



March 23, 2016

REQUEST FOR PROPOSALS
INSURANCE BROKERAGE SERVICES
REQUEST FOR PROPOSAL NO. 2016-007

APPROVED:

A handwritten signature in black ink, appearing to read 'Kevin A. Dillon', written over a horizontal line.

Kevin A. Dillon, A.A.E.
Executive Director

APPROVED:

A handwritten signature in black ink, appearing to read 'Laurie A. Sirois', written over a horizontal line.

Laurie A. Sirois
Manager of Grants, Contracts and
Procurement

OVERVIEW

The Connecticut Airport Authority (CAA) was established via Public Act 11-84 and operates under the provisions of Chapter 267b, sections 15-120aa through and inclusive of 15-120pp of the Connecticut General Statutes. The CAA is a quasi-public entity responsible for managing, operating and developing Bradley International Airport and five general aviation airports (Danielson, Groton-New London, Hartford-Brainard, Waterbury-Oxford and Windham) (collectively referred to herein as the "CAA Airports"), as well as ensuring compliance by those airports and other airports within the State of Connecticut with all federal obligations with respect to those airports. The CAA serves as an economic driver in Connecticut, making the state's airports more attractive to new routes, new commerce, and new companies who may be considering making Connecticut their home.

INTRODUCTION

The Connecticut Airport Authority (CAA) is soliciting proposals from insurance brokerage firms to provide services to market, place, and administer CAA's insurance requirements for a three-year period. The CAA is tendering this Request for Proposals at this time due to the expiration of the current broker agreement which expires on June 30, 2016.

The successful proposer shall be a professional firm which independently practices as an insurance broker, and whose principal corporate engagements, source of revenues, and client base are derived solely from brokerage services rendered directly to clients.

REQUEST FOR PROPOSALS REQUIREMENTS

The CAA requires that the respondents keep the proposal to less than ten double (twenty single) sided 8 ½ x 11 pages, not including organizational chart, resumes (one page, single-sided), and cover letter (two pages, single-sided maximum). Font size shall not be any smaller than Arial 12 point, or equivalent. Proposers must include an email address for the primary point of contact for this RFP in the cover letter.

Proposing firm shall submit five printed copies and one electronic copy of the proposal on either a flash drive or DVD together in a sealed package to:

Laurie Sirois
Manager of Grants, Contracts and Procurement
Connecticut Airport Authority
Bradley International Airport
334 Ella Grasso Turnpike
Suite 160
Windsor Locks, CT 06096

Attn: RFP No. 2016-007 – Insurance Brokerage Services

The proposal must be submitted no later than **2:00 p.m., April 13, 2016**, Eastern time. Late submissions will **not** be accepted. **Proposals will not be publicly read.**

Questions concerning this RFP are due no later than 2:00 p.m., April 4, 2016. The CAA responses to questions concerning this RFP may be shared with each responsive, proposing firm to ensure equal awareness of important facts and details.

By submitting a proposal, the firm certifies that it has fully read and understands the RFP, has full knowledge of the scope of work to be provided, and accepts the terms and conditions under which the services are to be performed.

The CAA reserves the right to interview some, all, or none of the firms responding to this RFP based solely on its judgment as to the firm's proposals and capabilities. The CAA reserves the right to request and consider additional information from submitters and to reject any and all submittals on any basis without disclosing the reason. No firm may withdraw their submittal for at least 120 days after the time and date set for submission. The CAA reserves the right to waive any irregularities and technical defects.

POINT OF CONTACT

The point of contact for all submissions and correspondence regarding this RFP will be Laurie Sirois (Purchasing Agent). She may be reached by email at procurement@ctairports.org. Submissions of questions, correspondence or requests for clarification to persons other than the Purchasing Agent, or in a form other than email, will not receive a response.

INTERPRETATION AND ADDENDA

No interpretation or clarification regarding this RFP will be made verbally to any Proposer. Requests for interpretation or clarification must be submitted electronically to the Purchasing Agent. When submitting a request for interpretation or clarification, Proposers are encouraged to reference the RFP page and topic number pertinent to the question(s). All questions must be submitted no later than the date and time stated above for the submission of questions. Any questions received after that time will not be addressed.

Interpretations, clarifications and supplemental instructions from the CAA will be in the form of a written addendum, which will be posted to the State of Connecticut Department of Administrative Services and the CAA websites.

Only the written interpretations, clarifications or supplemental instructions set forth in the posted addenda shall be binding, and Proposers are warned that no other source is authorized to give information concerning, explaining or interpreting this RFP.

ATTEMPTS TO INFLUENCE THE SELECTION PROCESS

Except for clarifying written questions sent to the CAA, all proposers, including any and all persons acting on their behalf, are strictly prohibited from contacting any employee of the CAA or Board official, on or regarding any matter relating to this RFP from the time the RFP is issued until contract award.

The CAA reserves the right to disqualify any Proposer who contacts any employee of the CAA or Board official, other than the Purchasing Agent, concerning this RFP.

