



City of Tacoma

## Questions and Answers

### INSURANCE BROKER SERVICES RFP Specification No. FI24-0065F

All interested parties had the opportunity to submit questions in writing by email to [Choose an item](#), by date questions were due. The answers to the questions received are provided below and posted to the City's website at [www.TacomaPurchasing.org](http://www.TacomaPurchasing.org). Navigate to [Current Contracting Opportunities / Services Solicitations](#), and then click [Questions and Answers](#) for this Specification. This information IS NOT considered an addendum. Respondents should consider this information when submitting their proposals.

**1. Question: Was the reference to employee benefit plan services in the last paragraph of page 6 a mistake?**

Answer: No, it was not a mistake. The City's current broker procures Fiduciary Liability insurance on behalf of the Tacoma Employee's Retirement System.

**2. Question: Please provide: Attachment titled "2023 COT Summary of Insurance Policies" as referenced on page 15 of the RFP.**

Answer: Please see attachment.

**3. Question: Please provide some background into the Risk Management team structure, including claims and loss control**

Answer: The Risk Management Division is headed by the City's Risk Manager. A Sr. Risk Analyst and a Risk Analyst report to the Risk Manager and handle recoveries on behalf of certain City Departments, such as Environmental Services, Public Works, Fire, and Police. A different Sr. Risk Analyst in the Legal department handles all tort claims filed against the City, and another Sr. Risk Analyst handles claims on behalf of TPU.

**4. Question: Have you experienced any major claim events or challenges in claim handling in the last 5 years? Are you able to share insurer loss runs for 5-7 years, for the lines of coverage included under this RFP?**

Answer: The City of Tacoma has faced the same challenges many other municipalities across the U.S. have, including, but not limited to increased litigation resulting in higher claim costs, social inflation, and greater public scrutiny. The City can share loss runs with the selected finalists.

**5. Question: What major capital construction projects are underway and/or planned during the next 3 years? What is the estimated hard construction values for these capital projects and the anticipated project duration for each?**

Answer: Please see attachment.

**6. Question: In the background section, the purpose of this RFP paragraph includes employee benefit plan services. The remainder of the document does not mention employee benefits. Does this RFP include brokerage services for employee benefits?**

Answer: This refers specifically to the Fiduciary Liability insurance procured for and on behalf of the Tacoma Employee's Retirement System.



City of Tacoma

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- 7. Question: This section as well as 10.4.1 refers to Tacoma Municipal Code 1.06.830. Can you please provide a link to this section of the Municipal Code?**  
Answer: [Title 1 - Administration and Personnel \(cityoftacoma.org\)](https://www.cityoftacoma.org/Title-1-Administration-and-Personnel)
- 8. Question: Section 10.2.1 request premium volume by line of coverage including “all others”. Can you clarify what we should include in all others?**  
Answer: Please include those not already mentioned (CGL, AL, WC, Property, Ocean Marine, Excess Liability).
- 9. Question: Section 10.4.1 includes a note: Attached titled “2023 COT Summary of Insurance Policies” was not included in the RFP document nor listed in the table of contents. Can you please provide? If this document doesn’t include current premiums, please include.**  
Answer: Please see attachment.
- 10. Question: Please provide information on the current brokerage compensation arrangement (fee vs commission or both) and the amount your current broker partner(s) received in compensation for the current policy term or contract for both the City of Tacoma and Tacoma Public Utilities.**  
Answer: The City of Tacoma pays its current broker a flat fee in the amount of \$85,000 per year.
- 11. Question: Does the City & TPU have a preference on the compensation structure (fee vs commission or both)**  
Answer: The City shall compensate its broker(s) of record based on an agreed annual and/or hourly rate. Please review Tacoma Municipal Code 1.06.830 Insurance procurement, specifically section H. [Title 1 - Administration and Personnel \(cityoftacoma.org\)](https://www.cityoftacoma.org/Title-1-Administration-and-Personnel)

