

ANOKA-HENNEPIN

INDEPENDENT SCHOOL DISTRICT 11

**REQUEST FOR PROPOSAL
(2005)**

INSURANCE BROKER SERVICES

July 25, 2005

NOTICE:

BROKER/AGENT INFORMATION PROPOSAL

IS DUE BY 1:00 P.M., AUGUST 25, 2005

**Four (4) sets of
Proposal must be forwarded to:**

**Kathleen Bergquist
Anoka-Hennepin Independent School District 11
2727 Ferry Street North
Anoka, MN 55303-1698**

Phone (763) 506-1306

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PURPOSE OF SOLICITATION

Anoka-Hennepin Independent School District 11 (District) is soliciting proposals from insurance agents/brokers to provide professional services for a minimum of three years beginning in December of 2005. The types of professional services requested in this Request for Proposal (RFP) are detailed in the Scope of Services. The process will involve two phases, the first of which is to narrow down the potential candidates. In the second phase, a minimum of two brokers will be selected to present insurance quotations. Final selection will be based on the results of phase two.

SCOPE OF SERVICES

The broker will service the District's commercial insurance needs in the area of General Liability, Automobile Insurance, Property, Crime and School Leaders Legal Liability including but not limited to the following:

- A. Advise and assist the school district in assembling and accurately reporting underwriting data for renewal and rating purposes 60 days prior to expiration.
- B. Market insurance and assist the school district in evaluating and selecting coverage alternatives such as deductibles, limits, optional coverage and alternative coverage forms.
- C. Review coverage documents and invoices to assure that coverage has been correctly issued and billed within 30 days of receipt.
- D. Advise the school district on potential gaps or overlaps in coverage.
- E. Review loss experience reports for correct reporting, and appropriateness of reserves on a biannual basis.
- F. Assist with safety and loss control activities, as requested.
- G. Assist the school district in identifying risk exposures and developing appropriate strategies to address those exposures.
- H. Meet with school district representatives on a quarterly basis to review claims, changes in the insurance industry and other issues deemed to be germane.
- I. Service claims and audits for policies covered under this agreement.

BACKGROUND/INTRODUCTION

The District is a large, suburban school district of 174 square miles located to the north and northwest of Minneapolis. In student population size, with **40,723 PreK- 12** (plus other) students, The District is the largest school district in Minnesota. The District spans portions of Anoka and Hennepin Counties and all or portions of thirteen communities including Anoka, Andover, Blaine, Brooklyn Center, Brooklyn Park, Burns, Champlin, Coon Rapids, Dayton, Fridley, Ham Lake, Oak Grove and Ramsey.

The main headquarters of the District is in the Educational Services Center facility at 11299 Hanson Boulevard NW, Coon Rapids, Minnesota. Dr. Roger Giroux, Superintendent of Schools, is headquartered in the facility and the School Board holds its regular and special meetings at that location. The District has a total of 51 campuses composed of 30 elementary schools, 7 middle schools, 5 high schools, 1 technical school and 8 alternative education sites. Additional information about the District can be found on the District's web site, www.anoka.k12.mn.us.

The District employs a preK-5, 6-8, 9-12 organization configuration. It currently operates twenty eight K-5 elementary schools and two kindergarten/early childhood centers; seven grade 6-8 middle schools and five grade 9-12 senior high schools. The District also operates a number of early childhood, special education, alternative education, transitions plus and secondary technical education programs in leased space with a total in excess of 225,000 square feet. The District currently owns 5,300,000 square feet of space for teaching/learning, support and office space.

The District’s 2004-05 (Oct 1, 2004) student enrollment was **40,151 K-12 plus 1,649 special students**. The student population is in slight decline according to the projections although significant new high value residential construction continues in the northern portion of the District which might increase the secondary population while the elementary population declines. The actual population for the past five years plus the projected population for the next five years is as follows:

<u>Grade</u>	<u>00-01</u>	<u>01-02</u>	<u>02-03</u>	<u>03-04</u>	<u>04-05</u>	<u>05-06</u>	<u>06-07</u>	<u>07-08</u>	<u>08-09</u>	<u>09-10</u>
PreK-ECSE	548	573	570	614	572	581	581	581	581	581
K	2,857	2,864	2,773	2,687	2,768	2,688	2,705	2,682	2,668	2,707
1-5	15,745	15,350	15,002	14,878	14,693	14,514	14,372	14,234	14,107	14,059
6-8	9,408	9,580	9,637	9,667	9,711	9,700	9,543	9,363	9,214	9,095
9-12	11,938	12,145	12,425	12,568	12,979	13,086	13,248	13,383	13,623	13,116
K-12	39,948	39,939	39,837	39,800	40,151	39,988	39,868	39,662	39,612	38,977

PROJECT OVERVIEW

The District is seeking proposals for its insurance program covering general liability, auto, property, crime and school leaders’ legal liability. The current policies expire on 12/31/05. We have prepared this RFP to select a minimum of two Brokers to obtain competitive proposals for the property and casualty insurance coverage purchased by the District. Final Broker selection will be based on the insurance proposals.

The selection process for this RFP will involve two steps. The first step will involve selecting potential Brokers to represent the District. **Proposals are due by 1:00 p.m. (Central Time), on Thursday, August 25, 2005. Anyone who approaches insurance companies without prior written approval from the District may be disqualified from this process.**

Once Brokers are selected, they will be assigned markets based on those identified by the Brokers. We will do our best to assign the markets as requested. In the case of a deadlock between the brokers, we will first encourage the brokers to work it out between themselves. If the Brokers are unable to come to agreeable terms, we will break the deadlock by drawing business cards of the involved Brokers.

In the next phase, the Brokers will market the District’s program to the assigned insurance companies. Insurance Proposals are due no later than 1:00 p.m., November 15, 2005. The District will analyze the responses and forward its recommendation to the School Board for placement of coverage and Broker services. The award is scheduled for School Board approval on December 12, 2005.

Due care and diligence have been used in the preparation of this information, and it is believed to be substantially correct. The responsibility for determining the full extent of the exposure and verification of all information presented herein shall rest solely upon the proposer. Please direct all questions to Purchasing.

Anoka-Hennepin Independent School District 11 reserves the right to reject any or all bids at its discretion.

RFP TIME SCHEDULE

Announcement of RFP July 25, 2005

Closing Date for Written Questions	Noon, August 12, 2005
Proposals due.....	1 p.m. August 25, 2005
Proposal Reviews including interviews as determined	August 29 to September 2, 2005
Broker/Agent Selected.....	September 14, 2005
Insurance Quotations due	November 15, 2005
Coverage Meetings	November 16 to November 23, 2005
Board Recommendation to Purchasing.....	December 5 2005
Board Approval	December 12, 2005

PERIOD OF SERVICE

It is the District’s desire to retain the services of the selected Broker for a minimum period of 3 years with annual extensions available as agreed between the parties. The services will begin on 12/31/05.

TERMINATION/CANCELLATION

Agreement between the parties may be terminated for cause at any time by either party upon thirty (30) days written notice whenever it is determined that either party has failed to comply with the conditions of the award. The agreement may be cancelled without cause by providing sixty (60) days written notice to the other party prior to the anniversary date of the agreement.