PUBLIC RECORDS

Each Proposer agrees that all information, data, documentation, and material submitted or provided by the Proposer shall become the property of the CAA and it shall not be returned to the Proposer. The CAA is subject to the requirements of the Connecticut Freedom of Information Act ("FOIA"). After CAA award of a Contract, all information, data, documentation, and material submitted shall be considered public information and may be made available for inspection in accordance with the FOIA. Any proprietary information, data, documentation, and material that the Proposer wishes to remain confidential (to the extent allowed under the FOIA) should be clearly identified in the proposal; however, such identification does not guarantee its confidentiality. Proposers specifically waive any claims against the CAA related to the disclosure of any materials if made pursuant to a public records request.

Proposer must submit a letter stating reasons for claiming confidentiality for every type of information that may be stamped confidential. Failure to comply with these procedures may result in the disclosure of this information. Proposer may be required to intervene in any public records request in order to protect its rights to confidential or proprietary information.

I. BACKGROUND:

BRADLEY INTERNATIONAL AIRPORT (BDL)

Bradley International Airport (BDL) serves an extensive geographic area, as its customer base covers the entire Northeast including New York and New Jersey. According to the most recent economic impact analysis, Bradley contributes \$4 billion in economic activity to the state of Connecticut and the surrounding region, representing \$1.2 billion in wages and 18,000 full-time jobs. The airport, primarily an origin and destination facility, is served by seven airlines, operating approximately 200 daily commercial flights serving more than 28 non-stop destinations. In 2015, 5.9 million passengers utilized Bradley; the airport also services a number of corporate and military entities.

The present airfield configuration consists of two intersecting runways and a general aviation runway. Runway 6/24 (9,500 feet by 200 feet) is the primary instrument air carrier and commuter runway; it is capable of handling all passenger and cargo aircraft, including the Boeing 747, the Russian-built Antonov 225, and the Airbus 380. Runway 15/33 (6,846 feet by 150 feet) is utilized as the secondary air carrier and commuter runway while Runway 1/19 is the general aviation runway.

Other facilities at Bradley include the United States Military, air cargo and air freight operations, fuel storage areas, fixed based operator facilities, rental car

companies, various hangars, a federal inspection station, a co-generation energy plant, a maintenance facility, two fire station buildings and a public safety building. Additional state-owned properties include a 3,500-space parking garage adjacent to Terminal A as well as a Sheraton Hotel which is attached to the terminal building.

GENERAL AVIATION (GA) AIRPORTS

There are five General Aviation Airports owned and operated by the CAA.

DANIELSON AIRPORT (LZD) is a public-use, publically owned GA airport on 257 acres, located approximately two miles northwest of Danielson in the Town of Killingly, in Windham County. The airport consists of a single 2,700 foot asphalt runway with a full parallel taxiway. Airport facilities include aircraft T-hangars, an aircraft maintenance shop, a flight school, and a seasonal sky-diving operation. The smallest of the six state owned airports, Danielson's primary role as a small GA airport is to serve recreational pilots, personal flight training activity, and general aviation business operations in Northeastern Connecticut. The airport provides aircraft storage, maintenance and self-fueling facilities for piston-driven single- and multi-engine aircraft.

GROTON-NEW LONDON AIRPORT (GON) is a public-use, publically owned GA airport on 489 acres, located in the Town of Groton, seven miles from New London's city center, in New London County and is situated in the Mystic Region, a popular Connecticut tourist area for visitors. It consists of two asphalt runways, 4,000 feet and 5,000 feet long, and a supporting infrastructure that includes a taxiway system, aircraft parking aprons, hangar facilities, an instrument landing system, an air traffic control tower, automated weather observation stations, vehicle parking, and numerous airport tenant facilities. The airport also has an FAA contract tower. The airport's primary role is to serve general aviation, business, recreational and tourist-related demand in southeastern Connecticut. To meet this demand, the airport provides infrastructure and aeronautical support facilities for corporate jets, and multi- and single-engine aircraft operators. A complimentary range of Fixed Base Operator (FBO) services and amenities are offered including aircraft maintenance, fuel, storage, sales, rentals and personal flight instruction. Additional services include private charter flights, underwater egress training for pilots and passengers, as well as car and truck rentals. There is also a full-service restaurant in the main terminal building. Although the majority of operations occurring at the airport are general aviation aircraft, the airport is also home to the Army Air National Guard's 1109th Theater Aviation Sustainment Maintenance Group (TASMG). The TASMG assists in deployment and redeployment, provides technical assistance in support of Army aviation, and accounts for a considerable number of military operations.