| Project Name                                       | Estimated Cost | Construction Year | Project Description  | Working Days |
|--|----------------|-------------------|--|--------------|
| 6th Ave & S 19th St Railroad Crossing Improvements | \$ 730,000     | 2024              | Pedestrian rail crossing improvements are planned at both the 6th Avenue and S. 19th Street rail crossings. Select improvements include upgraded railroad signals, relocated vehicle railroad gates, the installation of new pedestrian railroad gates, sidewalks, curb ramps, pavement replacement, pavement markings/crosswalks, landscaping, signage and fencing. | 40           |
| Streets Initiative Package 24 & 35                 | \$ 2,500,000   | 2024              | This street paving (maintenance) project will be completed in conjunction with capital improvements associated with the Local Improvement District program.  | 200          |
| Prairie Line Trail Phase II                        | \$ 7,275,000   | 2024              | This project will create a 1/3 mile long pedestrian and bike trail along the former BNSF Railway line running from 21st to 23rd. Plantings, storm water improvements, and lighting will be part of the project.  | 220          |
| S 21st St & C St Signal Project                    | \$ 905,000     | 2024              | This project will replace traffic signals and update pedestrian infrastructure. New signal assets will include signal poles, push buttons, circuitry, and conduit. Curb ramps will be updated as needed for ADA compliance.  | 80           |
| St Helens Ave Overlay                              | \$ 1,499,000   | 2024              | The project includes construction on St. Helens Avenue, from 6th Avenue to Division Avenue, including the intersection of 6th Avenue. Improvements will consist of an asphalt grind and overlay from curb face to curb face along with bulbouts at the intersections and installation of active transportation features (bike facilities and crosswalks).            | 60           |
| TPU South 17th St Court D/E Infrastructure         | \$ 820,000     | 2024              | This project involves installing Tacoma Power utility vaults and duct banks.   | 80           |
| Historic Water Ditch Trail Phase IIIA              | \$ 7,000,000   | 2024              | The project will increase non-motorized or active transportation access along South Tacoma Way by constructing a shared-use path between "M" St. and Sprague. Construction funding is available fourth Quarter 2023.   | 240          |

|   |              |      |   |     |
|---|--------------|------|---|-----|
| S Cedar St Active Transportation Improvements | \$ 1,100,000 | 2024 | Marked crosswalk, pedestrian crossing advance stop bars, rectangular rapid flashing beacons, lane width reduction, road reconfiguration, median channelization/turn restrictions, ADA curb ramp retrofits, audible pedestrian signal, bicycle wayfinding (signs and markings), buffered bike lanes, green pavement markings, one-way or two-way protected bike lane, sidewalk with curb and buffer, pedestrian countdown signal, bike signal detection, bike box, engineering investigation re: speed limit & bike ramp | 140 |
| Streets Initiative Package 23                 | \$ 3,810,630 | 2024 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.   | 120 |
| Streets Initiative Package 32A                | \$ 2,700,000 | 2024 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.   | 120 |
| E 38th St (Portland-SR 7) Overlay             | \$ 983,742   | 2024 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.   | 80  |
| E 64th St Phase II                            | \$ 6,000,000 | 2024 | This project consists of replacing the pavement, adding bike lanes, replacing sidewalks and curb ramps to meet ADA standards, upgrading the stormwater system, upgrading the illumination system, and including LED lighting between McKinley and Portland.   | 260 |
| E Portland Ave (56-64) Overlay                | \$ 600,000   | 2024 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.   | 100 |

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|--|--------------|------|---|-----|
| McKinley Avenue Overlook                                     | \$ 300,000   | 2024 | This project will depave and improve the overlook area along East 32nd Street and provide a useable, public greenspace for the community. Included in this project are a planted landscape area with a sidewalk pathway, interpretive signing, viewfinders, garbage cans, seating, streetlights, and defined parking spaces. This space will make use of the viewpoint and promote active transportation, improve safety and limit vehicular speeding, reduce littering, and build a cohesive sense of community. Future placemaking and arts will be incorporated throughout the project after construction is complete. | 20  |
| Streets Initiative Package 15                                | \$ 3,700,000 | 2024 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable. Scheduled for Spring 2024 through Fall 2024.  | 180 |
| S. Yakima Sidewalk & Birney Elementary Safe Routes To School | \$ 514,000   | 2024 | This project consists of sidewalk improvements with an aim to provide an Americans with Disabilities Act (ADA) accessible route on S Yakima Avenue between S 67th St and S 70th St, near IDEA High School. This includes missing link sidewalk, ramp upgrades, and curb bulbs, as well as the construction of Rapid Rectangular Flashing Beacons. The work at the S   | 80  |
| Safe Routes To School: Manitou                               | \$ 554,000   | 2024 | This project will improve the school crossing by adding a raised crosswalk, Rectangular Rapid Flashing Beacons (RRFB), and lighting. The project will also add protected and buffered bike lanes and connect to the Scott Pierson Trail. This project was prioritized based on safety, equity, and connectivity metrics.  | 50  |
| Sheridan Arterial Improvements Project - Phase 1             | \$ 4,700,000 | 2024 | This project will rehabilitate the roadway and add curb and gutter, sidewalks on the east side and a shared use path on the west side of Sheridan Ave. from S 72nd St to S 64th St. Utility improvements include Power pole relocation, Stormwater, Sanitary Sewer and Water improvements that will occur prior to the start of roadway construction. Other amenities include landscaping, trees and retaining walls.   | 220 |