PREPARATION COSTS

The District is not responsible for any costs associated with the preparation or submittal of this RFP.

QUESTIONS

All questions shall reference P60007 RFP for Insurance Broker Services and be directed to Kathleen Bergquist, Director of Purchasing by Noon on August 12, 2005. Questions shall be in writing and sent by email Kathleen.Bergquist@anoka.k12.mn.us or fax (763) 506-1333 Answers to all questions will be sent to all proposers. on August, 16, 2005

EEO STATEMENT

The District is committed to the policy that all persons shall have equal access to its programs, facilities, and employment without regard to race, color, creed, religion, national origin, gender, age, marital status, disability, public assistance status, veteran status or sexual orientation.

CONFIDENTIALITY

All documents, materials and information supplied by and to the District are subject to the Minnesota government data practices act. That act provides that all data collected, created, received, maintained or disseminated by the District shall be public unless otherwise classified and protected from disclosure by law.

By delivering information to the District, the respondent represents that it has reviewed, to the extent it deems appropriate, and understands the provisions of the act. The respondent further acknowledges that the District has no right to withhold disclosure of public data. All data provided by the respondent deemed "CONFIDENTIAL" shall be so marked. If a request of disclosure of such document is made, the District will notify the respondent of such request. The District does not undertake to defend any action to require the disclosure of such information.

EXCLUSIVE RIGHTS

This agreement is intended as an exclusive agreement with the Broker and the District. The District will make all possible attempts to keep this contract exclusive to the awarded Broker.

PROPOSAL COMPLETION

The District requires that all responses include the information requested in the Broker Information Section of this RFP in the order requested. **Proposals shall be limited to twelve (12) pages** including resumes and broker information. All proposals must be signed by an authorized representative of the brokerage/agency.

REJECTION

The District reserves the right to reject any and all proposals if the information is incomplete and does not address all the required items. Unsigned and late proposals will not be considered.

SUBMISSION OF PROPOSAL

Proposals must be submitted and addressed as follows on or before 1:00 PM on August 25, 2005: **Attn: Kathleen Bergquist, RFP # P60007- RFP for Insurance Broker Services, Anoka-Hennepin Independent School District #11, 2727 Ferry Street North, Anoka, MN 55303-1698.**

Proposals must be in writing and may not be faxed or emailed. The District is requesting an original and three copies of the proposal. All responses shall be limited to twelve (12) 8-1/2 x 11 sheets of paper. All proposals received after the time stated will not be considered. The Brokers assumes the risk of any delay in the mail or of the handling of mail by employees of the District. Whether the proposal is sent by mail or by means of personal delivery, the Broker assumes responsibility for having their proposal clocked in on time at the Purchasing Department. .

WITHDRAWAL OF PROPOSAL

A proposal once delivered in the formal custody of the District may not be withdrawn until after the proposals are opened and acknowledged; and no proposal may be withdrawn for the period of forty-five (45) days after the opening hereof. Once documents have been received by the District, all documents become the property of the District. When documents are opened, they become public information and any restrictions put upon the District regarding the sharing of information or duplicating copies after the opening will be grounds to reject all proposals.

PROPOSAL EVALUATION

The proposals will be evaluated by a group including representative of the District, its Risk Management Consultant, and risk management professionals from other public entities.

Selection of the Brokers will be based on the following criteria (not necessarily in order of importance):

1. Expertise and experience in providing insurance brokerage services
2. Qualifications of Personnel in the area of property and casualty insurance
3. References from public sector entities and clients which are comparable to the District
4. Ability to respond efficiently to requests for services
5. Quality of the proposal, responsiveness and adequacy of information provided
6. Available markets and volume of business.
7. Support services available (loss control, claims, claim reports,)
8. Fee/payment structure to service this account.
9. Interview responses.

In the second phase, Insurance Proposals will be evaluated based on the following criteria:

1. Duration of the coverage and rating structure
2. Scope of coverage
3. Types of services offered by the carrier:
 - Loss Control
 - Appraisal
 - Claims Management
 - Other Services
4. Cost: Insurance and service fees.

NEGOTIATION

The District reserves the right to negotiate the proposal with the top finalists. This may require interviews, site visits and facility tours as part of the negotiation process. In addition, the District reserves the right to negotiate modifications to the proposal with a single respondent without obligation to negotiate similar modifications with other respondents.

PROPOSAL AWARD

The brokers selected to enter phase two will be notified on or before September 14, 2005 of their selection. Letters will be sent to all other respondents once the successful proposers have been notified.

INSTRUCTION FOR RESPONDENTS

Broker information

1. Respondents are not to approach any insurance companies. If a firm needs to approach an insurance company(ies), please contact Purchasing before doing so to obtain written approval. Failure to follow this procedure may result in disqualification from bidding or the dismissal of the proposal.
2. Four (4) copies of the proposal must be provided for review.
3. All insurance markets proposed must include a non-assessable policy form.
4. Any corporate relationships or additional sources of income between broker and potential insurer shall be fully divulged in phase one of the process.
5. Collusion of brokers is cause for rejection of the brokers thus involved.
6. The information shall be organized and assembled in the following order to assist in comparison:
 - a. A letter of transmittal indicating the firm's interest in providing the service and any other information that would assist the District in making their selection. This letter must be signed by a

- person legally authorized to bind the firm to a contract.
- b. Completed proposal forms and supporting documentation (Attachment 6)

Insurance Proposals

1. **All Insurance Proposals must be submitted on or before 1 p.m. (Central Time) November 15, 2005**
2. Complete specimen copies of all policies, endorsements, dividend disclosure statements and other coverage documents must be included with the insurance proposals in phase two.. All limits and deductible on sample policies must be stated. **FAILURE TO PROVIDE COMPLETE SPECIMEN POLICIES MAY DISQUALIFY A PROPOSAL.**
3. Premium Computation Information shall be provided. Note: If a dividend program is being proposed, please indicate when dividends will be paid and the dividend payment history of your company
4. Premium Payment Plan Options shall be identified. (NO premium will be earned or paid until all binders, policy and endorsements specimens are received, approved, and accepted by the District)
5. Proposal must clearly show all amounts of insurance, including any separate limits or sub-limits

The District would like to thank all brokers and insurance companies that have responded to this proposal. If respondents have any concerns or suggestions on how the District can improve this process in the future, please send those concerns and suggestions to Tom Durand, Anoka-Hennepin Independent School District 11, and 11299 Hanson Boulevard NW, Coon Rapids, MN 55433.

INSURANCE PROPOSAL OVERVIEW

The selected brokers shall approach the assigned insurance markets to procure quotations for the District for Automobile Liability, General Liability, School Leaders Legal Liability, Property including Boiler and Machinery, and Crime Insurance

For each of the coverages, the District requires the following minimum requirements:

1. Specimen copies of the policy including any applicable endorsements
2. Sixty-Day (60) Notice of Cancellation, or Non-renewal:
3. Copies of Inspection Reports and Recommendations used by the carrier in preparation of this quotation.
4. Loss control services/Construction plan reviews provided by the carrier
5. Loss reports on a quarterly basis including the following information for each loss: the date of loss, description of loss, amount reserved, deductible amount, and amount paid. The District would like to have annual loss runs up to five (years) after policy expiration or until all claims are closed.
6. Premium breakdown.
7. Application of deductibles in the event of a single loss involving all of the various coverages provided where applicable.
8. Premium payment plans available through the carrier.

