



Titusville Cocoa Airport Authority

**REQUEST FOR QUALIFICATIONS
and
STATEMENT OF INTEREST**

**INSURANCE BROKER SERVICES
FOR THE
SPACE COAST REGIONAL AIRPORT
MERRITT ISLAND AIRPORT
ARTHUR DUNN AIRPARK
EXPLORATION SPACEPORT**

RFQ Publication Date: May 10, 2024
Requests for Information Due: June 6, 2024 (2:00 pm EDT)
SOQ Submittals Due: June 11, 2024 (2:00 pm EDT)

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INSURANCE BROKER SERVICES**

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**REQUEST FOR QUALIFICATIONS
AND
STATEMENT OF INTEREST

INSURANCE BROKER SERVICES**

The Titusville-Cocoa Airport Authority, owner and operator of the Space Coast Regional Airport, Merritt Island Airport, Arthur Dunn Airpark, and the Exploration Spaceport, is requesting a Statement of Qualifications (SOQ) from qualified and capable insurance brokers to provide services that include but are not limited to, insurance placement and servicing, risk exposure analysis, claims servicing, and general advice regarding liability and property coverages.

Those responding to this Request for Qualifications (RFQ) are expected to have full-time employees available with the qualifications and experience to provide insurance broker services.

TCAA shall select the most advantageous SOQ based solely on the Respondent's qualifications, expertise, and understanding of the Airport Authority's needs.

The Airport Authority will receive SOQs for the Project until **2:00 pm EDT, Tuesday, June 11, 2024**. Late SOQs will not be opened or returned. SOQs must be submitted in a sealed package addressed to the Titusville-Cocoa Airport Authority, 51 Bristow Way, Titusville, FL 32780.

Requests for information (RFI) or clarification of requirements must be submitted in writing via email to Kevin Daugherty, AAE - Director of Airports, kdaugherty@flyspacecoast.org. Phone calls will not be accepted. Communication with members of the Titusville - Cocoa Airport Authority, staff or agent other than the Director or as otherwise outlined in this solicitation relevant to this RFQ is expressly prohibited. Unauthorized contact of any Airport Authority member, staff, or agent may be cause for disqualification from the RFQ process.

The deadline for submitting questions is **2:00 pm EDT, Thursday, June 6, 2024**. If necessary, addendum(s) to this Request for Qualifications will be posted on the Airport Authority's website at <https://flyspacecoast.org/RFQs>. It is the Respondent's responsibility to check for any addenda to this RFQ prior to SOQ submission. Submission of a SOQ constitutes acknowledgement of this RFQ and all subsequent addenda. The Airport Authority reserves the right to reject any or all SOQs received in response to this RFQ, or to cancel this RFQ if it is deemed in the best interest of the Airport Authority to do so.

The solicitation package may be downloaded at <https://flyspacecoast.org/RFQs> on or after **Friday, May 10, 2024**.

SECTION I BACKGROUND

This RFQ outlines the prerequisites, documentation necessary to submit an acceptable response for the requested services, and the selection process. Negligence or omission on the part of the Submitter in preparing any portion of their response confers no right to withdraw or make changes, additions, or deletions to the submittal after the submission deadline.

1. **Governance and Management** – The Titusville-Cocoa Airport Authority (Authority or TCAA) is a special district established by the Florida state legislature for the purpose of acquiring, constructing, improving, financing, operating, and maintaining the Space Coast Regional Airport (TIX), Merritt Island Airport (COI), Arthur Dunn Airpark (X21), and the Exploration Spaceport. The Airport Authority is governed by seven members appointed to represent the cities of Titusville, Cape Canaveral, Cocoa, Cocoa Beach, Rockledge, and Brevard County. The Director of Airports is responsible for the day-to-day operation, maintenance, and development of the Authority's facilities and reports directly to the chair of the Airport Authority.
2. **Facilities** – The Airport Authority owns and operates the following facilities:
 - a. Space Center Regional Airport (TIX) – Located in central Brevard County, TIX is currently classified by the FAA as a “regional” general aviation airport.
 - b. Merritt Island Airport (COI) – Located in central Brevard County, COI is classified by the FAA as a “regional” general aviation airport.
 - c. Arthur Dunn Airpark (X21) – Located in northern Brevard County, the airport had an and classified by the FAA as a “local” general aviation airport.
 - d. Exploration Spaceport – Located at TIX and is the home to Space Perspective, a commercial space tourism enterprise and 321 Launch, a new satellite payload processing company.
3. **Purpose** – The purpose of this Request for Qualifications (RFQ) is to solicit detailed SOQs in order to select an insurance broker qualified and capable of representing the Airport Authority in obtaining liability and property insurance at a reasonable cost for its three airports and the spaceport.

