



**THE HOUSING AUTHORITY
OF THE
CITY OF HAGERSTOWN, MD**

EXECUTIVE DIRECTOR
SEAN GRIFFITH

July 20, 2020

REQUEST FOR QUOTES

The Housing Authority of the City of Hagerstown MD., (The Authority) in partnership with other community agencies and local governments, provides housing opportunities for low and moderate-income persons. The Authority formed in 1949 as a non-profit agency and currently seeking Request for Quotes of Commercial Liability and Property insurance. The Authority currently has one-thousand three-hundred and twenty (1320) dwelling units, 884 Housing Choice Voucher units, four community buildings, one administrative office building and several satellite offices and maintenance storage shops and buildings, located all within the City of Hagerstown.

The Authority is currently seeking quotes for commercial liability, property and auto insurance coverage. Workers Compensation and underground storage tank insurance will not be quoted at this time. The winning award may be provided the opportunity to quote similar insurance for 161 housing units for a new development currently under construction.

The award of broker services will provide reliable and comprehensive insurance coverage and effectively negotiate necessary coverage, will provide a low quote to service the policies and assist the Authority on an ongoing basis with policy related claims and issues that may arise.

Please see the attached documents noting the coverage that we are seeking quotes, along with the number of units, square footage of the units and year built.

All Quotes should include:

Name of firm, primary broker point of contact information and the address of the office

Background of company including years in business and number of employees, expertise and similar scope of services

A plan or explanation of the service model that would be used to provide service and a statement of understanding of the assignment as well as the need for specific information required from the Authority to perform if awarded.

All Quotes must be received by end of business on Friday August 7, 2020

Should you have questions regarding this meeting, please call Sherry Buhman at 301-733-6911 ext. 121.

*All Quotes shall be provided and directed to Sherry Buhman email: sbuhman@hagerstownha.com
An addendum will be issued if required.

Request for Quote: Dated 7/20/2020 – Broker services for commercial, property and auto

Addendum #1- Dated 7/22/2020

See below questions presented to the Hagerstown Housing Authority and answer presented in red and as attached

1. Current carrier and loss runs for 5 years

See attached A

2.Limits to be quoted for the auto, and deductibles for each

Excess Auto limit \$700,000.00

Auto Liability limit \$300,000.00

Non owned 7 hired \$300,000.00

Uninsured/underinsured \$75,000

Collision Deductible \$500.00

Comp Physical Deductible \$100.00

3.List of vehicles to include Vin #'s

See attached list

4.List of Drivers, full name and date of birth

Will provide upon Award

5.Approximate years of updates for each of the locations. Wiring, Plumbing, Heating, Roofing

See attached C

6.Annual rental income for each site

See attached D

7.If all buildings have a sprinkler system

Potomac Towers North -trash room only,

Potomac Towers South – all

Walnut Towers trash room only

Elgin Station-all

CW Brooks-all

Douglass Court-furnace rooms only

8.If all buildings have a basement

Units at Parkside Homes have basements

-Do you have a separate policy for the Directors & Officers coverage

Covered under Commercial Liability – Aggregate, limit \$1,000,000.00, \$5,000 deductible



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Hagerstown Housing Authority - Hagerstown, MD
Automobile - Loss Run - All Claims

Policy Year: 2019 - Housing Authority Risk Retention Group

Policy # 21-0370-19-00-000A Effective: 10/01/2019 to 10/01/2020

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves -----		-----		
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2019.												
Total Policy 21-0370-19-00-000A (0)								0	0	0	0	0
Total 2019 Automobile (0)								0	0	0	0	0

Policy Year: 2018 - Housing Authority Risk Retention Group

Policy # 21-0370-18-00-000A Effective: 10/01/2018 to 10/01/2019

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves -----		-----		
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2018.												
Total Policy 21-0370-18-00-000A (0)								0	0	0	0	0
Total 2018 Automobile (0)								0	0	0	0	0

Exhibit A



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Automobile - Loss Run - All Claims

Policy Year: 2017 - Housing Authority Risk Retention Group

Policy # 21-0370-17-00-000A Effective: 10/01/2017 to 10/01/2018

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2017.												
Total Policy 21-0370-17-00-000A (0)								0	0	0	0	0
Total 2017 Automobile (0)								0	0	0	0	0