UNDERWRITING INFORMATION

Name of organization: Anoka-Hennepin Independent School District 11

Educational Institution: Grades K-12

Year founded: April 1925

State of incorporation: Minnesota

General description of business: Public Educational Institution K-12

Business Address: Educational Service Center
 11299 Hanson Boulevard NW
 Coon Rapids, MN 55433

Contact: Tom Durand—Director of Administrative Services
 Phone: 763-506-1175 Fax: 763-506-1133
 Georgiann Schulte--Risk Management Consultant
 Phone: 763-506-1104 Fax: 763-506-1133
 Chris Nielsen--Building/Grounds Health/Safety Supervisor
 Phone: 763-506-1220 Fax: 763-506-1203

The District is located the northern suburbs of Minneapolis. It includes the cities of Anoka, Blaine, Champlin, Coon Rapids and Dayton plus portions of Andover, Brooklyn Center, Brooklyn Park, Burns Township, Fridley, Ham Lake, Oak Grove and Ramsey. It offers early childhood educational programs, day care, community education programs and vocations programs for its various communities.

Various parent and community groups support the schools. They include parent teacher organizations at all the schools and booster clubs for athletics, the arts, and bands. These groups volunteer to help in the classroom and raise money for projects serving the various schools and extracurricular programs.

The District has implemented risk management programs to help reduce the number of losses and their severity through Administrative Services and its Health and Safety program. The District has established procedures for contract reviews and committees to review loss information and initiate safety measures. For the last several years, it has worked to install additional safety features in all of its industrial technology classrooms.

Coverage	Expiration Date	Expiring Premium	Deductible	Expiring Limit
Automobile	12/31/05	\$48,540	\$1000 PhyD	\$1,000,000
General Liability	12/31/05	\$195,361	None	\$1,000,000
Error & Omissions	12/31/05	\$111,789	\$10,000	\$2,000,000
Property Insurance including Crime	12/31/05	\$507,629	\$10,000 w/sublimits	See Property Schedule

School District occasionally forms joint power agreement with other organizations to provide services or share resources (Attachment 3).

The District does not own any Watercraft other than canoes or Aircraft.

The District does not have any storage facilities for explosives or flammable material.

Incidental Malpractice Liability: The District operates a first-aid facility staffed by full and part-time nurses (RN 11/LSN 15) and health paraprofessionals (54) at all of the schools.

The District is self-insured for workers compensation. No insurance or services are requested for the workers compensation program.

The District leases premises from others. A list of the leased locations is found at the end of the Property Statement of Values (Attachment 1).

The District holds vehicles of others while in the auto class shop. These classes are held in the 5 high schools and the Step Program located on the Anoka Technology College campus.

The District uses vehicles of others for use in its Driver's Training program (Attachment 2). The students are bussed to the various campuses by one of three bus companies serving the District. These companies carry their own insurance and provide the District with a certificate of insurance verifying the existence of auto insurance and workers compensation. In spring, 2002, the District changed its bussing policy requiring students within 2 miles of school to walk to school. Parents have the option of paying a yearly fee for students within 2 miles of school.

The District is not aware of any facilities that discharges fumes, acids, wastes or is a hazardous waste facility or any EPA designated site.

The District is not contemplating any demolition exposure.

The District has not had its insurance cancelled in the last 3 years.

Number of campuses:	55 Campuses
Staff Counts:	
Administrators:	176
Teachers:	94 PE/70 Vocational/69 Art
All other Teachers:	2678
School Nurses:	15 LSN/11 RN/54 Health Paraprofessional
Counselors:	36
All other Employees:	3247

Estimated enrollment for 2005/2006:	
Elementary Schools (K-5)	17,202
Middle School (6-8)	9,700
High School (9-12)	13,086
Total	39,988

Receipts	2005/2006 Estimate
Stadium	\$130,000
Pool	9,800
Ice Arena	45,000

Financials (The data includes all funds: General, Food Service, Community Service, Capital Projects, Debt Service, and Trust and Agency Funds):

Fiscal Year	Revenue	Expenditures
2005/2006 proposed	\$416,861,392	\$424,121,075
2004/2005 estimate	\$401,481,845	\$447,314,498
2003/2004	\$462,508,262	\$401,018,317
2002/2003	\$404,158,354	\$415,564,287

2001/2002	\$349,038,289	\$403,853,064
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Total amount of outstanding bonds and Moody's or Standard and Poor's bond rating:

\$187,372,115 as of 6/30/05

Rating: Moody's: Aa2, S&P: AA-

Liability Limitation: The District is protected under Minnesota State Statutes 466. Purchase of insurance waives this liability limitation up to the amount purchased.

Commercial Automobile Liability/Physical Damage

See attached vehicle list Vehicle Schedule (Attachment 2)

Limits of insurance:	Combined Single Limit	
	Bodily Injury and Property Damage	\$1,000,000 each accident
	Uninsured/Underinsured Motorists	\$1,000,000 each accident
	Personal Injury Protection	\$20,000 Medical Expense/\$20,000 Non-Medical

Coverage is to be written for "any auto". Hired/non-owned auto shall be on written on an "if any" basis.

Coverage must extend to all District employees as well as any volunteers who are acting or deemed to be acting on behalf of the District. Coverage shall be provided for any employee or volunteer using a vehicle not owned, rented or borrowed by District while using the vehicle for District's business or District's personal affairs. The endorsement will provide excess coverage to employee's or volunteer's primary automobile liability policy.

The policy will cover the District and the owners of the Driver's Education vehicles listed on the vehicle summary. The District has verbal agreements with the various dealerships for temporary vehicles for its drivers' education program. These vehicles are subject to change at the dealer's discretion. The schedule of vehicles will be updated to the insurance carrier on a quarterly basis, although changes can and do occur in the interim.

Coverage shall include the followings:

- Motor vehicle liability assumed under contract (Drivers Education)
- Employees as additional insured
- Deletion of fellow-employee exclusion
- Automatic coverage on all newly acquired vehicles
- Additional insureds: Lessors and other interested parties
- Garage Keeper Legal Liability—Limit \$75,000 per location (6 locations)

Complete physical damage specification for vehicles 1998 and newer:

- Comprehensive coverage deductible: \$1,000 Alternate: \$500
- Collision coverage deductible: \$1,000 Alternate: \$500
- All physical damage coverage should be on an ACV basis
- Extended to Hired autos Limits of Liability \$30,000 with \$1000.00 deductible

Commercial General Liability

Named insured: Anoka Hennepin Independent School District No.11, its officers, elected official, agents, employees and volunteers.