HARTFORD-BRAINARD AIRPORT (HFD) is a public use, publically owned GA airport located on 201 acres centrally located in Hartford County, 3 miles from the downtown business district. It is the premier general aviation facility serving central Connecticut in the County of Hartford. The airport is designated as a

Regional GA Airport and also a Reliever Airport in the FAA's National Plan of Integrated Airport System (NPIAS). This means the airport can relieve congestion at nearby commercial service airports including Bradley International Airport. The airport consists of one seasonal 2,350 foot long turf runway and two asphalt runways, 4,400 and 2,300 feet long, one lighted helipad, and supporting infrastructure that includes a taxiway system, aircraft parking aprons, an instrument landing system, weather station, vehicle parking and numerous airport tenant facilities. The airport has an FAA contract tower. A full range of FBO aviation business services are available including concierge, fueling, ground support, aircraft repair, avionics and flight school training. Other business service offerings include T-hangar and corporate aircraft storage, private air charter, aircraft sales and rental, car rental, and an on-airport restaurant. The airport is also home to the Connecticut Aero Tech School which offers training programs in the aviation maintenance technology fields.

WATERBURY-OXFORD AIRPORT (OXC) is a public-use, publically owned GA airport on 424 acres located in the Town of Oxford approximately seven miles from the City of Waterbury in New Haven County. A small northern portion of the airport is located within the Town of Middlebury. The airport is designated as a National GA Airport in the FAA's National Plan of Integrated Airport Systems (NPIAS). The airport's primary role is to serve general aviation corporate, business and recreational flight operations. Notably, the airport contains the highest concentration of GA activity in Connecticut. The airport consists of a single 5,800 foot long asphalt runway and supporting infrastructure that includes a full parallel taxiway, aircraft parking aprons, an instrument landing system, weather station, vehicle parking and numerous airport tenant facilities. The airport also has an FAA Contract Tower. A full range of FBO aviation business services are available at the airport, including concierge, fueling, ground support, aircraft repair, avionics and a flight training school. Other business service offerings include in-flight catering, T-hangar and large aircraft storage, aviation insurance, corporate aircraft management, sales, rental and interior refurbishment, car rental, and an on- airport restaurant.

WINDHAM AIRPORT (IJD) is a public-use, publically owned GA airport on 280 acres, located approximately 3 miles from the City of Willimantic, in the town of Windham in Windham County. The airport is designated as a Local General Aviation Airport in the FAA's National Plan of Integrated Airport System (NPIAS) and has a primary role to serve small to medium sized general aviation aircraft in central Connecticut. The airport consists of two asphalt runways, 4,200 feet and 2,700 feet long. Complimentary facilities include aircraft parking aprons, T-hangars and larger aircraft hangar storage, aircraft maintenance and repair, propeller overhaul, repair and sales, a weather station, and self-service aircraft fueling facilities accommodating single-and multi-engine aircraft with a focus on recreational and corporate business activity.

II. FINANCIAL INFORMATION:

Audited financial statements for the years ended June 30, 2014 and June 30, 2015 are available for viewing and download at the CAA's website at <http://www.ctairports.org/AboutCAA/FinancialInformation.aspx>

Attached Exhibit A provides the schedule of the current insurance coverages and premium summary.

III. ANTICIPATED INSURANCE

The selected broker(s) will be expected to provide a full range of services, including but not limited to, placing the CAA's insurance coverages, assisting CAA staff with insurance related issues, and providing detailed, written insurance coverage recommendations in the areas listed below:

- a. Aviation Liability
- b. Business Automobile
- c. Equipment
- d. Property
- e. Excess Flood (Groton New-London Airport only)
- f. Foreign
- g. Network Security
- h. Crime and KR
- i. Fiduciary
- j. Pollution Liability/Environmental
- k. Paramedic Professional
- l. Police Professional
- m. Public Officials

Note: The CAA may request other lines of coverage.

The CAA anticipates that a single contract will be awarded for insurance broker and related services; however, the CAA reserves the right to award multiple contracts if deemed in its best interest to do so.

This invitation to submit a proposal is NOT an authorization to approach the insurance marketplace or service agencies on behalf of the CAA. No contact or solicitation of insurance markets shall be made on behalf of the CAA in relation to this RFP.

IV. CONTENTS OF PROPOSAL:

QUALIFICATIONS:

- A. Licensed as an insurance broker and in compliance with all laws necessary to conduct business in the State of Connecticut.

- B. Experience with airport or local government clients with annual premiums exceeding \$800,000.
- C. Experience managing public entity accounts.

GENERAL SCOPE OF WORK:

- A. Consult on a wide variety of insurance and risk-management issues as needed.
- B. Act as an independent insurance advisor to the CAA and proactively provide ongoing unbiased professional advice and recommendations that benefit the CAA.
- C. Proactively provide ongoing review and analysis of the CAA's insurance programs.
- D. Be familiar with the major exposures and coverage provided by all relevant insurance policies and documents issued to the CAA.
- E. Develop underwriting and marketing strategies to competitively secure the best coverages at the most reasonable costs. Prepare annual marketing strategy reports identifying anticipated market conditions.
- F. Analyze the CAA's exposure to loss, adequacy of coverage, and develop options of coverage not presently purchased by the CAA.
- G. Obtain bids from the insurance industry, evaluate the commitment and financial stability of the underwriters, and negotiate the best terms and coverage for the various exposure areas on behalf of the CAA.
- H. Receive and analyze the underwriter's quotations. Review new and renewal insurance proposals for accuracy and conformity to specifications and negotiated coverages. Compare to prior year's policies and advise the CAA of changes in policy form or coverage. Recommend policy coverage or language changes as necessary.
- I. Submit all premiums/payments to carriers and other parties. All payments/premiums will be made to the selected Broker(s).
- J. Provide assistance with claim administration.
- K. Service existing insurance policies as necessary by tendering claims, assisting in adjustment of claims and collection of losses, reporting values, reviewing coverage issues, issuing Certificates of Insurance as needed, and processing policy changes, in a timely manner. This may require servicing policies not placed by your brokerage firm.

