Responses to Questions Received for 2015 RFP Contracts:

BA2015-OA001-IN Business Automobile
BA2015-OA002-IN Commercial Package
BA2015-OA002-IN Police Professional Liability

1. **Please confirm the effective dates of all Property & Casualty Insurance policies.**

   Response: Please review the RFP for the above referenced policies, all other questions not within the context of this RFP should be made in a separate request.

2. **Please provide a list of all the carriers on the current insurance program.**

   Response: Please review the RFP which includes sample policies, all other questions not within the context of this RFP should be made in a separate request.

3. **Does your current insurance carrier(s) offer loss control services? If yes, please identify.**

   Response: Please review the RFP for the above referenced policies, all other questions not within the context of this RFP should be made in a separate request.

4. **Please describe your Enterprise Risk Management System.**

   Response: Relative to the above referenced coverage the Authority manages risks, beyond transferring risk to carrier, through its policies and procedures that define risk mitigating activities, roles and responsibilities, applicable internal controls, ongoing control assessment, and activity monitoring. The Authority also performs continuous training.

   For all other types of risk that do not fall within the context of this RFP, a separate request should be made.

5. **Are there any improvements that the New York Bridge Authority is seeking in its relationship with the current carriers?**

   Response: No, the Authority finds current coverages provided under this RFP satisfactory.

6. **Why are these services out to bid? Are they due to the expiration of the current contract or for other reasons?**

   Response: Current Authority contracts have expired and consistent with the terms identified under the previous RFP for the above referenced coverages have been put out to bid.
7. Are the current providers being considered?
Response: Yes

8. Is there a consultant/broker involved? If yes, how are they compensated?
Response: Please see RFP.

9. Would the New York State Bridge Authority accept proposals with MBE companies contracted with a broker or consultant?
Response: Please see RFP.

10. Please complete the Police Professional Policy Application
Response: Please see PDF file included with this communication.