Limits of Liability:	\$1,000,000	per occurrence
	\$2,000,000	annual aggregate
	\$2,000,000	Products-Completed Operations aggregate
	\$1,000,000	Personal Injury/Employee Benefits Injury/Advertising
	\$ 10,000	any one Person medical payments (excluding students)
	\$1,000,000	any one Fire Legal Liability

Deductible or Retentions: None

Coverage enhancements shall include the following:

- Occurrence-based commercial general liability coverage CG 00 01 or equivalent. Mandatory endorsements limiting coverage under this form shall be identified in the proposal.
- The Fellow-Employee exclusion is to be deleted.
- Nurses professional
- Incidental malpractice for school psychologists, speech pathologists, social workers, occupational therapists, audiologists, physical therapists, physical/health disability and teacher adapted instructors
- Teachers; liability - including corporal punishment
- Non-owned water craft
- Non-Waiver of immunity as defined under MN State Statute 466
- Athletic participants
- Automatic Additional Insureds: Please provide an endorsement to the effect that all entities/ individuals are additional Insureds if required under the terms of a written contract.

Coverage will include the following operations of the District

- Adventures Plus Day Care
- Community Education Programs
- Joint Powers Agreements (See Attachment 3)

School Leaders Legal Liability

Named insured: Anoka Hennepin Independent School District 11, its Board of Education, its trustees, directors, officers, and members; any district administrator while acting within the scope of his or her duties as such; and volunteers and student teachers. (MSBIT limits employee coverage to administrators)

Limits:	\$1,000,000	each claim
	\$1,000,000	aggregate

Deductible: \$10,000 Alternate: \$25,000

Prior Acts Coverage: There should be no retroactive date or other similar restrictions. The District is prepared to certify that it knows of no incidents that could give rise to claims in the future other than noted in the application.

Right to Select Counsel: Policy shall provide that the District has the right to participate in the selection of counsel in the event of a claim. If the District will not be allowed to participate in the selection of defense counsel, please identify the law firm and individual attorneys that would handle the defense of any claims that might be brought against Insureds and outline their experience in handling suits of this type.

Consent to Settle: Policy shall provide that the insurer may settle claims only with the consent of the insured.

Intentional Acts exclusion shall be deleted.

Coverage under the policy shall include the following:

- Losses arising from wrongful acts defined as actual or alleged breach, or neglect of duty, individually or collectively including actual or alleged civil rights violation; actual or alleged matter claimed against you solely by reason of your being or having been covered by this agreement during the agreement period; misstatement, misleading statement; or acts, errors or omission committed solely in the performance of duties.
- Violation of state and federal civil rights, including claims arising out of ADA, 1983, veterans, etc.
- Discrimination in hiring and firing; employee relations, demotion, failure to promote or other
- The policy will include a Duty to Defend clause even if the claim is found to be groundless or false and fraudulent.
- Expense and cost of defense shall not reduce the limits of insurance
- Notice of Potential Claim Provision shall include a definition of "claim" or a "discovery provision" such that the report of circumstances to the insurer which the insured reasonably believes could lead to a claim in the future, constitutes a "claim."
- Extended Reporting Period (ERP) Option: If coverage will be on a claims-made basis, please include a 12 month ERP option that the insured may elect to purchase in the event of cancellation or non-renewal by either the insurer or the insured. The cost for this option shall be stated in the policy form.
- Insured versus Insured Provision providing coverage for suits by one insured against another.

Commercial Property

Coverage shall be on an all risk, blanket basis. All values shall be based on replacement values at the time of loss.

Blanket policy limit for all locations. (Attachment 1)

Minimum Sub-limits (apply for all scheduled locations):

\$ 5,000,000	Service Interruption
\$ 2,500,000	Newly Acquired Property (180 Days)
\$ 5,000,000	Pollutant cleanup and removal
\$ 500,000	Builders' risk, renovation & installation
\$ 100,000	Transit

\$30,000,000	Flood
\$30,000,000	Earthquake
\$ 5,000,000	Audio Visual Equipment and EDP
\$ 3,000,000	Musical Instruments and Band Uniforms
\$ 1,000,000	Fine Arts
\$ 500,000	Miscellaneous Equipment
\$50,000,000	Machinery Breakdown--Property Damage
\$ 2,500,000	Machinery Breakdown--Business interruption/Extra expense

Deductible: \$1,000 Musical instruments and Band uniforms/Audio visual equipment/EDP/Valuable Papers/Laptops/Miscellaneous Equipment
 \$50,000 Flood and Earthquake
 \$10,000 All other losses Alternate \$5,000
 24 hours Machinery Breakdown/12 Hour waiting period for Utility Interruption.

- Automatic coverage on Real and Personal Property for Newly Acquired Locations
- Covered Property shall include property in the open and miscellaneous building and equipment including but not limited to playgrounds, athletic fields, storage garages, small maintenance sheds, retaining walls, fences or light posts located within the property boundaries.
- Covered Property shall include miscellaneous watercraft such as canoes or kayaks used for classroom studies.
- Perils under the policy shall include the following:
 - o Ordinance coverage (contingent liability for building laws, demolition, and increased cost of construction)
 - o Off-premises utility service interruption--direct damage and time element, including transmission lines
 - o Spoilage of perishable goods resulting from mechanical breakdown
 - o Spoilage of perishable goods resulting from power failure originating on or off-premises
- Requirement to Rebuild on Same Premises deleted.
- Deletion of Business Interruption Coinsurance provision
- Electronic Media and Records Limitation deleted

Crime

Named Insured: Anoka Hennepin School District No.11, Pension Plan, each medical, dental, vision, life, and disability insurance plan and Deferred Compensation plan

Money and Securities (broad form)

Blanket Limit for each location:	Cash, Checks \$50,000	Inside
	Cash, Checks \$50,000	Outside

Crime including theft, disappearance and destruction, robbery and safe burglary, and premise burglary.

Limit for each locations:	Cash, Checks \$50,000	Inside
	Cash, Checks \$50,000	Outside

Faithful Performance Blanket Position Bond to cover all employees including officials

Obligee: Anoka Hennepin Independent School District No.11.

Limits: \$100,000 per employee

Depositors Forgery Limit: \$50,000 Blanket Coverage

ERISA Compliance/Employee Dishonesty compliance endorsement

Amend the definition of employee to include volunteers under Employee Dishonesty Coverage

ATTACHMENTS

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The Attachments are provided to give all interested parties an overview of the District, its insurance program and identified exposures. If parties would like to see any additional information, please direct your request to Purchasing. All copies of policies are available for viewing at the District office located at 11299 Hanson Boulevard NW, Coon Rapids, MN 55433. Please contact Kari Yozamp at 763-506-1106 to set up an appointment to view this information.