- L. Prepare an annual report including a schedule of policies in force, coverage provisions, premiums, insurance claim experience for the prior policy year and recommendations for possible adjustments to insurance coverage for the next policy year.
- M. Provide full transparency to the CAA relative to the identification of all underwriters, intermediaries or other organizations providing insurance coverage under this agreement.
- N. Assist the CAA in developing insurance requirements for the various contracts (design, construction and tenant leases) and in reviewing insurance policies, contracts, and leases, as requested by the CAA.
- O. Keep the CAA informed of significant changes and/or trends in the insurance marketplace and provide an annual forecast of market conditions.
- P. Discuss any new and/or emerging risks and advise on alternatives.
- Q. Provide benchmarking data comparing the CAA's program limits and rates with peer organizations, specifically other airports.
- R. Provide a budget of anticipated premiums for upcoming year of coverage.
- S. Provide other services that are normally and customarily required of an airport's insurance broker.

Please address the following areas in your written submission. The information you provide should relate to the office within your firm which will have primary responsibility for the servicing of CAA's account. If you intend to have more than one office directly involved in providing the services included in your proposal, please specify the location of each office and segregate your responses by office. Please be sure to organize your response consistent with the format as described below.

Organizational Description

- Identify your principal address.
- Identify the number of offices you have.
- Identify the servicing office that will handle this account.
- Identify the total number of professionals who will service CAA.

Account Executive and Team Members:

Designate the Account Executive/Team Leader who will be responsible for your firm's activities on behalf of CAA. Include resumes of members of the team, including all backup and alternative personnel, who would be designated to work on the account, including individual's time to be dedicated to CAA.

Detail the experience that each team member has with clients of comparable size and exposure.

Provide an organizational chart of your office detailing how each team member functions within the organization.

Experience of Firm:

Briefly summarize relevant experience and involvement of your firm and the team members with other public sector accounts including airports. Please indicate the accounts with comparable exposures that are serviced by your office. Your answer should be specific as to the lines of coverage placed for such clients.

Briefly explain the size and nature of each of these organizations and the length of time each has been a client of your firm. Include the name of a contact person for at least three references who may be contacted. Include name, company, address, and telephone number.

Services Provided/Offered:

Briefly describe the extent to which the following services are available from your firm and from whom:

- a. Loss control engineering services including risk identification services, loss forecasting services and property and liability loss control engineering.
- b. Claims management services including actuarial and statistical services, loss reserve analysis, in-house claims processing services and expert assistance on large, complex claims.
- c. Data processing/management information systems.
- d. Other Services, including but not limited to, educational seminars and assistance in property valuation.

Your proposal should indicate if there are specialized services available for any of the above that apply to the specific lines of coverage being proposed.

Profile of Insurance Markets

A profile of your insurance markets is needed to assist CAA in evaluating your strengths in the marketplace. Please provide the following information:

- a. A listing of the eight principal markets used by your office, the lines of insurance placed and the premium volume of each line of coverage.
- b. Specify those markets available to you that you feel would be the appropriate match for CAA and detail the reasons for this fit. Describe brokerage arrangements necessary to reach these markets. Please segregate your answers for each area of CAA's insurance program.
- c. Do you have access to any specialty markets that, in your opinion, would be useful to CAA? Describe these briefly. Is this access exclusive?

Fee Proposal

Please provide an annual lump sum fee on the attached Exhibit B for Years, 1, 2 and 3, which will be paid in quarterly installments. In evaluating proposals, CAA will seek to assure that a reasonable fee be paid for a high quality of service. The selection will not be made solely on this fee. Qualitative factors bearing on the value of timeliness of services will be considered.

If the broker recommends additional services not outlined in this RFP, such services shall be separately described and separately priced.

The broker shall include the estimated dollar value of any anticipated subcontract, if applicable, including a detailed description of the services to be subcontracted, the reason for the subcontract, and the rights and duties of the parties to the proposed subcontract. The broker shall also identify the subcontractor and set forth the compensation to be paid thereunder.

The proposer must agree that all underwriters will be requested to provide their insurance proposals on a "net" zero-commission basis.

Additional Qualifications

Explain what distinguishes your firm from others, and why do you believe your firm can best meet the insurance needs of CAA.

Quality Control

Explain how your firm exercises quality control on risk investigation or identification, marketing, policy issuance and policy content. Describe your firm's quality control process.