4. General Scope of Services

Respondents should submit detailed information about the Firm outlined in **Attachment A – Broker Questionnaire** of the RFQ.

Attachment B includes a summary of TCAA's current insurance coverages that is intended to be reviewed, renewed, or may be enhanced where appropriate.

Under the terms of the proposed Contract Agreement included as **Attachment C – Proposed Contract Agreement**, the successful Respondent shall provide broker services for an initial period of three (3) years, with one (1) two-year renewal option.

4. Minimum Qualifications

Respondents must have the minimum qualifications to submit an SOQ:

- a. Licensed as an insurance broker or agent in the State of Florida, with at least five (5) years of experience providing services as outlined in this RFQ.
- b. Access to sufficient markets to obtain quotes from A-rated companies.
- c. Access to coverage through the Preferred Governmental Insurance Trust (PGIT).
- d. Ability to act as broker in procuring insurance for the TCAA as specified outline in this RFQ.
- e. Professional liability insurance policy of no less than \$10,000,000.

5. Availability of Solicitation – The RFQ solicitation package shall be available on-line at <https://flyspacecoast.org/RFQs> on or after **May 10, 2024**.

6. Addendums – If necessary to amend the solicitation, addendum(s) will be prepared in writing and posted with the original RFQ at <https://flyspacecoast.org/RFQs>. Respondents are responsible for obtaining all addenda. Any addenda issued shall be acknowledged in the SOQ and will become a part of the solicitation. Failure to acknowledge addendum may result in disqualification from the RFQ process.

7. Familiarization with Requirements – It is the Respondent's responsibility to examine the entire solicitation package and to seek clarification of any requirement that may not be clear and to check all responses for accuracy before submitting a SOQ.

8. Cost of SOQ Preparation – The Airport Authority shall not be responsible for any costs or expenses related to developing, presenting, or providing a response to this solicitation.

9. Inquiries.

- a. Contact Person – Any inquiry related to this solicitation should be directed to the attention of the Director of Airports via email at kdaugherty@flyspacecoast.org and shall follow the additional directions contained within this RFQ. The Respondent shall not contact or direct inquiries concerning this solicitation to any other Airport Authority or staff member.
- b. Submission of Inquiries – All inquiries shall be submitted in writing via electronic mail and shall refer to the appropriate page number and paragraph. The Airport Authority shall consider the relevancy of the inquiry but is not required to respond in writing.
- c. Timeliness – Any inquiries to this solicitation should be submitted as soon as possible but must be submitted no later than **2:00 pm EDT, June 6, 2024**. Late inquiries may not receive a response. Responses may be published as an Addendum.
- d. Verbal Responses – Oral interpretations or clarifications shall be without legal effect. A Respondent shall not rely on verbal responses to inquiries. A verbal reply to an inquiry does not constitute a modification of the solicitation.

10. Public Record – With the exception of any trade secret or other proprietary information provided by Respondents and agreed upon by the Airport Authority, all SOQs and correspondence submitted in response to this solicitation shall become the property of the

Airport Authority and shall become a matter of public record subsequent to the award notification.