Policy Year: 2016 - Housing Authority Risk Retention Group

Policy # 21-0370-16-00-000A Effective: 10/01/2016 to 10/01/2017

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves -----		-----		
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2016.												
Total Policy 21-0370-16-00-000A (0)								0	0	0	0	0
Total 2016 Automobile (0)								0	0	0	0	0



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Automobile - Loss Run - All Claims

Policy Year: 2015 - Housing Authority Risk Retention Group

Policy # 21-0370-15-00-000A Effective: 10/01/2015 to 10/01/2016

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2015.												
Total Policy 21-0370-15-00-000A (0)								0	0	0	0	0
Total 2015 Automobile (0)								0	0	0	0	0
Total Automobile (0)								0	0	0	0	0



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Hagerstown Housing Authority - Hagerstown, MD
Commercial Liability - Loss Run - All Claims

Policy Year: 2019 - Housing Authority Risk Retention Group

Policy # HARRG-370-194498-2019 Effective: 10/01/2019 to 10/01/2020

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp. 1st Dollar
								Loss	Expense	Loss	Expense	
85324		McLucas, Pho	Slip, trip or fall	NC	01/20/2020	02/03/2020	MD	0	0	0	0	0
I3OR9	Administrative Office		Parking Lot, Sidewalk Or Oth	BIGL	Deductible: 1,000							
85373	MD006008	Frazier, Ronak	Slip, trip or fall	NC	01/08/2020	02/10/2020	MD	0	0	0	0	0
I3OU3	Potomac Towers Nort		Ice And/Or Snow	BIGL	Deductible: 1,000							
Total Policy HARRG-370-194498-2019 (2)								0	0	0	0	0
Total 2019 Commercial Liability (2)								0	0	0	0	0

Policy Year: 2018 - Housing Authority Risk Retention Group

Policy # HARRG-370-185328-2018 Effective: 10/01/2018 to 10/01/2019

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2018.												
Total Policy HARRG-370-185328-2018 (0)								0	0	0	0	0
Total 2018 Commercial Liability (0)								0	0	0	0	0



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Hagerstown Housing Authority - Hagerstown, MD
Commercial Liability - Loss Run - All Claims

Policy Year: 2017 - Housing Authority Risk Retention Group

Policy # HARRG-370-174548-2017 Effective: 10/01/2017 to 10/01/2018

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2017.												
Total Policy HARRG-370-174548-2017 (0)								0	0	0	0	0
Total 2017 Commercial Liability (0)								0	0	0	0	0

Policy Year: 2016 - Housing Authority Risk Retention Group

Policy # HARRG-370-163880-2016 Effective: 10/01/2016 to 10/01/2017

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2016.												
				Total Policy HARRG-370-163880-2016 (0)				0	0	0	0	0
				Total 2016 Commercial Liability (0)				0	0	0	0	0



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Hagerstown Housing Authority - Hagerstown, MD
Commercial Liability - Loss Run - All Claims

Policy Year: 2015 - Housing Authority Risk Retention Group

Policy # HARRG-370-152432-2015 Effective: 10/01/2015 to 10/01/2016

Occ. Id/ Claim #	AMP#/ Location Name	Claimant	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp. 1st Dollar
								----- Reserves ----- Loss	Expense	Loss	Expense	
84275	MD0060011	Carter, Pamela	Personal injury	CL	02/01/2016	10/01/2019	MD	0	0	0	4,874	4,874
I3MC7	Potomac Towers Sout		Administration Decision	PIGL	Deductible: 1,000							
				Total Policy HARRG-370-152432-2015 (1)				0	0	0	4,874	4,874
				Total 2015 Commercial Liability (1)				0	0	0	4,874	4,874
				Total Commercial Liability (3)				0	0	0	4,874	4,874



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Hagerstown Housing Authority - Hagerstown, MD
Commercial Property - Loss Run - All Claims

Policy Year: 2019 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-370-194487-2019 Effective: 10/01/2019 to 10/01/2020