Evaluation of Insurers

What capability do you have within your firm to evaluate the solvency and quality of insurers used by your firm? To what extent and how is this information made available to your clients?

Insurance Broker's License

Please provide evidence of an Insurance Broker's license for the State of Connecticut.

Corporate Certification

The proposal must include a corporate certification that the person signing the proposal is entitled to represent the vendor, is empowered to submit the proposal, including the costs and charges proposal, and make the vendor responsible for such; and, is authorized to sign a contract with the CAA.

V. SELECTION/EVALUATION CRITERIA

Proposals will be evaluated by a Selection Committee which will be seeking to distinguish which proposer has, through the appropriate combination of several criteria, the abilities to best perform the required services to the satisfaction of the CAA. While some criteria may be ranked higher than others in the selection process, the proposal that achieves the highest overall ranking will be considered top-ranked by the Selection Committee. The proposals will be evaluated using the following criteria.

1. The quality and extent of the firm's experience and expertise in the area of insurance brokerage for operations similar to those of CAA - ***Firm Experience***
2. The qualifications of the individuals who would be primarily responsible for providing services to CAA. - ***Account Executive and Team Members***
3. The scope and quality of services being offered. – ***Services Provided/Offered***
4. The firm's strength in the marketplace - ***Profile of Insurance Markets***
5. Proposed fee competitiveness with respect to scope of services provided. – ***Fee Proposal***
6. Other criteria shown to be relevant to the circumstances by the context of the applicants' proposals. – ***Additional Information, Quality Control and Evaluation of Insurers***

Professional Services Agreement

A copy of the Professional Services Agreement (PSA) that the selected proposer will be expected to enter into will be provided under separate cover as Addendum No. 1. Any exceptions to the terms and conditions of the PSA must be noted in the proposer's written submittal on the attached form (Exhibit C). Any such exception may, at CAA's sole discretion, constitute an irregularity justifying rejection of the entire proposal. If there are no exceptions noted, and the proposer is selected by CAA, proposer shall be obligated to execute the PSA without modification. The failure of CAA to disqualify any proposals **with** exceptions noted shall not be deemed to be an acceptance by CAA of any such exception.

Insurance Requirements

- A. The broker shall be prepared to carry and maintain in full force and effect for the duration of any contract, and any supplements thereto, the insurance specified below. The broker will be expected to submit to CAA a certificate of insurance indicating the existence of the coverage required at the time of contract negotiations for a specific project or service. Should insurance coverages not be documented by the broker at time of contract negotiations, CAA has and maintains the right to consider the broker non-responsive, and to terminate contract negotiations, if necessary.

- B. The broker shall ensure that insurance shall be provided by or on behalf of all sub-consultants to cover services performed under any contract, and included in all subcontracts. The broker shall not be issued the Notice to Proceed until evidence of the insurance coverage required has been received, reviewed, and approved by CAA for the broker and any sub-consultant proposed for these services.
- C. The broker shall provide and maintain, at their own cost, the following minimum insurance:
1. Errors and Omissions Coverage with minimum limits of \$1,000,000 per occurrence.
 2. Motor Vehicle Liability Insurance with limits of \$1,000,000, per occurrence.
 3. Worker's Compensation coverage to Connecticut statutory limits or documentation evidencing an approved self-insurance program.
 4. General Liability limits of \$1,000,000 per occurrence.
 5. Umbrella Liability limits of \$10,000,000, excess of \$1,000,000 primary layer for airfield services, otherwise \$5,000,000.

CAA, the State of Connecticut, and/or its designated representatives shall be named as additional insured on all policies of insurance with the exception of the Errors and Omission (Professional Liability) and Worker's Compensation insurance.

Current or Prior Engagements with the State of Connecticut or its Political Entities

The proposal should list separately and describe the vendor's (or any proposed subcontractor's) professional relationships involving the State of Connecticut or any of its political entities for the past (5) years together with a statement explaining why such relationships do not constitute a conflict of interest, real or perceived, relative to performing the requested services. For each engagement, the vendor should indicate the scope of work, date, engagement partners, total hours, the location(s) of the vendor's office(s) from which the engagement was performed, and the name and telephone number of the client's principal vendor contact.

Similar Engagements with Other Government Entities

The proposal should list separately and describe the vendor's (or any proposed subcontractor's) professional relationships involving the other states or governmental entities for the past (5) years together with a statement explaining why such relationships do not constitute a conflict of interest, real or perceived, relative to performing the requested services. For each engagement, the vendor should indicate the scope of work, date, engagement partners, total hours, the location(s) of the vendor's office(s) from

which the engagement was performed, and the name and telephone number of the client's principal vendor contact.

Right to Reject Proposals

Submission of a proposal indicates acceptance by the responding vendor of the conditions contained in this solicitation unless clearly and specifically noted in the proposal submitted and confirmed in the subsequent contract between the CAA and the responding vendor selected.

The CAA reserves the right without prejudice to reject any or all proposals.