- 11. SOQ Results.** SOQs of firms ranked in the SOQ evaluation process will be available for review upon written request after the execution of the contract with the Successful Respondent. Initial and final SOQ results shall not be provided in response to telephone inquiries.
- 12. Outstanding Claims and Litigation –** Respondents must not be in default or arrearage under any previous or existing contract(s) with the Airport Authority, the State of Florida, or any political subdivision of the State of Florida. The Airport Authority reserves the right to disqualify any Respondent, or any constituent entity of the Respondent, that has pending litigation, claims, or debts with the Airport Authority.
- 13. Submission of Multiple SOQs.** No Respondent shall submit more than one SOQ in response to this RFQ. Collusion among respondents, the submission of more than one SOQ under different names by any entity or individual, or an ownership interest in more than one respondent by any entity or individual shall be cause for rejection of all such SOQs without consideration.
- 14. Federal, State, and Local Laws.** All Respondents shall comply with all federal, state, and local laws relative to conducting business with the Titusville-Cocoa Airport Authority. The laws of the State of Florida will govern as to the interpretation, validity, and effect of this SOQ, its award, and any executed Contract.
- 15. Collusion and Advance Disclosures.** Evidence of agreement or collusion among Respondents or by prospective Respondents acting to illegally restrain freedom of competition by agreement to SOQ, or other actions, shall render the SOQs of such Respondents void. Advance disclosures of any information to any particular Respondent which gives that particular Respondent any undue advantage over any other interested Respondents, in advance of the SOQ opening, shall void all SOQs received in response to the Request for Qualifications.
- 16. Other Conditions**
 - a. **FAA Required Contract Provisions**

The Successful Broker must agree to comply with pertinent Federal statutes, Executive Orders, and all other applicable rules as outlined in Exhibit B of the Draft Contract Agreement (refer to **Attachment C** of this RFQ).
 - b. **Florida Required Contract Provisions**

The Successful Broker must agree to comply with pertinent Florida State statutes and all other applicable rules relevant to Public Information and Procurement Laws as outlined in Exhibit C of the Draft Contract Agreement (refer to **Attachment C** of this RFQ).

SECTION II
STATEMENT OF QUALIFICATIONS
PREPARATION & SUBMITTAL

1. Statement Preparation.

- a. No Facsimile or Electronic Mail Submittals – Statements must not be submitted in facsimile or electronically. SOQs received by facsimiles or electronic mail shall not be accepted.
- b. Confidential Information – Requests for nondisclosure of data such as trade secrets and other proprietary data must be declared in writing and substantiated. Published reports, methodologies, techniques, and other material readily available on-line or otherwise in the public domain will not be considered proprietary. The Airport Authority shall review all requests for confidentiality and provide a written determination.

2. Statement Contents

- a. Cover Letter – Provide a letter on company letterhead expressing a statement of interest in providing professional consulting services, a brief summary of unique features of the Respondent's SOQ, and acknowledgement of any addenda issued for the RFQ. The Letter shall be signed in blue ink by a responsible principal authorized to represent the firm.
- b. Questionnaire – SOQs must include the information outlined in **Attachment A – Broker Questionnaire**.
- c. Attachments – Failure to provide any of the following attachments shall be deemed non-responsive to the RFQ.
 - (1) Certified Florida Certificate of Organizational Status
 - (2) Business Licenses (Insurance Agency/Agent)
 - (3) Broker's General, Professional Liability and other applicable Insurance Certificates

3. SOQ Submittal.

- a. Submission Package – One (1) original and six (6) printed and bound copies of the SOQ shall be submitted to:

RFQ 2024-001
Titusville - Cocoa Airport Authority
51 Bristow Way
Titusville, FL 32780

The original of the SOQ shall include the signed Letter of Interest and should be clearly labeled "ORIGINAL". The Respondent shall also include an electronic copy (pdf format) of the complete SOQ as one file on a USB drive.

- b. Late SOQs – SOQs received after the due date and time shall not be accepted.

- c. No Modifications – Modifications shall not be permitted after an SOQ has been opened except as otherwise provided under applicable law.
- d. Withdrawal of SOQ – SOQs may be withdrawn at any time prior to the specified SOQ due date and time by providing written notification to the Airport Authority.