|  |              |      |  |     |
|--|--------------|------|--|-----|
| 6th Ave Pedestrian Crossing Safety Improvements                | \$ 2,600,000 | 2024 | The City was awarded a Highway Safety Improvement Program (HSIP) grant to construct needed safety improvements at selected intersections along the 6th Avenue corridor between Jackson Avenue and Grant Avenue.  | 200 |
| Streets Initiative Package 37                                  | \$ 3,600,000 | 2024 | Package 37 mainly involves the construction or replacement of concrete panels, curb ramps, and conduit in various locations across Tacoma.   | 180 |
| Links to Opportunity - Transit Oriented Development- Package 5 | \$ 2,000,000 | 2024 | The project will enhance the corridor along Sound Transit's Hilltop Tacoma LINK extension route to increase accessibility and safety for residents and businesses. The scope of the improvements includes varying sidewalk color and designs, pedestrian lighting, street furniture, wayfinding signage, bicycle facilities, local art, granite inscriptions and poetry, street trees, and landscaping. The project serves one of Tacoma's oldest historically Black neighborhoods and business districts, and the design was informed by nearly two years of grassroots outreach to the Hilltop community. Downtown: On the Go!, Hilltop Action Coalition, and Tacoma Housing Authority all assisted in the outreach effort. The final design is informed and defined by the community that it will serve and will honor the history of the corridor. | 100 |
| S J St Bicycle Boulevard                                       | \$ 5,000,000 | 2024 | This project will construct a two-mile bicycle boulevard on J Street from N 3rd St to S 27th St, along with improved east/west bicycle connections via 6th Avenue, S 11th Street, Earnest S Brazill St, S 17th Street, and S 18th Street, to facilitate access to Sound Transit's Tacoma Link light rail (Link) and the Hilltop Business District.   | 180 |
| Pedestrian Accessibility- District 10                          | \$ 2,500,000 | 2024 | This project will make improvements to and construct over 120 new ADA-compliant curb ramps, impacting 29 total intersections, that have been requested by people with disabilities and where there are identified barriers. This will improve access to between streets and sidewalks for people with mobility issues. This project will create an accessible, walkable, and equitable community within District 10.   | 100 |
| <b>\$ 61,391,372</b>   |              |      |  |     |

| Project Name                                | Estimated Cost | Construction Year | Project Description   | Working Days |
|---|----------------|-------------------|---|--------------|
| Streets Initiative Package 18               | \$ 2,000,000   | 2025              | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.   | 200          |
| Streets Initiative Package 40               | \$ 2,200,000   | 2025              | This street paving (maintenance) project will be completed in conjunction with capital improvements associated with the Local Improvement District program. Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable. | 200          |
| Streets Initiative Package 28               | \$ 1,800,000   | 2025              | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.   | 120          |
| Tacoma Spur Stadium NB/SB Ramp              | \$ 4,300,000   | 2025              | The project will provide an enhanced driving surface on the Northbound and Southbound ramps to/from Interstate 705 and the Tacoma downtown area. This project will install a new cement concrete overlay on the ramp decks, new bridge deck expansion joints, and safety upgrades including a new crash attenuator at the beginning of the Northbound ramp.   | 100          |
| 38th and Cedar Street Crossing Improvements | \$ 700,000     | 2025              | The project will construct curb ramps, signal upgrades, and marked crosswalks at the South 38th Street and South Cedar Street intersection. Improvements will also address existing stormwater drainage concerns.   | 75           |
| Historic Water Ditch Trail Phase IIIB       | \$ 3,400,000   | 2025              | Construction funding is available fourth Quarter 2023. The project will increase non-motorized or active transportation access along between "M" St. and South Tacoma Way by constructing a shared-use path.  | 220          |

|   |              |      |  |     |
|---|--------------|------|--|-----|
| Streets Initiative Package 30               | \$ 4,500,000 | 2025 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.  | 200 |
| Streets Initiative Package 32B              | \$ 2,500,000 | 2025 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.  | 160 |
| E Portland Ave (64-72) Overlay              | \$ 1,000,000 | 2025 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing surface. ADA curb ramp upgrades will also be made at this time if applicable.   | 80  |
| Streets Initiative Package 27               | \$ 1,615,000 | 2025 | Crews will grind out sections of pavement to make minor repairs and prepare the surface for the placement of a 2-inch layer of asphalt over the existing street surface. ADA curb ramp upgrades will also be made at this time if applicable.  | 100 |
| Safe Routes to School - Baker Middle School | \$ 1,200,000 | 2025 | This project will improve safety and walkability by adding sidewalk with curb and gutter, ADA compliant curb ramps, bulb-outs, marked crosswalks with advanced stop bars, a rectangular rapid flashing beacon, and a hybrid beacon. Speed bumps will be added to lower vehicular speed, further improving safety for all non-motorized users. Bicycle safety will be improved using green pavement bicycle crossing markings and providing a protected bicycle boulevard conversion with wayfinding signs and markings. In addition to corridor improvements, walk/bike school events, encouragement activities, and safety education classes will be provided at the end of construction. | 120 |