ATTACHMENT 1

STATEMENT OF VALUES

School	Address	City	Zip Code	12/31/04 Bldg	13/31/04 Contents	12/31/04 Total
ESC I	11299 Hanson Blvd NW	Coon Rapids	55433	2,266,125	1,267,634	3,533,759
AHS I	3939 7th Avenue N. 12555 University Ave	Anoka	55303	36,656,749	3,558,060	40,214,809
BHS	NE	Blaine	55434	37,458,324	3,718,932	41,177,256
CRHS	2340 Northdale Blvd NW	Coon Rapids	55433	47,224,718	1,340,682	48,565,400
CRMS	11600 Raven Street NW	Rapids	55433	22,086,055	1,240,098	23,326,153
JMS	6000 109th Avenue N.	Champlin	55316	31,685,030	2,072,744	33,757,774
FMMS	1523 Fifth Avenue S.	Anoka	55303	21,583,770	724,539	22,308,309
NMS	11301 Dogwood St. NW	Coon Rapids	55448	20,862,169	1,993,550	22,855,719
RMS	650 NE Main Street	Blaine	55434	16,482,412	1,593,660	18,076,072
LC/DC I	2727 Ferry Street N.	Anoka	55303	14,449,058	4,526,738	18,975,796
SMS	1902 Second Ave.	Anoka	55303	11,243,779	1,169,244	12,413,023
CPHS	6025 1095h Avenue N.	Champlin	55316	44,435,761	4,379,240	48,815,001
OVMS	15400 Hanson Blvd. NW	Andover	55304	25,514,913	1,122,527	26,637,440
Crossroads	1313 Coon Rapids Blvd.	Coon Rapids	55433	3,320,586	357,209	3,677,795
Adams I	8989 Sycamore Street	Rapids	55433	5,562,120	898,138	6,460,258
Andover I	14950 Hanson Blvd. NW	Andover	55304	18,288,683	1,832,863	20,121,546
Morris Bye	11731 Crooked Lake.	Coon Rapids	55433	5,709,045	1,866,517	7,575,562
Champlin	111 Dean Avenue	Champlin	55316	4,879,130	691,821	5,570,951
Crooked Lk	2939 Bunker Lake Blvd.	Anoka	55304	5,251,426	881,372	6,132,798
Dayton	12060 Diamond Lk Rd.	Dayton	55327	6,538,864	842,034	7,380,898
Eisenhower	151 Northdale Blvd. NW	Coon Rapids	55448	5,082,859	796,868	5,879,727
Evergrn Pk	7020 Dupont Avenue N.	Brooklyn Ctr	55430	,737,283	1,111,048	7,848,331
Franklin	215 W. Main Street	Anoka	55303	4,863,128	693,046	5,556,174
Hamilton	1374 111th Avenue NW	Coon Rapids	55433	5,081,273	822,898	5,904,171
Hoover	2369 109th Avenue NW	Coon Rapids	55433	6,087,762	955,940	7,043,702
L.O. Jacob	1700 Coon Rapids Blvd	Rapids	55433	5,597,504	706,674	6,304,178
Jefferson	11331 Jefferson St. NE	Blaine	55434	5,496,781	803,470	6,300,251
Johnsville	991 125th Avenue NE	Blaine	55434	7,259,521	793,427	8,052,948
Lincoln I	540 South Street	Anoka	55303	5,481,535	694,486	6,176,021
Madison	650 Territorial Road NE 1740 Constance Blvd	Blaine	55434	5,809,287	609,949	6,419,236
McKinley I	NE	Ham Lake	55304	7,139,823	1,130,259	8,270,082
Mississippi	10620 Direct Drive	Coon Rapids	55433	5,503,616	774,825	6,278,441

	Monroe	901 Brookdale Drive	Brooklyn Pk	55433	7,000,192	973,747	7,973,939
	Ramsey	15100 Nowthen Blvd.	Ramsey	55303	13,457,795	1,364,735	14,822,530
	Riverview	1400 93rd Avenue N.	Brooklyn Pk	55444	4,917,913	719,442	5,637,355
	Sand Crk	12156 Olive Street NW	Coon Rapids	55448	5,251,633	820,082	6,071,715
	Sorteberg	11400 Magnolia St. NW	Rapids	55448	4,907,237	779,410	5,686,647
	University	9901 University Ave. NE	Blaine	55434	5,231,812	710,146	5,941,958
	Washington	2171 Sixth Avenue N.	Anoka	55303	4,403,470	705,393	5,108,863
	Wilson	1025 Sunny Lane	Anoka	55303	5,321,514	877,459	6,198,973
	Bell Center	1374 Northdale Blvd.	Rapids	55448	2,623,072	360,846	2,983,918
	Park View	6100 109th Avenue N	Champlin	55316	6,698,594	467,206	7,165,800
	Rum River I	16950 Verdin Street	Andover	55304	15,796,506	1,487,013	17,283,519
Leased	Andover Hum Serv Bldg	13632 Crosstown Blvd	Andover	55304	-	21,306	21,306
Leased	I	1201 89th Avenue NE	Blaine	55434	-	231,543	231,543
Leased	SpED I	403 Jackson Street	Anoka	55303	-	150,312	150,312
Leased	AHVT	1355 W. Highway 10	Anoka	55303	-	281,689	281,689
Leased	Champlin PI	12329 Champlin Drive	Champlin	55316	-	187,771	187,771
Leased	SMS Bank	2012 1/2 First Avenue	Anoka	55303	-	33,211	33,211
Leased	Andover Ctrl	13735 Round Lake Blvd.	Andover Coon	55304	-	199,929	199,929
Leased	ACCA	9574 Foley Boulevard	Rapids	55448	-	49,784	49,784
Leased	Blaine Meth	621 115th Avenue NE	Blaine	55434	-	4,980	4,980
	Ham Lake						
Leased	Baptist	1555 Constance Blvd	Ham Lake	55304	-	3,125	3,125
Leased	Rum River PI	6010 167 Avenue NW	Ramsey	55303	-	7,439	7,439
Leased	Anthony Louis	12066 Central Ave NE	Blaine	55434	-	68,829	68,829
	CR Family Center	11254 Crooked Lake Blvd	Coon Rapids	55433	831,360	210,367	1,041,727
			Coon Rapids				
Leased	Northdale Mall I	528 Northdale Blvd NW	Rapids	55448	166,272	133,224	299,496
Leased	Brooklyn Center	6820 Humboldt Avenue	Brooklyn Center		-	22,996	22,996
Leased	Carriage Oak	12373 Oak Park Blvd, #116	Blaine	55434	-	-	-
Leased	Blaine Family PI	1430 131st Avenue NE	Blaine	55434	-	33,646	33,646
Leased	Cutters Gr	2901 Cutters Grove Ave.	Anoka	55303	-	-	-
	S.T.E.P.	1355 W. Hwy 10	Anoka	55303	9,334,207	772,650	10,106,857
	Oxbow Crk	6505 109th Avenue N.	Champlin	55316	17,144,370	2,435,996	19,580,366
	Andover HS	2115 Andover Blvd NW	Andover Coon	55304	35,040,429	2,785,363	37,825,792
	Veh Storage	113th Avenue NW	Rapids	55433	591,184	380,428	971,612
Leased	Wedgewood Riverview	3393 Northdale Blvd #204	Blaine	55434	-	-	-
Leased	Methodist	2100 93rd Avenue N.	Brooklyn Park	55444	-	5,531	5,531

Anoka-Hennepin ISD #11

RFP 2005

Offsite	Epiphany I	Coon Rapids	55433	-	1,083	1,083
Offsite	Alexander			-	2,440	2,440
Unsch	DW Elementary	Location Unknown		-	389,338	389,338
Grand Total				590,356,649	63,648,951	654,005,600