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Total Exp Net of Ded.
								----- Reserves -----	-----	-----	-----	
								Loss	Expense	Loss	Expense	
85768	MD006008	11 W Baltimo	Fire	CL	04/01/2020	04/12/2020	MD	0	0	4,387	903	5,290
A8DQ0	Potomac Towers Nort		Undetermined	PRPD	Deductible: 10,000							
Total Policy HAPI-370-194487-2019 (1)								0	0	4,387	903	5,290
Total 2019 Commercial Property (1)								0	0	4,387	903	5,290

Policy Year: 2018 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-370-184872-2018 Effective: 10/01/2018 to 10/01/2019

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Exp Net of Ded.
								----- Reserves -----		-----		
								Loss	Expense	Loss	Expense	
No Losses for Policy in 2018.												
Total Policy HAPI-370-184872-2018 (0)								0	0	0	0	0
Total 2018 Commercial Property (0)								0	0	0	0	0



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Hagerstown Housing Authority - Hagerstown, MD
Commercial Property - Loss Run - All Claims

Policy Year: 2017 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-370-174505-2017 Effective: 10/01/2017 to 10/01/2018

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding ----- Reserves -----		----- Paid -----		Total Exp Net of Ded.
								Loss	Expense	Loss	Expense	
81001	MD006007	1060 Noland I	Fire	CL	09/10/2018	09/10/2018	MD	0	0	81,114	1,793	82,907
A7ZL9	Noland Village		Undetermined	PRPD	Deductible: 15,000							
Total Policy HAPI-370-174505-2017 (1)								0	0	81,114	1,793	82,907
Total 2017 Commercial Property (1)								0	0	81,114	1,793	82,907

Policy Year: 2016 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-370-163868-2016 Effective: 10/01/2016 to 10/01/2017

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2016.												
Total Policy HAPI-370-163868-2016 (0)								0	0	0	0	0
Total 2016 Commercial Property (0)								0	0	0	0	0



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Hagerstown Housing Authority - Hagerstown, MD
Commercial Property - Loss Run - All Claims

Policy Year: 2015 - Housing Authority Property Insurance, A Mutual Company

Policy # HAPI-370-152363-2015 Effective: 10/01/2015 to 10/01/2016

Occ. Id/ Claim #	AMP#/ Location Name	Location	Loss Type / Source	Stat/ Code	Incident	Report	ST	Outstanding		Paid		Exp Net of Ded.
								----- Reserves ----- Loss	Expense	Loss	Expense	
No Losses for Policy in 2015.												
Total Policy HAPI-370-152363-2015 (0)								0	0	0	0	0
Total 2015 Commercial Property (0)								0	0	0	0	0
Total Commercial Property (2)								0	0	85,501	2,696	88,197

VEHICLE LIST

VIN#	LICENSE #	DESCRIPTION	YEAR
1FTBF2B67CEA89156	LG89524	2012 F250 Ford Pick Up Truck	2012
1FTSW21538ED38360	LG 81670	08 Ford Truck Crew Cab SRW	2008
1FDWE3FL5EDB16823	LG47546	2014 E-350 CUTAWAY VAN	2014
1FTNE2EW3BDA38544	LG88611	11 Ford Van	2011
1FTNE24L83HB07472	LG36018	03 FORD E-250 CARGO VAN	2003
1FTNE24W76HA93806	LG76129	06 Ford E 250 Cargo Van	2006
1FTNE24W59DA88938	LG47501	2009 Ford E250 Van (Color oxford)	2009
1FTNF215X8ED44816	LG 81669	08 Ford Truck Reg Cab SRW	2008
1FDUF4HY9JEC25907	LG81952	18 FORD F450 DUMP TRUCK	2018
1FTNF21549EA93762	LG85303	09 Ford F-250 Super Duty Pick UP	2009
1G1W7AFF9G1268721	LG 07153	16 GMC Savanna 2500 Van	2016
1FMCU9GD9JUB21274	LG07610	2018 Ford Escape	2018
1FTBF2B6XB6A63455	LG50400	2011 Ford Super Duty F-250	2011
1FMCU9GD8KUC21321	LG14130	2019 Ford Escape	2019
1FDRF3H64KEE92016	LG14128	2019 Ford Super Duty - Dump Bed	2019
4D4RN4DE7AR291564	LG88604	2010 Dodge Caravan	2010
5FNYP4H28D8065426	LG91545	2013 Honda Pilot 4WD LX	2013
1FTYE1ZM9HKA15001	LG05444	2017 FORD TRANSIT	2017
1FTNE24W66HA90251	LG73430	06 FORD VAN, Econoline E 250	2006
2HKRW6H32KH210693	LG14136	2019 Honda CR-V	2019
2HKRW6H31KH210555	LG14135	2019 Honda CR-V	2019
1FTBF2B69HEC13709	LG07152	2017 Ford F-250	2017
NMOLS6AN5AT004563	LG88616	2010 Ford Transit	2010