|  |              |      |   |     |
|--|--------------|------|---|-----|
| Links to Opportunity -<br>Transit Oriented<br>Development- Package 1 | \$ 3,500,000 | 2025 | <p>The project will enhance the corridor along Sound Transit’s Hilltop Tacoma LINK extension route to increase accessibility and safety for residents and businesses. The scope of the improvements includes varying sidewalk color and designs, pedestrian lighting, street furniture, wayfinding signage, bicycle facilities, local art, granite inscriptions and poetry, street trees, and landscaping. The project serves one of Tacoma’s oldest historically Black neighborhoods and business districts, and the design was informed by nearly two years of grassroots outreach to the Hilltop community. Downtown: On the Go!, Hilltop Action Coalition, and Tacoma Housing Authority all assisted in the outreach effort. The final design is informed and defined by the community that it will serve and will honor the history of the corridor.</p> | 140 |
| S 25th St Traffic Safety<br>Enhancements                             | \$ 1,790,000 | 2025 | <p>This project is approximately 1.3 miles in length and is located on S. 25th Street between the Scott Pierson Trail and Prairie Line Trail. The project includes installing bicycle facilities such as bike lanes, shared lane markings, parking protected bike lanes, bicycle wayfinding signage, green bike lane pavement markings, bike box, bike detection, and a shared use path. It also includes installing marked crosswalks and curb ramps, and implementing leading pedestrian intervals as needed at locations along S. 25th Street approximately between the Scott Pierson Trail and Hood Street. Project includes associated ADA and utility work as needed.</p>   | 140 |
| <b>\$ 30,505,000</b>   |              |      |   |     |

| Project Name   | Estimated Cost  | Construction Year | Project Description  | Working Days |
|--|-----------------|-------------------|--|--------------|
| 38th and Cedar Street Crossing                             | \$ 945,000.00   | 2026              | Construction of pedestrian crossing improvements at the South 38th Street and Cedar Street intersection including curb bulbs, accessible curb ramps, high visibility crosswalk markings, signal updates, and replacement of traffic signal heads to meet current standards.  | 100          |
| 34th Street Bridge Deck Repair and Seismic Retrofit        | \$ 7,000,000.00 | 2026              | Preventative maintenance on the 34th Street bridge including replacement of the seismically vulnerable rocker bearings supporting the structure, correction of sidewalk deficiencies, installation column fiber wrapping, and addition a structural steel handrail as well as a guardrail.   | 260          |
| East Lincoln Avenue Seismic Rehabilitation                 | \$ 1,000,000.00 | 2026              | The Lincoln Avenue bridge was built in 1929 and rehabilitated in 2009. It is located on one of the only east/west truck routes out of the Port of Tacoma, over the Puyallup River. The ADT of this structure is over 6000 vehicles per day with 36% trucks. From a seismic survey performed by Sargent Engineering, it was determined the existing rocker bearings are susceptible to seismic events. This project would replace all of the rocker and pin bearings on this structure. | 120          |
| S 11th St & Earnest S Brazill: Protected Bike Lane Couplet | \$ 1,300,000.00 | 2026              | This project will construct a west-bound protected bike lane and east-bound sharrows on S 11th St between S Grant Ave and S M St. On Earnest S Brazill, the project will construct an east-bound protected bike lane and west-bound between S Grant Ave and S M St.  | 150          |