ATTACHMENT 2

VEHICLE SCHEDULE

<u>Year</u>	<u>Make & Type</u>	<u>Serial No.</u>	<u>Garage Location</u>
2002	Road Trailer	5DT211E1721004797	CRHS
1988	Chevrolet CP31442 Step Van	1GCHP32K3J3340600	Vehicle Storage Bldg.
1979	Jacobson Trailer	79-909	Vehicle Storage Bldg.
1980	Low Bed Trailer (Jacobson)	80-955	Vehicle Storage Bldg.
1982	Twin Grove Trailer	82TGM120009839	Vehicle Storage Bldg.
1995	Chevy Van	1GCEG25Z85F125042	Maintenance
2002	Chev Express 1-Ton Van	1GCHG35R721227352	Maintenance
1985	Ford Cargo Van	1FTEE14Y6FHB75568	Vehicle Storage Bldg.
1987	Ford Cargo Van E350	1FTJE34Y4HHB93497	Vehicle Storage Bldg.
2004	Ford Van	1FTRE14W14HA95608	Warehouse
1988	Chevrolet Pickup GM4	1GCGC34K7JE198521	Vehicle Storage Bldg.
1989	Chevrolet Pickup	1GCGC24K2K3249953	Vehicle Storage Bldg.
1990	GMC Truck	1GDJ7D1P3LV504614	Warehouse
1990	Ford Econo Van	1FTFE24N2LHB77524	Vehicle Storage Bldg.
1990	Plymouth Acclaim - 4 dr.	1P3XA4630LF800450	Vehicle Storage Bldg.
1991	Ford E350 Step Van	1FCJE39H5MHA20817	Vehicle Storage Bldg.
1991	Ford Pickup - Ranger	1FTCR11X6MPA23137	Vehicle Storage Bldg.
1991	Ford Van	1FTHE25Y6MHB36140	Buildings & Grounds
1992	Ford Truck	1FDNF70J9NVA18783	Vehicle Storage Bldg.
1993	Chevy Truck-Cargo Van	1GCDM15Z0PB162390	AV Shop
1993	Ford F-7000 Truck	1FDPF70J5PVA25242	Warehouse
2003	Chevy Chassis Cab (Kodiak C6500 Straight Truck)	1GBJ6J1E23F514781	Warehouse
1994	Ford Tempo - 4 dr.	1FAPP36XXRK114790	Vehicle Storage Bldg.
1995	Tailwind Trailer	154DH2028ST0020044	Vehicle Storage Bldg.
1995	Ford Step Van	1FCJE9H8SHA20372	Warehouse
1987	Aerolite Trailer	P24102870000001	Anoka County Fair Grnds
2003	Chevy Express Cargo Van	1GCHG35U631190039	Buildings & Grounds
2004	Ford Van	1FTRE14W14HA95609	Warehouse
1996	Dodge 3500 Classic Cab	1B6MF36C1TJ176612	Vehicle Storage Bldg.
1996	HMD Trailer	DPSMN961842	CRHS
1997	Rahn Trailer	976713	Vehicle Storage Bldg.
1998	Felling Trailer	5FTEE2222X1011884	Vehicle Storage Bldg.
1992	Pace Trailer	40LAB202XPP017735	BHS
2003	Haulmark Trailer	16HGB24253H105159	BHS
1999	Ford Utilimaster Step Van	1FCJE39L7XHA14767	Warehouse
1981	Homemade Utility Trailer	800320	Blaine H.S.
2000	Chevrolet Van	1GCHG35R9Y1212490	Maintenance
1997	Rough Rider Trailer	2753	Blaine H.S.
1995	Dodge Ram 3500 V10	16MF36WXSS281555	Vehicle Storage Bldg.
2001	Ford E-350	1FCJE39L71HA59991	Distribution Center

1996	Chevrolet 1-ton Pickup	1GBHK39J3TE167359	Anoka County Fair Grnds
2001	Chevrolet Van Express	1GCHG35R011148250	Maintenance
2002	Chevrolet Suburban	3GNGK26U9YG130579	CPHS
2000	Ford F550 DumpTruck	1FCAF57FXE09336	Vehicle Storage Bldg.
1992	Unit Trailer	48B500J25P1004870	CPHS
2001	Chevrolet Van Express	1GCHG35R811228895	Maintenance
2002	Haul Trailer	1HGB30252H090804	CPHS
2002	Chevrolet Van Express	1GCEG15W321196839	AV Shop
1999	Haul Trailer	16HGB3226XH051322	Anoka County Fair Grnds
2001	Fell Trailer	5FTEE202711016685	Vehicle Storage Bldg.
1991	Case Haul Trailer	1N9U51627MN077192	Vehicle Storage Bldg.
2004	Chevrolet Van Express	1GCHG35U741228105	Warehouse
2004	Chevrolet Van Express	1GCHG35U441228272	Warehouse
2003	Trailer	4X4TSEK2X2NO35101	CRHS
2004	Ford Dump Truck	1FDAF57544EB73273	Vehicle Storage Bldg.
2004	Ford Ranger Supercab 4x4	1FTYR15E04PB21370	Vehicle Storage Bldg.

Driver's Education

2005	Ford Taurus	1FAFP532X5A195712	Andover High School
2005	Ford Explorer	1FMZU72K85ZA56513	Anoka High School
2005	Ford Explorer	1FMZU72K75ZA56521	Anoka High School
2005	Chevrolet Impala	2G1WH52K959191969	Anoka High School
2005	Ford Taurus	1FAFP53265A192063	Blaine High School
2005	Chevrolet Impala	2G1WF52E459319048	Blaine High School
2005	Ford 500	1FAFP23115G126409	Champlin Park High Sch
2005	Chevrolet Aveo	KLITD62665B358373	Champlin Park High Sch
2005	Ford F-150	1FTPX14515FA72805	Coon Rapids High School
2005	Chevrolet Malibu	1G1ZU64825F157119	Coon Rapids High School
2005	Chevrolet Impala	2G1WH52K959174704	Coon Rapids High School
2005	Chevrolet Colbalt	1G1AK52F957588971	Coon Rapids High School

