



In accordance with the Joint Request for Qualifications for Insurance Brokerage Services issued June 25, 2021, questions regarding the RFQ for the Erie County Industrial Development Agency and its affiliates, Buffalo Urban Development Corporation and its affiliates, and Western Region Corporation were requested to be submitted in writing by July 9, 2021. Per the RFQ, responses to questions will be answered in writing (email) within three business days and a copy of the questions and answers posted on the ECIDA's website. Below are the questions received:

Employee Benefit Plan Questions

- 1) Do any other benefit eligible employees exist outside of the ECIDA and BUDC Populations illustrated, including but not limited to Union Populations, Retirees, and or any other populations? **There are no union or retiree populations covered. Those who retire from the entities are eligible for COBRA.**
- 2) Are there minimum benefit level requirements for the existing employees of ECIDA or BUDC. For example, set benefit requirements by Unions or any other entity for Benefit levels of Health Plan Copayments, Life Insurance Monetary Benefit Amounts, and Long Term Disability Benefit Amounts. **There are no requirements for minimum benefit levels set by outside entities.**
- 3) Do you offer funding mechanism accounts for Employees such as Health Saving Accounts, Flexible Spending & Dependent Care Accounts, Health Reimbursement Accounts? **Employees enrolled in a high-deductible health plan are eligible to open and maintain an HSA with the financial institution of their choosing. ECIDA and BUDC offer flexible spending and dependent care accounts to employees. Health reimbursement accounts are not used.**
- 4) Are Employee Benefits enrolled online or via paper? If online using a platform, what platform is utilized? **Enrollment is currently completed via paper forms.**
- 5) Are there Medicare Health Insurance Eligible individuals for any population other than the ECIDA employees or retirees? **No.**
- 6) Do you have a Personnel or Human Resources Department on Staff? If not, is Human Resources Consulting Outsourced and to whom? **Mollie Profic, Vice President/CFO serves as the Human Resources Officer, with assistance from another staff member. We also utilize Paychex for HR consulting.**
- 7) Are Payroll Services performed in house? If not, is this outsourced and to what organization? **Payroll services are outsourced to Paychex, and not part of this RFQ.**

Property & Casualty Questions

- 1) Are loss run reports available for review? **We are not requesting quotes for specific policies as part of this RFQ and as such will not be making loss run reports available for review.**
- 2) Would you be able to provide five years of loss runs? **We are not requesting quotes for specific policies as part of this RFQ and as such will not be making loss run reports available for review.**

- 3) Is there an active safety committee and is there broker/carrier participation? **There is an internal Safety Committee consisting of ECIDA and BUDC employees.**
- 4) Are any carrier related resources/training being utilized? i.e. Philadelphia Trac GPS program or PHLX Sense property water loss tool? **No.**
- 5) Has the current broker done any loss trend analysis that can be provided for a better understanding of claims for development/recommendations of risk management strategies? **Per the RFQ, the response should include the proposing firm's possible recommendations, rather than proposing a particular strategy.**
- 6) Would you be able to provide full copies of all policies including premiums? **No, we will not be providing copies of policies as part of the RFQ. Please refer to Exhibit B of the RFQ for a summary of current coverage.**
- 7) If COPE information is not contained in the policies, would you be able to provide? **We will not be providing specific policy information as part of the RFQ.**
- 8) Do you currently carry separate environmental coverage? **No. Please refer to Exhibit B of the RFQ for a summary of current coverage.**

Questions applicable to both Insurance Brokerage Services

- 1) How often are claims review/analysis meetings scheduled? **Renewal meetings are held at least annually (for each policy). Any other meetings are held as needed.**
- 2) What is the current compensation structure? Is it a commission/fee/combination and what is the fee percentage to premium? **The current brokers receive commissions from the insurance carriers. There are no additional fees paid by ECIDA, BUDC or WRC.**
- 3) Will the current premiums be provided to assist in developing the commission structure in the proposal? **An updated Exhibit B that includes premiums has been posted to the Requests for Proposals section of ECIDA's website (www.ecidany.com).**
- 4) Are there any service concerns with your existing broker? i.e.. Renewal terms lead times, certificate/change request turnaround, overall communication, coverage availability? **No current service concerns.**
- 5) Are there any specific areas of improvement that you would like to see with regard to your current broker? **No current service concerns.**
- 6) Can proprietary information provided in our proposal responses be kept confidential or will all information be subject to FOIL request? **Please refer to page 9 of the RFQ.**
- 7) Will both the P&C and Employee Benefits be awarded to a single broker, or will they remain split between two brokers? **Either situation may occur based on the proposals received.**
- 8) How many brokers are being invited to participate? **The RFQ is open to all brokers. It was sent directly to the top brokers per the 2021 Business First Book of Lists.**
- 9) Would you be able to disclose all brokers participating in this RFP? **We are unable to determine as the RFQ is open to all brokers.**
- 10) How long has the current relationship with both Lawley and Bene-Care been in place? **Lawley has been the P&C broker since 2010, Bene-Care has been the benefits broker since 2018.**
- 11) When was the last RFQ performed? **2017**
- 12) Do you have a standard contract that you use for contractors working on your behalf? – If yes, can it be made available for review? **Please refer to pages 11-12 of the RFQ for standard contract terms.**