Covenants Against Kickbacks

1. For purposes of this subsection "Money" shall mean any cash, fee, commission, credit, and gift, and gratuity, thing of value or compensation of any kind.
2. For purposes of this subsection a "contract" means a written contract with the CAA or any other political subdivision of the State of Connecticut.
3. For purposes of this subsection a "Kickback" means any money, which is provided or is offered, as herein provided, for the purpose of obtaining or maintaining a contract or for rewarding favorable treatment in connection with any contract.
4. Vendor represents, warrants, covenants and agrees that neither Vendor nor its affiliates or any subcontractors (including any of their officers or employees) has provided or attempted to provide, either directly or indirectly, any Kickback to any employee or representative of the CAA. Vendor further warrants, covenants and agrees that neither Vendor nor its affiliates nor any subcontractors (including any of their officers or employees) will, in the future, provide or attempt to provide, either directly or indirectly, any Kickback to any employee of the CAA.

Please note: Failure to abide by the provisions of this section may, without additional notice, result in the immediate termination of any contract awarded.

Other Pertinent Information

All proposals received by the CAA will be subject to public disclosure following the completion of the evaluation and selection process as provided in the General Statutes of the State of Connecticut pertaining to Freedom of Information. Vendors should clearly identify any proprietary or confidential material or information they wish to have excluded from disclosure as provided by the pertinent statutes.

In addition all submissions will be reviewed for general responsiveness to the RFP. Completeness and creativeness of responses in the overall organization and presentation of the proposal for services will be evaluated.

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
Aviation General Liability				
			7/1/2015 to 7/1/2016	\$ 78,750

Coverages:	\$200,000,000	Each Occurrence Limit		
	\$1,000,000	Damage to Premises Rented to you Limit		
	\$50,000,000	Personal & Advertising Injury Aggregate Limit		
	\$200,000,000	Products/Completed Operations Aggregate Limit		
	\$200,000,000	Hangarkeepers Limit/Each Aircraft Limit		
	\$200,000,000	Hangarkeepers Limit/Each Loss Limit		
	\$50,000,000 xs \$1,000,000	Excess Auto Liability		
	\$50,000,000 xs \$1,000,000	Excess Employers Liability		

Deductibles:	\$50,000	Each Occurrence/Aggregate		
Automobile			7/1/2015 to 7/1/2016	\$ 158,560

Coverages:	\$1,000,000	Liability Limit		
	\$5,000	Medical Payments		
	\$1,000,000	Uninsured Motorists		
	\$1,000,000	Underinsured Motorists		
Deductibles:	\$1,000	Physical Damage - Collision		
	\$1,000	Physical Damage - Comprehensive		

Equipment			7/1/2015 to 7/1/2016	\$ 35,935
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Coverages:	\$19,664,224	Blanket Schedule Coverage Equipment		
	\$1,200,000	Maximum any one item		
	\$100,000	Unscheduled Equipment (including employee's tools \$500 max any one item)		
	\$19,764,224	Maximum Limit any one occurrence		
	\$500,000	Property Leased or rented from others		
	\$500,000	Value of any one Leased/Rented Equipment Shall not exceed		
	\$25,000	Rental Expense		
Deductible:	\$100,000	155 Tower Ave., Groton, CT - Flood Only		
	\$25,000	251 Maxim Rd., Hartford, CT - Flood Only		
	\$2,500	All Other Locations and Perils		

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
Pollution			7/1/2014 to 7/1/2017	\$ 179,962

Coverages:

\$20,000,000	Pollution Legal Liability (Each Pollution Condition Limit)
\$20,000,000	On-Site and Off-Site Clean-up Costs (Each Pollution Condition Limit)
\$1,000,000	Contracting Services Pollution Liability (Each Pollution Condition Limit)
\$20,000,000	Non-Owned Disposal Site (Each Pollution Condition Limit)
\$20,000,000	In-Bound and Our-Bound Contingent Transpiration (Each Pollution Condition Limit)
\$50,000	On-Site Clean-up Costs for Biological Hazards
\$5,000,000	Business Interruption or Contingent Business Interruption
\$20,000,000	Pollution Legal Liability (Coverage Aggregate Limit)
\$20,000,000	On-Site and Off-Site Clean-up Costs (Coverage Aggregate Limit)
\$1,000,000	Contracting Services Pollution Liability (Coverage Aggregate Limit)
\$20,000,000	Non-Owned Disposal Site (Coverage Aggregate Limit)
\$20,000,000	In-Bound and Our-Bound Contingent Transpiration (Coverage Aggregate Limit)
\$100,000	On-Site Clean-up Costs for Biological Hazards
\$5,000,000	Business Interruption or Contingent Business Interruption

Retention:

\$50,000	Pollution Legal Liability
\$50,000	On-Site and Off-Site Clean-up Costs
\$50,000	Contracting Services Pollution Liability
\$50,000	Non-Owned Disposal Site
\$50,000	In-Bound and Our-Bound Contingent Transpiration
3 days	Business Interruption or Contingent Business Interruption

Property

	7/1/2015 to 7/1/2016	\$	540,000
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Coverages:

\$709,789,135	Total Insured Values
\$500,000,000	Policy Limit Building and Personal Property
\$25,000,000	Earthquake
\$10,000,000	Earthquake - Runways, Aprons or Taxiways at Bradley International Airport
\$10,000,000	Earthquake - Runways, Aprons or Taxiways at all other locations
\$2,500,000	Flood - Zone A
\$25,000,000	Flood - Zone B, X (shaded), Zone X-500
\$25,000,000	Flood - at all other Insured Premises
\$10,000,000	Flood - Runways, Aprons or Taxiways at Bradley International Airport
\$10,000,000	Flood - Runways, Aprons or Taxiways at all other locations
\$250,000,000	Boiler and Machinery (Insureds Locations only) all coverages combined, max any one accident
\$10,000,000	Utility Services Combined Direct Damage and Time Element including Boiler and Machinery
\$50,000,000	Airport Runways, Aprons and Taxiways as per Endorsement No.1. at Bradley International Airport
\$10,000,000	Airport Runways, Aprons and Taxiways as per Endorsement No.1. to any other covered location

Please see policy for additional limits

Deductibles:

\$250,000	Earthquake, Volcanic Eruption, Landslide and Mine Subsidence in any one occurrence
\$250,000	Flood - Zone A or Zones prefixed A
\$250,000	Windstorm - 155 Tower Ave, Groton, CT 06340
\$250,000	Windstorm - At all other locations (High Hazard 5%)
\$100,000	Windstorm - Occurring at all other locations, in any one occurrence
\$100,000	Boiler and Machinery in any one accident

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
	24hrs \$100,000	Soft Costs Utility Services		
	24hrs \$250,000	Utility Services Airport Runways, Aprons and Taxiways, in any one occurrence		
	\$100,000	To any one covered loss, in any one occurrence		

THE INFORMATION CONTAINED HEREIN IS INTENDED TO SERVE ONLY AS AN OUTLINE OF YOUR VARIOUS COVERAGES. IT DOES NOT ALTER, AMEND OR CHANGE YOUR COVERAGE.

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
Excess Flood - Groton Only			7/1/2015 to 7/1/2016	\$ 130,000

Coverages: Excess Flood - \$7,500,000 per occ. x/s \$2,500,000 - Property Limit
 \$46,822,994 Total Insured Value
 Building
 Personal Property
 Improvements & Betterments (including site improvements)
 Business Income with Extra Expense other than "Rental Value"

Flood - 75 Tower Ave Only			8/21/2015 to 8/21/2016	\$ 7,504
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Coverages: Building Contents
 \$500,000
 \$500,000
 Deductible: Building Contents
 \$1,250
 \$1,250

Flood - 165 Tower Ave Only			8/21/2015 to 8/21/2016	\$ 6,296
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Coverages: Building Contents
 \$500,000
 \$500,000
 Deductible: Building Contents
 \$1,250
 \$1,250

Flood - 155 Tower Ave Only			8/21/2015 to 8/21/2016	\$ 2,842
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Coverages: Building Contents
 \$500,000
 \$500,000
 Deductible: Building Contents
 \$1,250
 \$1,250

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
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THE INFORMATION CONTAINED HEREIN IS INTENDED TO SERVE ONLY AS AN OUTLINE OF YOUR VARIOUS COVERAGES. IT DOES NOT ALTER, AMEND OR CHANGE YOUR COVERAGE. REFERENCE SHOULD BE MADE TO THE RESPECTIVE POLICIES FOR COMPLETE DETAILS AND TERMS AND COVERAGE.

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
Crime			7/1/2015 to 7/1/2016	\$ 9,460

Coverages:

- \$2,000,000 Employee Theft
- \$2,000,000 ERISA
- \$2,000,000 Forgery or Alteration
- \$2,000,000 Computer Crime - Fraud
- \$2,000,000 Funds Transfer Fraud
- \$25,000 Claims Expense

Deductibles:

- \$15,000 Employee Theft
- \$15,000 Forgery or Alteration
- \$15,000 Funds Transfer Fraud

Kidnap & Ransom			7/1/2015 to 7/1/2016	Included in Premium Above
Coverages:	\$1,000,000	Kidnap and Ransom		
	\$1,000,000	Extortion for Ransom		
	\$1,000,000	Detention and hijack		
	\$1,000,000	In Transit/Delivery		
	\$50,000	Rest and Rehabilitation Expenses		
	\$250,000	Personal Accident		
	\$1,000,000	Additional Expenses		
	\$1,000,000	Legal Liability		
Deductibles:	\$0			

Coverages:

- \$1,000,000 Kidnap and Ransom
- \$1,000,000 Extortion for Ransom
- \$1,000,000 Detention and hijack
- \$1,000,000 In Transit/Delivery
- \$50,000 Rest and Rehabilitation Expenses
- \$250,000 Personal Accident
- \$1,000,000 Additional Expenses
- \$1,000,000 Legal Liability

Deductibles: \$0

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
Fiduciary			7/1/2015 to 7/1/2016	\$ 2,125