SECTION III STATEMENT OF QUALIFICATIONS EVALUATION & CONTRACT AWARD

1. Statement of Qualifications Evaluation.

- a. Conformance to RFQ – Each received SOQ will be checked for compliance with the submission requirements of this RFQ and to ensure that the SOQ is fully responsive to the instructions. Failure to comply with RFQ submission requirements shall be deemed non-responsive.
- b. Selection Criteria – This RFQ is intended to be based primarily on the qualifications and experience of the Respondent.
- c. Disqualification – A Respondent who is currently debarred, suspended, or otherwise lawfully prohibited from any public procurement activity shall have its SOQ rejected.
- d. Clarifications – The Airport Authority reserves the right to obtain Respondent clarifications where necessary to arrive at full and complete understanding of Respondent's SOQ. Clarification means a communication with a Respondent for the sole purpose of eliminating ambiguities in the SOQ and does not give Respondent an opportunity to revise or modify its SOQ.
- e. Response Rejection – Submission of additional terms, conditions, exceptions, etc., included in the SOQ may result in disqualification.

2. Evaluation Criteria.

The selection process will be based on the information and references provided in response to this Request for Qualifications. An evaluation committee will determine how well each Respondent's submittal meets the requirements as stated in this solicitation and will select the Respondent's SOQ which is most advantageous to the Airport Authority.

Selection will be based on, but not limited to, the following factors, which may not necessarily be in the order of importance:

- | | |
|--|-----|
| a. Broker's qualifications and experience in commercial insurance and aviation specialties | 20% |
| b. Broker's thorough understanding of the Airport Authority's insurance needs | 20% |
| c. Broker's approach to providing basic account services | 15% |
| d. References of clients regarding the Broker's competence, capabilities, and responsiveness | 15% |
| e. Designated Account Manager's professional qualifications, experience with similar airports, current workload, and commitment. | 15% |

- f. Proximity of principal place of work for Account Manager. 10%
- g. Expression of interest, responsiveness to RFQ format and instructions, general appearance, and other factors. 5%

The Airport Authority reserves the right to request more information from any or all respondents regarding their SOQ. It is the intention of the Selection Committee to review the qualifications of the interested firms based upon the SOQ information as submitted. The Selection Committee may elect to invite the highest ranked Respondents to participate in an interview to be conducted in-person or on-line prior to the final ranking.

Based on the SOQ evaluations and interviews, the Selection Committee shall rank the Respondents and recommended selection of the best ranked Respondent for awarding of the Contract as the most advantageous Respondent that best meets the needs of the Airport Authority.

3. Proposed Tentative Timetable (*all times EDT*) – All dates and times are subject to change

Request for Qualifications publication	May 7, 2024
Deadline to submit written questions	June 6, 2024 @ 2:00 pm
Deadline to submit SOQs	Jun 11, 2024 @ 2:00 pm
Interviews & Selection Recommendation	Week of July 8-12, 2024
Intent to Award Contract Agreement	July 18, 2024 (TCAA meeting)
Presentation of Proposed Insurance Program	August 15, 2024 (TCAA meeting)
New/Renewed Insurance Coverages in place	October 1, 2024 @ 12:00 am

4. Negotiation and Award of Contract.

- a. Airport Authority Rights – The Airport Authority reserves the right to award the Contract Agreement in a manner which is deemed most advantageous to the Airport Authority. The Airport Authority may reject any or all SOQs, waive any minor informality in SOQs received, reject any alternate SOQ(s), and reserves the right to reject the SOQ(s) of any Respondent who has previously failed to perform competently in any contract with the Airport Authority.
- b. Contract Negotiation and Award – A response to a solicitation is an offer to contract with the Airport Authority based upon the information contained in the solicitation. After acceptance of the Selection Committee's recommended ranking of Respondents by the Airport Authority, the top-ranked Respondents will be asked to review the draft Contract Agreement.

Upon the mutual acceptance of the terms and conditions of the Contract Agreement, the Respondents will be offered a Contract Agreement with the Airport Authority for a initial three-year term with one (1) two-year extension at the Airport Authority's discretion. If negotiations with any top-ranked Respondent are unsuccessful, the Airport Authority will terminate further contact with that Respondent and request the next highest ranked Respondent to provide similar information for review. The Authority will

follow the same process to conclude a successful negotiation for a Contract Agreement.

- c. SOQ Inclusion – The SOQ of the successful Respondents shall become part of the contract and unless otherwise agreed to by the Airport Authority, the Respondents shall be bound to meet the information containing of their SOQ.

