1. **Participating entities / structure**

   A. Which districts are participating for FY27 insurance placement? (Confirm the final list; RFI says "SCT & other interested parties" and may add others.) (South Central, Jax, Monroe Randolph, Reagan, Shawnee, West Central, and any others).

   Currently interested parties are those listed above. These are the only confirmed district's that are interested in learning about insurance programs/structures available. Information received from a submission may be shared with districts/agencies outside of this list.

   B. Is the intent to pursue:

      a. a **single combined insurance program** (one placement with multiple named insureds), or

      b. **separate programs** per district (or optional both)?

   This RFI is only for acquiring knowledge about available insurance programs/structures for transit districts, therefore, there is no intent.

   C. Will there be a **lead agency/district** for procurement and policy issuance (i.e., who will be the first named insured / who executes binders and invoices)?

   This RFI is only for acquiring knowledge about available insurance programs/structures for transit districts, therefore, no thought has been given to any possible future procurement strategy.

2. **Current insurance program summary (requested "coverage matrix")**

To tailor meaningful recommendations, can you provide for **each district** a summary (Excel is fine) of current:

- **Carrier(s)** and policy numbers by line
- **Effective/expiration dates**
- **Limits** and major coverage features
- **Deductibles/SIRs** (incl. aggregates if any)

- **Expiring premium** by line and total
- Current **agent/broker of record** (AOR/BOR)

Current insurance information for each district would be available if/when any future Request for Proposal has been published.

3. **Loss runs & claims detail (by district / by line)**

Please provide 7 to 10 **years loss runs**, valued to a 7/1/26, for:

- Auto liability
- Auto physical damage (if tracked separately)
- General liability
- Property (including any equipment breakdown claims if applicable)

If available, please include **large-loss narratives** (over $50,000) and current reserve status.

Current insurance information for each district would be available if/when any future Request for Proposals has been published.

4. **Exposure schedules needed (by district)**

Automobile

- Current vehicle schedule (VIN/year/make/model, seating, garaging, stated/ACV, use type: fixed route vs demand-response vs NEMT, lift-equipped, etc.)
- Annual miles and/or service hours (by service type if available)
- Confirmation of any **hired/non-owned**, volunteer drivers, or contracted transportation

Property

- Location schedule (address, building/contents values, construction, year built/roof age, sq ft, protection class if known)
- Any fueling systems/tanks (AST/UST), and whether districts own/operate them
- Any properties **under construction** (e.g., Reagan Oregon depot) and who carries builder's risk / course of construction coverage

General Liability

- Location list for facilities and any owned/maintained stops/shelters
- Any key contracts requiring special indemnity/insurance terms (municipalities, medical providers, etc.)

Current insurance information for each district would be available if/when any future Request for Proposals has been published.

5. **Copies of policies / endorsements / requirements**

To avoid missing required terms, please provide:

- **Complete copies** of current policies (incl. forms and endorsements) for Auto, Property, GL, and Umbrella/Excess if any
- Any **FTA/IDOT/DOAP** insurance requirements or minimum limits/endorsement language you must meet.
- Please provide a copy of Certificates of Insurance for each separate transit agency, this will provide policy numbers, effective dates and disclosure of existing insurance carriers

  Current insurance information for each district would be available if/when any future Request for Proposals has been published.

6. **Desired scope confirmation**

The RFI references Auto/Property/GL. Please confirm whether you also want guidance (even if not placed immediately) on any of the following:

- Umbrella/Excess
- Workers' Comp / Employers' Liability
- Cyber / technology (dispatch systems, PII, etc.)
- Crime / fiduciary / EPLI
- Pollution / storage tank liability (if fueling systems are owned/operated)

Please refer to Section 3. Besides the Auto/property/GL headings, the subheadings expand on information. Please include these at a minimum. We are open to learning about other coverages.

7. **Procurement, decision-making, and next steps (clarification requested)**

   A. **Decision authority:** Who will evaluate RFI responses and ultimately decide on the insurance program approach (South Central only, a joint committee, each district's board/GM, or another governance structure)?

      RFI responses will be shared with the above mentioned parties at a minimum. Since this RFI is purely informational, no consideration has been made regarding next step. We thought a "next step" may depend on the information received.

   B. **Individual vs group decision:** Will selection of broker/carrier/program structure be a group decision for all participating districts, or can each district opt in/out and make its own award? A group submission could provide the most cost-effective premium expense for all six (6) transit operations.

      Stated above. No consideration given yet to the next step. If a group submission could provide the most cost-effective premium expense, the group is interested in learning about that option.

   C. **Next step after RFI:** After reviewing RFI responses, do you anticipate issuing a formal RFP (with scoring/award), or do you anticipate moving into direct negotiations with one or more RFI respondents (or both)?

No direct negotiations with respondents will take place. Under normal conditions, a formal RFP would be issued, should there be a future procurement.

D. **Timeline/target effective date:** What is the anticipated timeline for next steps (RFP issue date, presentations/interviews, award/selection date), and what is the target policy effective date?

   Not considered at this time.

E. **Current placement method:** Today, is insurance placed as separate placements per district (each district has its own policies/carriers), or is it placed as a group program (shared carrier(s), shared limits, common renewal, pooled structure)?

   Each participant is its own district**.** We each have our own management and Board of Directors. Each currently has their own bylaws and operating policies such as Conflict of Interest, ADA, EEO, Maintenance, etc... Each district has its own insurance policies. The goal of this RFI is to gather information on group programs (shared carrier(s), shared limits, common renewal, pooled structure).

8. **Requirements to submit a formal proposal**

A. **Bidder Eligibility –** Must a bidder have a valid public contracts eligible bidder number from IDHR to submit a proposal/bid?

   IDHR numbers are only required for contracts directly with the State of Illinois and are not required for 3rd party contracts between a transit district and Insurance Broker/vendor. That information does not apply here since there is no contract and no bid/proposal is being submitted.

B. **Other Eligibility** – Any other registrations needed by bidder/proposer to contract with the South-Central Transit District and other interested agencies?

   No other special registrations are required since responses to the RFI are informational and not for procurement. If a future RFP were published, proposers would need to not be present on the exclusion, suspension, or debarment lists at sam.gov, ILCPO, ILDOL, IDHR.

9. Operational risk controls – Please describe

A. Current safety program details (driver training cadence, post-accident protocols, drug/alcohol testing, ADA securement training).

Transit districts in Illinois must comply with training and safety requirements set by the FTA and the State of Illinois at a minimum. This includes numerous driver trainings, drug/alcohol testing, and ADA training.

B. Claims handling: TPA? internal? average time to report? litigation rate?

Current claims information for each district would be available if/when any future Request for Proposals has been published.

C. Any current telematics/dash cams/driver monitoring (they mention it as an option).

Most vehicles are equipped with some form of CAD/AVL system with some degree of video/audio recording.