial Crime	3/1/18-19	Westchester Fire Insurance Company	\$9,303.00	10%	\$930.30	Direct Placement with carrier	Direct Placement with carrier
Boiler & Machinery	3/1/18-19	Zurich American Insurance Company	\$12,131.00	8%	\$970.48	4.25%	\$515.57
Primary Property	3/1/18-19	Everest Indemnity	\$320,000.00	8%	\$25,600.00	4.25%	\$13,600.00

Fiduciary Liability	7/25/18-19	Travelers Casualty & Surety	\$4,602.00	5%	\$230.10	5%	\$230.10
Storage Tank 3rd Party Liability	12/9/17-18	Commerce & Industry Petroleum Storage Tanks	\$1,668.00	8%	\$133.44	NA/MGA	
Student Acc. CAT	7/1/18-19	Zurich American Insurance Company	\$4,330.00	8%	\$346.40	Direct Placement with carrier	Direct Placement with carrier
Builders Risk - Stanley Switlik	7/16/18 to 9/17/20	Westchester Surplus Lines Insurance Company	\$138,378.00	8%	\$11,070.24	4.25%	\$5,881.07
Builders Risk - Plantation Key Extension	9/1/18 to 11/30/18	Westchester Surplus Lines Insurance Company	\$28,628.00	8%	\$2,290.24	4.25%	\$1,216.69
Flood	July 18-19	American Bankers Insurance Co. of Florida	\$3,027.00	22%	\$521.62	Direct Placement with carrier	Direct Placement with carrier
Flood	Aug. 18-19	American Bankers Insurance Co. of Florida	\$5,065.00	22%	\$854.04	Direct Placement with carrier	Direct Placement with carrier
Flood	Sept. 18-19	American Bankers Insurance Co. of Florida	\$122,563.00	22%	\$22,150.48	Direct Placement with carrier	Direct Placement with carrier
Flood	Nov. 18-19	American Bankers Insurance Co. of Florida	\$37,966.00	22%	\$7,033.62	Direct Placement with carrier	Direct Placement with carrier
Flood	Dec. 17-18	American Bankers Insurance Co. of Florida	\$12,791.00	22%	\$2,159.96	Direct Placement with carrier	Direct Placement with carrier

Net Commission to AJGRMS: \$113,378.92  
Intermediaries: \$32,318.32

4. If applicable, please provide a copy of any broker service agreement with the current agent. Copies of our contracts are posted on our school district webpage at [www.keysschools.com/contracts](http://www.keysschools.com/contracts).