Section IV GENERAL SCOPE OF SERVICES

A. Required Services

The Successful Broker shall provide the following services to the Airport Authority:

1. Assign an Account Manager who will be responsible for the administration of the Broker Services Agreement, including communication with TCAA's staff. The Account Manager shall be available for providing advice and consultation on insurance program related issues and concerns.
2. Assist TCAA staff with the development of a "TCAA Insurance Program" document including (a) current binders, policies, endorsements, riders, and other information provided by insurers and, (b) procedures and forms for filing and managing claims.
3. Solicit insurers for coverage on behalf of TCAA including completion of all applications, documents and gathering of data which may be requested by insurance companies.
4. Evaluate proposals received from various insurance companies, verify the reasonableness of the premiums for the coverage provided, and recommend the most advantageous insurance policies providing the best coverage for best premium to meet TCAA's needs and objectives.
5. Provide TCAA with a summary of various insurance program options, including (but not limited to): limits, coverages, retention levels, terms, conditions, payment options, and self-insurance.
6. Provide extensive review of binders and policies including verification of conformity to specifications and request any necessary endorsements/changes/revisions that may be required.
7. Administer the placement of coverage and provide original binders, policies, and endorsements in a timely manner.
8. Assure that insurance policies are placed with reputable and financially responsible insurers based on published insurance ratings among other criteria, keep TCAA informed of any changes in insurer's ratings, and make recommendations should ratings adversely change during the policy term.
9. Evaluate TCAA's insurance program annually and recommend coverage changes in order to maintain the best level of coverage for the best value to TCAA. Prepare a comprehensive annual report on the effectiveness of TCAA's insurance program including recommended changes no later than 3 months prior to the renewal date of insurance coverages to include payment options.
10. Perform account management services including oversight and coordination of all relevant services performed by insurance companies, underwriters, or service agencies for the filing

and processing of claims, issuance of certificates of insurance, and verification of the accuracy of bills, audits, and premium adjustments.

11. Develop and maintain a detailed schedule of TCAA property, vehicles, and equipment, employee drivers, and other information and to provide updates to staff.
12. Submit all premiums and other payments to insurers and other parties on a timely basis. All premiums and payments made on behalf of TCAA shall be made to the Broker.
13. Represent TCAA as an agent for all coverage and premium negotiations with insurers, underwriters, and other parties, adjudicating TCAA's loss claims, and claims against TCAA. Consult with TCAA's staff and legal counsel regarding proposed claims both for and against TCAA.
14. Provide analysis and recommendations as to the most cost-effective means for addressing TCAA's potential risks.
15. Based on appraisals, inspections, and other information, evaluate the physical condition and insured value of all TCAA properties and recommend any changes to current values.
16. Review TCAA's current minimum insurance coverage requirements for commercial aeronautical service providers, tenants, and others and recommend changes as necessary to ensure property and liability protections are adequate.
17. Review various trade publications and industry reports and on a regular basis, provide TCAA with copies of articles relevant to trending aviation and airport insurance issues.
18. Assist TCAA's staff with the development and implementation of a Risk Management /Loss Prevention Program including a review of previous and open claims and industry trends with respect to risk management and loss control.

B. Alternate or Additional Services

The Respondent may propose alternate or additional services that may be beneficial to TCAA. TCAA reserves the right to consider proposed alternate or additional services which shall not have an effect on the Selection Process but TCAA may elect to negotiate a proposed fee for any such services if determined to be in their interests.

C. Coverages

It is TCAA's intent to entrust the successful Broker with a comprehensive review of its liability and property insurance portfolio, encompassing policies, coverages, limits, endorsements, exclusions, and associated premiums. TCAA's current policies and expiration dates include:

<u>Policy</u>	<u>Current Policy Expires</u>
1. General Liability	10/1/2024
2. Property & Inland Marine	10/1/2024
3. Automobile Liability	10/1/2024
4. Airport Owners & Operators Liability	8/1/2025
5. Public Entity Liability	10/1/2024
6. Worker's Compensation	10/1/2024

7. Commercial Inland Marine (Builder's Risk)

7/18/2024

*Note: See **Attachment B** for a detailed breakdown of TCAA's existing policies and coverages for reference*

The successful Broker shall develop and submit an Insurance Proposal for TCAA approval that includes recommendations for the renewal, replacement, addition, or termination of the current policies, all while attempting to reduce premiums. The Broker shall implement the approved Insurance Proposal in a timely manner to ensure uninterrupted coverages are maintained well before the policies expire.