ATTACHMENT 3

JOINT POWERS AGREEMENT SCHEDULE

Agreement Between	Date of Agreement	Facility	Expire	Liability
Community Ed				
<i>Andover, City of</i>	<i>8/17/1991</i>	<i>Community School Use</i>	<i>Open</i>	<i>Liable for use of own facility</i>
<i>Anoka, City of</i>	<i>12/20/1991</i>	<i>Community School Use</i>	<i>Open</i>	<i>Liable for use of own facility</i>
<i>Blaine, Municipality of</i>	<i>3/19/1992</i>	<i>Community School Use</i>	<i>Open</i>	<i>Liable for use of own facility</i>
<i>Brooklyn Park, City of</i>	<i>6/24/2002</i>	<i>Community School Use</i>	<i>Open</i>	<i>Mutual hold harmless</i>
<i>Coon Rapids, City of</i>	<i>1/28/1992</i>	<i>Community School Use</i>	<i>Open</i>	<i>Liable for use of own facility</i>
<i>Dayton, Municipality of</i>	<i>12/9/1991</i>	<i>Community School Use</i>	<i>Open</i>	<i>Liable for use of own facility</i>
<i>Ham Lake, Municipality of</i>	<i>1/6/1992</i>	<i>Community School Use</i>	<i>Open</i>	<i>Liable for use of own facility</i>
<i>Ramsey, Municipality of</i>	<i>1/28/1992</i>	<i>Community School Use</i>	<i>Open</i>	<i>Liable for use of own facility</i>
Shared Property				
<i>Andover, City of</i>	<i>10/22/2001</i>	<i>Ball Fields Adjacent to HS</i>	<i>Open</i>	<i>Each party liable for own</i>
<i>Andover, City of</i>	<i>9/5/1989</i>	<i>Crooked Lake Elem. - park & playground</i>	<i>Open Ended</i>	<i>Liable for own; indemnify</i>
<i>Anoka, City of</i>	<i>5/6/1997</i>	<i>Goodrich Field</i>	<i>5/6/2012</i>	<i>Property transferred to district by quit claim deed 3/4/98</i>
<i>Anoka County</i>	<i>6/30/2004</i>	<i>Blaine HS--roadway & parking lot</i>	<i>6/30/2103</i>	<i>District indemnify County for its use of roadway</i>
<i>Brooklyn Park, Champlin</i>	<i>5/27/2003</i>	<i>Oxbow Creek Elementary--Pedestrian Traffic Signal</i>	<i>Open Ended</i>	<i>Liable for own; indemnify</i>
<i>Coon Rapids, City of</i>	<i>11/19/1974</i>	<i>NMS - Water Wells & pump houses</i>	<i>99 years</i>	<i>Unknown</i>
<i>Coon Rapids, City of</i>	<i>3/24/1980</i>	<i>Hoover Fields/Track, etc.</i>		<i>Liable for own; indemnify</i>
<i>Coon Rapids, City of</i>	<i>5/5/1987</i>	<i>Sand Creek I Park/ Playground Expansion</i>	<i>Open Ended</i>	<i>Liable for own; indemnify</i>
<i>Coon Rapids, City of</i>	<i>9/27/1983</i>	<i>Sand Creek Playground Expansion</i>	<i>Open Ended</i>	<i>Liable for own; indemnify</i>
<i>Coon Rapids, City of</i>	<i>6/10/1986</i>	<i>Sorteberg Playground & Landscaping</i>	<i>Open Ended</i>	<i>Liable for own; indemnify</i>
<i>Coon Rapids, City of</i>	<i>4/21/1998</i>	<i>L.O. Jacob Outdoor Classroom/Nature walk</i>	<i>4/21/2008</i>	<i>Mutual HH; Dist to add City as AI</i>
<i>Coon Rapids, City of</i>	<i>10/24/1984</i>	<i>Adams Playground Construction</i>		
<i>Coon Rapids, City of</i>	<i>1/10/1989</i>	<i>Eisenhower Playground</i>		
<i>Coon Rapids, City of</i>	<i>unknown</i>	<i>CRHS Maintenance of Tennis Courts</i>		

<i>Coon Rapids, City of</i>	<i>4/25/1990</i>	<i>Hamilton Fields/Track & Playground</i>		
<i>Coon Rapids, City of</i>	<i>1988</i>	<i>Hoover Trails</i>		
<i>Coon Rapids, City of</i>	<i>1975</i>	<i>LO Jacob I fields, playground</i>		
<i>Coon Rapids, City of</i>	<i>5/25/1982</i>	<i>LO Jacob ball diamonds, parking lot construction</i>		
<i>Coon Rapids, City of</i>	<i>1980</i>	<i>Mississippi parking lot</i>		
<i>Coon Rapids, City of</i>	<i>1976</i>	<i>Mississippi outdoor improvement-phase I</i>		
<i>Coon Rapids, City of</i>	<i>1976</i>	<i>Miss outdoor improvement, phase II & III</i>		
<i>Coon Rapids, City of</i>	<i>1979</i>	<i>Morris Bye Outdoor Improvements</i>		
<i>Coon Rapids, City of</i>	<i>1979</i>	<i>Morris Bye trails & parking lot construction 81-10</i>		
<i>Coon Rapids, City of</i>	<i>1983</i>	<i>Sand Creek Walkway 83-16 construction</i>		
<i>Coon Rapids, City of</i>	<i>1978</i>	<i>Sand Creek - 2 tennis courts</i>		
Collaborative Services				
<i>Anoka County & Various School Districts</i>	<i>1/1/2002</i>	<i>Anoka Area Interagency Early Intervention #01-2198</i>	<i>12/31/2007</i>	<i>Each party responsible for own acts</i>
<i>Anoka County</i>	<i>11/1/1993</i>	<i>Day Treatment Services - Contract #94-2280</i>	<i>Open Ended</i>	<i>Mutual hold harmless</i>
<i>Anoka County</i>	<i>1/1/1994</i>	<i>Shared Social Worker Staffing - contract# 94-2279</i>	<i>Open Ended</i>	<i>Mutual hold harmless</i>
<i>Anoka County, Coon Rapids</i>	<i>8/12/2002</i>	<i>Coon Rapids Youth First</i>	<i>On Going</i>	<i>Board will purchase insurance and indemnify</i>
<i>ISD 286 (Brooklyn Center), 279 (Osseo), & 14 (Fridley)</i>	<i>3/26/2001</i>	<i>Northwest Suburban Desegregation District</i>	<i>On Going</i>	<i>Board to purchase insurance</i>
<i>Anoka Co, Andover, Anoka, Ramsey</i>	<i>4/24/1995</i>	<i>Northwestern Anoka County Community Consortium,</i>	<i>On Going</i>	<i>Insurance thru Anoka County</i>

ATTACHMENT 4

LOSS INFORMATION SUMMARY

Policy Year	Carrier	Clm Cnt	Loss Paid	Exp Paid	Total Paid	# O	Loss Res	Exp Res	Total Res	Total Losses	Premium	Loss Ratio
Property & Crime												
12/31/99-00	Hartford	8	\$91,992	\$0	\$91,992	0	\$0	\$0	\$0	\$91,992	\$112,955	81.44%
12/31/00-01	Hartford	6	\$10,055	\$19,419	\$29,474	0	\$0	\$0	\$0	\$29,474	\$212,711	13.86%
12/31/01-02	Chubb	2	\$3,630	\$0	\$3,630	0	\$0	\$0	\$0	\$3,630	\$415,444	0.87%
12/31/02-03	Chubb	9	\$107,029	\$55	\$107,084	0	\$0	\$0	\$0	\$107,084	\$529,657	20.22%
12/31/03-04	Chubb	1	\$7,098	\$0	\$7,098	0	\$0	\$0	\$0	\$7,098	\$555,750	1.28%
Total--All Years		26	\$219,804	\$19,474	\$239,278	0	\$0	\$0	\$0	\$239,278	\$1,826,517	13.10%
General Liability Claims												
12/31/99-00	Hartford	22	\$77,268	\$68,554	\$145,822	0	\$0	\$0	\$0	\$145,822	\$130,877	111.42%
12/31/00-01	Hartford	21	\$60,427	\$10,642	\$71,069	0	\$0	\$0	\$0	\$71,069	\$118,663	59.89%
12/31/01-02	MSBIT	17	\$73,503	\$18,858	\$92,361	0	\$0	\$0	\$0	\$92,361	\$175,401	52.66%
12/31/02-03	MSBIT	11	\$1,827	\$11,106	\$12,933	3	\$49,083	\$15,070	\$64,153	\$77,086	\$180,264	42.76%
12/31/03-04	MSBIT	9	\$936	\$0	\$936	3	\$2,500	\$17,000	\$19,500	\$20,436	\$192,281	10.63%
Total--All Years		80	\$213,961	\$109,160	\$323,121	6	\$51,583	\$32,070	\$83,653	\$406,774	\$797,486	51.01%
Automobile Claims												
12/31/99-00	Hartford	5	\$1,314	\$0	\$1,314	0	\$0	\$0	\$0	\$1,314	\$29,469	4.46%
12/31/00-01	Hartford	14	\$3,312	\$0	\$3,312	0	\$0	\$0	\$0	\$3,312	\$30,078	11.01%
12/31/01-02	MSBIT	11	\$12,440	\$0	\$12,440	0	\$0	\$0	\$0	\$12,440	\$43,537	28.57%
12/31/02-03	MSBIT	5	\$15,035	\$0	\$15,035	0	\$0	\$0	\$0	\$15,035	\$40,588	37.04%
12/31/03-04	MSBIT	6	\$11,156	\$0	\$11,156	0	\$0	\$0	\$0	\$11,156	\$44,488	25.08%
Total--All Years		41	\$43,257	\$0	\$43,257	0	\$0	\$0	\$0	\$43,257	\$188,160	22.99%