Exhibit B

Community	Wiring	Pluming	Heating	Roofing
Gateway Crossing I	2003	2003	2003	2003
Gateway Crossing II	2004	2004	2004	2004
Gateway Crossing III	2005	2005	2005	2005
Gateway Crossing IV	2006	2006	2006	2006
Elgin Station Community Bldg	2003	2003	2003	2003
Noland Village	1988	1994	1990	1994
Potomac Towers North	various upgrades 1980-1998	1973	2014	2020
Potomac Towers South	various upgrades 1990-2010	1985	2014	2003
Walnut Towers A & B	1979	1994	2008	2001
Scattered Sites	n/a at this time			
Douglas Court	1989	2009	1991	2009
Frederick Manor	1987	2012	1995	2009
Parkside Homes	1987	2010	2001	2007
C.W. Brooks Mid-Rise	2010	2010	2010	2010

Property Comparison

	CW Brooks	Douglass Court	Frederick Manor	GWC Phase 1	GWC Phase 2	GWC Phase 3	GWC Phase 4	Noland Village	Parkside Homes	Potomac Towers	Scattered Site A	Scattered Sites B	Walnut Towers	Total
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Total Rental Income	214,249.00	42,409.76	406,068.24	433,333.77	249,399.39	412,202.92	466,549.10	609,324.53	102,420.32	1,134,361.84	123,330.09	113,611.72	520,541.00	4,827,801.68

Exhibit D

Hagerstown Housing Authority	Commercial and Property Policy -Request for Quotes	
Type of Insurance	Coverage Amount	Deductible
*Commercial Liability	\$1,000,000 limit per occurrence	\$5,000 per occurrence
	\$50,000 Fire Sub-limit per Occurrence	
	\$250,000 Athletic Sports sub-limit per occurrence	
	\$2,000,000 limit Aggregate	
	\$250,000 Athletic Sports sub-limit Aggregate	
Public Officials (Board & Officers)	\$1,000,000 (Under Comm Liability)	
Employment Practice	\$1,000,000 (Under Comm Liability)	
Employee Benefits Administration	\$1,000,000 (Under Comm Liability)	
Crime/Fidelity (employee dishonesty)	\$75,000 dishonesty \$5,000 Inside Premises \$5,000 Outside Premises	
Pesticide	\$50,000 per occurrence	
Mold, Bacteria or other claim	\$100,000	
**Commercial Property	\$100,000 limit per occurrence	\$10,000 per occurrence
Equipment Breakdown (Boiler & Machinery)	\$25,000,000 per incident	
Ordinance or Law	\$250,000 repair/demolish and clear site per occurrence	
Earthquake	\$1,000,000 Aggregate, Per occurrence, Catastrophe	
Flood	\$250,000 Per occurrence, catastrophe	
Accounts Receivable	\$100,000 per schedule	
Valuable Papers	\$100,000 Per occurrence	
Spoilage	\$25,000 per occurrence	

[illegible]

Twenty-three (23) vehicles used for daily use by maintenance and security staff to transport to site locations within the city of Hagerstown

Liability coverage

Comprehensive coverage

Collision coverage

Uninsured/underinsured motorist

Request for Quote: Dated 7/20/2020 – Broker Services for commercial, property and auto insurance

Addendum #2 – Dated 7/22/2020

See below question presented to the Hagerstown Housing Authority and the answer presented in red

Question:

How many insurance companies are you bidding this out to? The reason that I ask is because basically all Insurance companies in Maryland generally have the same carrier's which means that if multiple people are working on the same quote with the same carrier than only one will actually be able to do the quote. Please advise.

Answer:

The Authority has sent the Request to eleven companies with five advising they have no interest in the bidding process. The Authority routinely places all contracts out for bid due to being federally funded and must comply with the procurement requirements for public housing set by Housing and Urban Development.