D. Exceptions

Respondents shall thoroughly review the RFQ, its attachments, and the Contract Agreement. If a Respondent elects to take exception to any term or condition set forth in the RFQ, its attachments, and addenda (if any), or the Agreement, the exception must be clearly identified on a separate page of the submittal and labeled "EXCEPTIONS".

E. Rights Reserved

In addition to the terms and conditions of this RFQ, TCAA reserves the following rights:

1. To waive as an informality, any minor irregularities in submittals.
2. To request additional information and data from any or all Respondents after the due date for submittals.
3. To cancel this RFQ with or without the substitution of another RFQ.

Attachment A
Broker Questionnaire

Attachment A
BROKER QUESTIONNAIRE

Submittals shall address each item below in narrative form.

A. Firm Information

1. Identify the company submitting the SOQ, including the following:
 - a. Headquarters location and list of statewide offices.
 - b. A brief description of the history and organization of the firm.
 - c. The office from which TCAA'S account would be serviced.
 - d. Contact person for the SOQ submittal.
2. Provide copies of the most recent year's annual reports, or comparable document, including detailed current profit and loss, assets and liabilities, and other relevant financial data.
3. Provide copies of business licenses, professional certifications, or other credentials, together with evidence that Respondent, if a corporation, is in good standing and qualified to conduct business in Florida. Provide a copy of all relevant insurance certificates including the limits of coverage.
4. Identify the account team structure your firm proposes to use to service TCAA's account.
 - a. List the names of the proposed account service team and describe each member's service role. Include at least one (1) qualified individual from your firm having a minimum of five years' experience in airport-related accounts who would be assigned to work directly with the TCAA'S account.
 - b. Identify the staff person who would be the day-to-day contact for the TCAA.
 - c. Attach resumes for the service team members describing their qualifications including credentials, experience, responsibilities, and specifically work on similar engagements.
 - d. Include and identify those services, which may not be available in the local office, but are available from your firm and how you will access those services.
5. Indicate your experience with providing appropriate insurance coverages and other services for the following products:

- Property & Automobile	- Public Officials Liability
- General Liability	- Employment Practice Liability
- Airport Operators Liability	- Environmental Liability
- Hangarkeepers Liability	- Excess Liability
- Crime, Fraud, & Cybersecurity	- Other Airport-Related Coverages

6. Describe any claims against the Firm's professional liability insurance or other litigation involving the Firm's professional services conducted in the State of Florida within the past three years.
7. Attach a copy of the following:
 - a. Certified Florida Certificate of Organizational Status
 - b. Business Licenses (Insurance Agency/Agent)
 - c. Broker's General, Professional Liability, and other applicable insurance certificates

B. Insurance Underwriter Information

1. Identify the primary underwriter(s) responsible for the majority of your airport property and casualty business over the past 24 months.
2. Identify the primary underwriter(s) responsible for the majority of your airport liability business over the past 24 months.
3. Identify the primary underwriter(s) responsible for your other airport insurance business over the past 24 months.
4. Describe your access to excess and surplus line markets.

C. Risk Management/Strategic Planning/Data Analysis

1. Describe two (2) examples where you helped airport clients develop and implement a Risk Management /Loss Prevention Program.
2. Describe how will you assist TCAA with the management of the insurance portfolio, including (but not limited to):
 - a. negotiations for renewals and enhanced coverages
 - b. preparation of claims activity reports
 - c. underwriting analysis for annual renewals
 - d. annual premium projections for budgeting purposes
3. Describe two (2) examples where you helped airport clients achieve a significant reduction in premiums or other cost reductions.

D. Legislative Compliance

Describe how do you keep clients informed of regulatory and legislative changes that affect insurance planning?