Coverages: \$1,000,000 Limit of Liability
 \$100,000 Settlement Program Limit
 \$100,000 HIPAA Limit
 \$100,000 502(c) Penalties Limit

Deductible: \$0
 Prior and Pending Proceeding Date 7/1/2013

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
Paramedic Professional			7/1/2015 to 7/1/2016	\$ 7,500

Coverages: \$1,000,000 Limit of Liability
 \$3,000,000 Aggregate Limit
 \$250,000 Abuse Molestation Limits

Deductible: \$0

Police Professional			7/1/2015 to 7/1/2016	\$ 18,406
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Coverages: \$1,000,000 Maximum Limit of Liability (Each Claimant)
 \$1,000,000 Maximum Limit of Liability (Each Claim)
 \$1,000,000 Maximum Aggregate Limit of Liability

Deductible: \$25,000

Public Officials			7/1/2015 to 7/1/2016	\$ 69,828
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Coverages: \$10,000,000 Limit of Liability (Each Claim)
 \$10,000,000 Limit of Liability (Aggregate)

Deductible: \$0 A. 1
 \$100,000 A. 2
 \$100,000 B

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
	\$100,000			
	C			
Network Security				
			7/1/2015	\$
			to	
			7/1/2016	12,291

Coverages:

- \$1,000,000 Privacy Liability - Each Claim and Aggregate
- \$250,000 Data Breach Fund - Standard Each Claim and Aggregate
- \$500,000 Data Breach Fund - Sidecar Option Each Claim and Aggregate
- \$1,000,000 Network Security Liability - Each Claim and Aggregate
- \$1,000,000 Internet Media Liability - Each Claim and Aggregate
- \$1,000,000 Network Extortion - Each Claim and Aggregate
- \$500,000 Regulatory Proceeding Sub-Limit
- \$1,000,000 Maximum Policy Aggregate

Deductibles:

- \$25,000 Privacy Liability - Each Claim and Aggregate
- \$25,000 Data Breach Fund - Standard Each Claim and Aggregate
- \$25,000 Data Breach Fund - Sidecar Option Each Claim and Aggregate
- \$25,000 Network Security Liability - Each Claim and Aggregate
- \$25,000 Internet Media Liability - Each Claim and Aggregate
- \$25,000 Network Extortion - Each Claim and Aggregate

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
International Property			7/1/2015 to 7/1/2016	\$ -

Total Insured Value - Real, Personal
and Time Element

Coverages: \$150,000

Deductible: \$1,000

International General Liability

7/1/2015	\$	788
to		
7/1/2016		

Coverages:	\$2,000,000	General Aggregate
	N/A	Products and Completed Operations
	\$1,000,000	Personal and Advertising Injury
	\$1,000,000	Each Occurrence
	\$1,000,000	Fire Damage
	\$25,000	Medical Payments
	\$1,000,000	Employee Benefits Liability - Claims Made

International Auto

7/1/2015	\$	100
to		
7/1/2016		

EXHIBIT A

SUMMARY OF INSURANCE

COVERAGE	LIMIT OF LIABILITY	COVERAGE DESCRIPTION	POLICY TERM	ANNUAL PREMIUM
Coverages:				
	\$1,000,000	Bodily Injury and Property Damage		
	\$50,000	Hired Auto Physical Damage - Any One Accident		
	\$50,000	Hired Auto Physical Damage - Policy Period		
	\$50,000	Medical Payments - Each Accident		
International Workers' Compensation				
			7/1/2015 to 7/1/2016	\$ 788
Coverages:				
	\$1,000,000	Each Accident		
	\$1,000,000	Policy Limit		
	\$1,000,000	Each Accident		
	\$1,000,000	Repatriation Expense		
Accidental Death & Dismemberment				
			7/1/2015 to 7/1/2016	\$ 824
Coverages:				
	\$250,000	Employee - Principal Sum		
	\$25,000	Medical Expense - Per Person		
	\$1,500,000	Aggregate Limit		

EXHIBIT 'B'
INSURANCE BROKERAGE SERVICES
FEE PROPOSAL

YEAR 1 ANNUAL RATE \$ _____
(amount in numbers)

(amount in words)

YEAR 2 ANNUAL RATE \$ _____
(amount in numbers)

(amount in words)

YEAR 3 ANNUAL RATE \$ _____
(amount in numbers)

(amount in words)

TOTAL ALL THREE YEARS \$ _____
(amount in numbers)

(amount in words)

EXHIBIT C

EXCEPTIONS TO THE PROFESSIONAL SERVICES AGREEMENT

I, _____, _____, of _____
(Name) (Title) (Company)

certify that I have no exceptions to the Professional Services Agreement as presented for work associated with RFP No. 2016-007 "Insurance Brokerage Services"

SIGNATURE OF PROPOSER DATE

OR

I, _____, _____, of _____
(Name) (Title) (Company)

request the following exceptions to the Professional Services Agreement as presented for work associated with RFP No. 2016-007 "Insurance Brokerage Services"

SIGNATURE OF PROPOSER DATE