Updated on 7/15/05

Data: MSBIT--03/31/05

Hartford--8/27/04

Unintentional Errors and Omissions Endorsement:

It is agreed that failure of the insured to disclose all hazards existing as of the inception date of the policy shall not prejudice the insured with respect to the coverage afforded by this policy provided such failure or omission was not intentional.

Blanket Waiver of Subrogation Endorsement: t

If it is further agreed that where required by contract, with respect to such insurance as is afforded by this policy, the Company waives any right of subrogation it may acquire against any party(ies) of such contract by reason of any payment made under this policy.

Blanket Joint Powers Endorsement

The following is added to the "Who Is an Insured" section of the policy:

With respect to "your work, you are an insured for your liability arising out of the conduct of any partnership or joint powers of which you are or were a partner or member, even though this partnership or joint powers is not shown as a Named Insured in the Declarations. This coverage is excess over any available liability insurance purchased specifically to insure the partnership or joint powers.

This coverage will not inure to the benefit of any other party except you.

NOTE: Joint Powers is similar to Joint Ventures

BROKER/AGENCY INFORMATION PROPOSAL RESPONSE FORM

ACCEPTANCE

I, the undersigned, hereby certify that I am a duly authorized agent of _____ to submit this proposal for consideration and acknowledge that all ___ pages of the proposal document for _____

_____ have been received and agree to the terms contained therein.

Receipt of the following Addenda/Amendments to the Proposal Documents and their costs being incorporated in the Proposal is acknowledged:

Addendum _____ Received _____ (date)

Addendum _____ Received _____ (date)

SIGNED: _____

NAME: _____
(print or type name)

VENDOR NAME: _____

ADDRESS: _____

PHONE NO. _____ **FAX NO.** _____

INCORPORATED IN STATE OF: _____

BROKER/AGENCY INFORMATION PROPOSAL RESPONSE FORM

Name of Broker/Company: _____

Address: _____ Telephone: _____ Fax: _____ Check One:

Broker[] Independent Agent[] Direct Writer[]

Name of Principle Account Exec.: _____

Name of Primary Assistant: _____

Qualifications

Primary Account Executive for this account

Number of Public. Entity Clients: Property:____ Liability:____ Automobile:____

Number. of other Clients: Property:____ Liability:____ Automobile:____

Length of Time with Agency/Company: _____ Years

Length of Career in Insurance or Risk Management: _____ Years

Professional/Association Designations: _____

Work history Includes Experience in:

- Commercial Underwriting Commercial Claims
- Agency Account Servicing Personal Lines Underwriting
- Risk Management Agency marketing

Primary Assistant for this account

Number of Public. Entity Clients: Property:____ Liability:____ Automobile:____

Number of other Clients: Property:____ Liability:____ Automobile:____

Length of Time with Agency/Company: _____ Years

Length of Career in Insurance or Risk Management: _____ Years

Professional/Association Designations: _____

History Includes Experience in:

- Commercial Underwriting Commercial Claims
- Agency Account Servicing Personal Lines Underwriting
- Risk Management Agency marketing

BROKER/AGENCY INFORMATION PROPOSAL RESPONSE FORM

Please include resumes of all people that will be involved in this account.

Market Information:

List Property/Casualty Markets available to your firm:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

List in order of priority the markets you wish to approach for this account if selected.

Company	Agency Premium Volume	Agency Loss Ratio
1 _____	\$ _____	_____
2 _____	\$ _____	_____
3 _____	\$ _____	_____
4 _____	\$ _____	_____
5 _____	\$ _____	_____

Please attach a history of your relationship with above markets. Include duration, special recognition and authority that you may have with above markets.

ANY CORPORATE RELATIONSHIP BETWEEN BROKER/AGENT AND INSURER SHALL BE FULLY DIVULGED.

Agency/Company Qualifications

(Office or branch that will be serving this account.)

Date founded/opened: _____

Total Number of Employees: _____

Number of Public Entity Clients: _____

BROKER/AGENCY INFORMATION PROPOSAL RESPONSE FORM

Average size of Accounts: \$ _____

Largest Single Account (premium size): \$ _____

Support Services Available:

Service	Number of staff		Number of staff	
	available	In-house	through	Affiliate
Claims	[]	[]
Loss Control	[]	[]
Actuarial	[]	[]
Other:	[]	[]

Locations of branch offices/affiliates that will assist in servicing:

[] Fees \$ _____

If services are to be paid on a commissions basis, please indicate commission structure (*You are not required to supply this information. However, you should be advised that we will be using this as one of the selection criteria. In the event this information is not supplied, we will use our discretion in determining what the overall cost/fee may be.*)

Errors and Omissions Insurance Amount: \$1,000,000. *You will be required to provide certificate of insurance if selected.*

Will you utilize a formal, written service agreement? [] Yes [] No If yes, please attach a copy of your agreement (This is not included in the 10 page proposal limit)

References

Public Entity:

Individual Name	Entity	Phone	Account Executive
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

BROKER/AGENCY INFORMATION PROPOSAL RESPONSE FORM

Other Industries:

Individual Name	Entity	Phone	Account Executive
_____	_____	_____	_____
_____	_____	_____	_____

Questions:

Provide a brief history of your firm and your firm’s overall capabilities. Elaborate on experience with public entities:

What types of services will your firm provide and why they will be better than other broker’s services? (In your discussion, please include how you will track your services, including but not limited to, type, quality and timing of services).

What is most important service that your firm will provide to the District?

Please explain how you would market this account. Please include all information you would like from the District, the process that you would take to ensure that the District has best available coverages and pricing, how you will select and approach the markets, outline of recommended coverages and limits, modifications to standard policies that could be negotiated, how you would be compensated, services that would be provided and why it would be beneficial for the District.

Please describe how claims are handled and your role in assisting the District in keeping the cost of premiums and claims down?