E. Actuarial Services

1. Does your organization have access to actuarial consulting services? If so:
 - a. Is this a third party independent of any affiliations with any underwriters?
 - b. Does the actuarial consulting service have access to nationally recognized models to engage as part of their evaluation?
2. Do you propose to provide any actuarial services as part of the broker relationship. If so:
 - a. Describe the actuarial services to be provided.
 - b. Provide a representative sample of a typical report.
 - c. Identify the cost of the actuarial services if not included in your regular fee(s).

F. Other Services

List any additional service options not specifically included in the RFQ that your company can recommend or provide, and along any additional fees that may be required for these services.

Attachment B
Schedule of Existing Coverages

Attachment B
SCHEDULE OF EXISTING INSURANCE COVERAGE

E - Exposure
C - Coverage in Place (P - Primary / D - Endorsement / N - No Coverage)
[a] per occurrence
[b] per person or aircraft
[c] aggregate (annual)

I. PROPERTY & INLAND MARINE COVERAGE				Premium: Expires:	554,123 10/1/2024	
Preferred Governmental Insurance Trust Policy No: PK FL 1 0054950 23-21						
A. PROPERTY	E	C	Limits	Remarks		
a. Accounts Receivable	Y	P	500,000 ^[a]	bad debt + expenses		
b. Animals	N	P	5,000 ^[c]	loss of service animal (excludes vet expenses) / 500 deductible if shown on the Property Schedule		
c. Buildings Under Construction	Y	P				
d. Debris Removal	Y	P	250,000 ^[a]	if greater - 25% (storm debris excluding on-airport vegetation)		
e. Demolition, Operation of Building Laws & Increased Construction Cost	Y	P	500,000 ^[a]	demolition or rebuilding damaged structure to meet code		
f. Duty to Defend	Y	P		legal expenses involving for personal property damage/loss of others		
g. Errors & Omissions	Y	P	250,000 ^[a]	loss due to inaccurate or missing values for property claims		
h. Expediting Expenses	Y	P	5,000 ^[a]	costs for temporary damage property repairs or replacement expenses for mutual aid responses		
i. Fire Department Charges	Y	P	25,000 ^[a]			
j. Fungus Cleanup	Y	P	50,000 ^[c]	loss caused by fungus, wet or dry rot, bacteria		
k. Lawns, Plants, Trees & Shrubs	Y	P	25,000 ^[a]	loss caused by specific event (excludes freeze, drought, infestation, etc.)		
l. Leasehold Interest	N	P		lease cancellation costs due to loss of leased premises		
n. New Locations	Y	P	2,000,000 ^[a]	extends coverage to unreported new properties for up to 60 days		
o. Personal Property of Employees	Y	P	50,000 ^[a]	loss of property used in the course of employment (excludes auto)		
p. Pollution Cleanup	Y	P	50,000 ^[c]	removal of pollutants due to specific peril		
q. Professional Fees	Y	P	20,000 ^[a]	professional services to determine extent of loss		
r. Recertification	Y	P	10,000 ^[a]	recertification of damaged emergency equipment due to loss		
s. Service Interruption	Y	P	100,000 ^[a]	loss due to interruption of utility services		
t. Transit	Y	P	250,000 ^[a]	loss of personal or inland marine property while in transit in custody of others		
u. Vehicle as Scheduled Property	Y	P		loss due to covered loss (named storm deductible applies per vehicle)		
v. Preservation of Property	Y	P	250,000 ^[a]	cost to provide temporary protection/preservation as an additional loss		
w. Property at Miscellaneous Unnamed Locations	Y	P	150,000 ^[a]	loss due to inaccurate or missing property values at unspecified locations		
x. Business Income	Y	P	1,800,000 ^[a]	loss due to inability to access property for at least 72 hours (period up to 14 days)		
y. Additional Expense	Y	P	1,000,000 ^[a]	loss to property damage/loss due to specific peril (excludes electronic data)		
B. GENERAL LIABILITY						
Bodily Injury & Property Damage	Y	P		excludes losses due to communicable diseases (MN-204)		
Personal & Advertising Injury	Y	P				
Herbicide & Pesticide	Y	P	1,000,000			
Medical Payments	Y	P				
Sewer Backup & Water Damage	Y	P	200,000	No Fault - 10,000 per claimant / At Fault - 200,000 per claimant		
Employee Benefits Liability	Y	P		covers administrative errors & omissions		
Deductible Liability	Y	P		covers deductibles for general/employee benefits		
Cyber Liability (1st Party)	Y	?				
Cyber Liability (3rd Party)	Y	?				
Intellectual Property	N	N				

Attachment B
SCHEDULE OF EXISTING INSURANCE COVERAGES

Cyber Liability (1st Party)	Y	?				
Cyber Liability (3rd Party)	Y	?				
Intellectual Property	N	N				
C. AUTOMOBILE LIABILITY						
Owned Auto Liability	Y	P		1,000,000 ^[c]		
Owned Auto Physical Damage (Comprehensive)	Y	P				actual cash value or repair cost
Owned Auto Physical Damage (Collision)	Y	P				actual cash value or repair cost
Owned Auto Physical Damage (Other - Vandalism, etc)	Y	?				
Hired/Non-Owned Auto Liability	Y	P				
Hired/Non-Owned Auto Physical Damage (Comprehensive)	Y	P		35,000		1,000 deductible
Hired/Non-Owned Auto Physical Damage (Collision)	Y	P		35,000		1,000 deductible
Hired/Non-Owned Auto Physical Damage (Other - Vandalism, etc)	Y	?				
Personal Injury Protection (Medical & Disability / Death)	Y	P		10,000 / 5,000		Medical - Expenses (80%) / Disability - Loss of Income (60%)
Uninsured Motorist	Y	P		100,000		Non-stacked (no cumulative coverage)
Underinsured Motorist	Y	P		100,000		Non-stacked (no cumulative coverage)
Rental Reimbursement (Covered Autos)	Y	P		5,000		50/day
Pollution	Y	P				covers clean-up of pollutants due to auto loss
Mutual Aid	Y	P				covers vehicle losses by responding public safety agencies
Medical Payments	Y	P		5,000		
D. DEADLY WEAPON PROTECTION						
Deadly Weapon Event (See PGIT MN-040)	Y	D		1,000,000 ^[c]		Limit (including specific claims)
Demolition, Clearance & Memorialization	Y	D		250,000		
Extra Expenses	Y	D		250,000		
Counselling Services	Y	D		250,000		
Funeral Expenses	Y	D		250,000		
Medical Expenses	Y	D		25,000		per person
Accidental Death & Dismemberment	Y	D		25,000		per person
						Note: includes Business Interruption, Crisis Management, Property Damage, & Claims Expenses

Attachment B
SCHEDULE OF EXISTING INSURANCE COVERAGES

E - Exposure
C - Coverage in Place (P - Primary / D - Endorsement / N - No Coverage)

[a] per occurrence

[b] per person or aircraft

[c] aggregate (annual)

II. AIRPORT OWNERS & OPERATORS GENERAL LIABILITY		E	C	Limits	Remarks
ACE Property & Casualty Insurance Company Policy No: AAP N07391675 004			Premium Expires	31,671 8/1/2025	
A. Bodily Injury & Property Damage		Y	P	15,000,000 [c]	excludes claims related to PFCs & PFAS [AAP 317]
B. Personal Injury & Advertising Injury		Y	P	15,000,000 [c]	excludes claims except against using someone else's advertising concept
Malpractice		Y	P	15,000,000 [c]	errors providing emergency medical relief
Fire Damage		Y	P	250,000 [a]	
Medical Expense		Y	P	5,000 [b]	
C. Hangarkeepers (Aircraft) [AAP 210]		Y	P	15,000,000 [a] [b]	1,000 deductible
D. Non-Owned Aircraft Liability		Y	?	-	damage during disabled aircraft recovery?
					Note: Volunteers covered as employees (AAP 248)
III. PUBLIC ENTITY LIABILITY		E	C	Limits	Remarks
ACE American Insurance Company Policy No: G27141353 011			Premium Expires	7,455 10/1/2024	
A. Public Entity Management		Y	P	1,000,000 [a] [b] [c]	no deductible
B. Public Entity Liability		Y	P		15,000 deductible
C. Employment Practices		Y	P		15,000 deductible
D. Public Entity Crisis Management		Y	P		25,000 deductible

{To be Distributed by Addendum}