|  |                 |      |   |     |
|--|-----------------|------|---|-----|
| McKinley Ave ITS and Signal Coordination                                       | \$ 200,000.00   | 2026 | This project will provide traffic signal communications and traffic signal coordination on McKinley Avenue between E 38th Street and E 64th Street. This requires work at the following McKinley Avenue intersections: E 38th Street, E 40th Street, E 48th Street, E 56th This project will provide traffic signal communications and traffic signal coordination on McKinley Avenue between E 38th Street and E 64th Street. This requires work at the following McKinley Avenue intersections: E 38th Street, E 40th Street, E 48th Street, E 56th Street, and E 64th Street. The work necessary for this project to be successful requires upgrading traffic signal detection at 3 locations, replacing signal cabinets and controllers at four (4) locations, installing Accessible Pedestrian Signals at 3 locations, and installing fiber optic communications at networking equipment at all 5 intersections all of which includes the full reconstruction of the McKinley Avenue at E 56th Street traffic signal which includes curb ramps and sidewalk connections. | 40  |
| S 48th St Seismic Bridge Retrofit  | \$ 600,000.00   | 2026 | This project will provide column upgrades (steel jacketing) to the seismically vulnerable columns along the south 48th street bridge, which is an urban arterial over I-5.  | 100 |
| Portland Avenue Vision Zero Improvements: East 27th Street to East 56th Street | \$ 9,000,000.00 | 2026 | Pedestrian and bicycle safety enhancements, as well as traffic calming and improved access to transit.  | 250 |
| 2023 National Highway System- South Yakima Avenue                              | \$ 1,400,000.00 | 2026 | Grind and overlay with curb ramp/signal improvements and associated utility upgrades.Grind and overlay with curb ramp/signal improvements and associated utility upgrades.  | 180 |
| 2023 National Highway System- South 11th Street                                | \$ 3,000,000.00 | 2026 | Grind and overlay and curb ramp/signal upgrades, as required.   | 125 |
| <b>\$ 24,445,000.00</b>  |                 |      |   |     |

## 2023 COT Summary of Insurance Policies

### General Government (GG)

| <b>Policy Type</b>  | <b>Policy Term</b>      | <b>2023-2024 Premiums</b> |
|---|-------------------------|---------------------------|
| Travel Accident AD&D (3 year policy term)   | 01/1/2021 - 01/1/2024   | \$ 765.00                 |
| Excess Workers Compensation   | 01/1/2023 - 01/1/2024   | \$ 377,873.00             |
| Government Crime  | 01/1/2023 - 01/1/2024   | \$ 16,401.30              |
| Unmanned Aircraft Systems (UAS)   | 02/26/2023-02/26/2024   | \$ 11,709.95              |
| Tacoma Public Library (TPL) Commercial Property   | 03/18/2023-03/18/2024   | \$ 97,683.00              |
| TPL Commercial Property - Excess Earthquake   | 03/18/2023-03/18/2024   | \$ 48,230.00              |
| Harbor Area Lease Bond  | 03/27/2023-03/27/2024   | \$ 100.00                 |
| Tenant Users Commercial General Liability - Tacoma Dome & Greater Tacoma Convention Center  | 04/1/2023 - 04/1/2024   | \$ 2,000.00               |
| Law Enforcement Excess Liability  | 05/15/2023 - 05/15/2024 | \$ 1,497,862.05           |
| <b>Special Excess Liability:</b> General Liability, Public Officials Liability, Employment Practices Liability, Automobile Liability, and Employers Liability | 05/15/2023 -05/15/2024  | \$ 1,611,090.98           |
| Commercial Property - Including Boiler & Machinery  | 07/1/2023- 07/1/2024    | \$ 2,569,724.33           |

|   |                         |                        |
|---|-------------------------|------------------------|
| Cybersecurity - Primary & Excess<br>(primary premium included in<br>property) | 07/1/2023- 07/1/2024    | \$ 73,410.92           |
| Work Crew General Liability   | 08/28/2023 - 08/28/2024 | \$ 4,613.90            |
| Work Crew Accident  | 08/28/2023 - 08/28/2024 | \$ 561.00              |
| Marine P & I<br>Fireboats "Destiny" & "Defiance"                              | 08/5/2023 - 08/5/2024   | \$ 55,017.10           |
| Fiduciary Liability   | 10/29/2023- 10/29/2024  | \$ 130,421.20          |
| Pantages Building Renovation Project<br>LLC - CGL                             | 10/30/2023-10/30/2024   | \$ 4,107.49            |
| Railroad Liability  | 12/2/2023 - 12/2/2024   | \$41,809.95            |
| <b>TOTALS</b>   |                         | <b>\$ 6,543,381.17</b> |

### Tacoma Public Utilities (TPU)

| Policy Type  | Policy Term            | 2023-2024 Premiums                |
|--|------------------------|-----------------------------------|
| Unmanned Aircraft Systems (UAS)                    | 02/26/2023-02/26/2024  | Included in GG's premium<br>above |
| Commercial Property                                | 07/01/2023- 07/01/2024 | \$1,452,217.50                    |
| Rail Rolling Stock                                 | 07/01/2023- 07/01/2024 | \$29,400.00                       |
| Flood Insurance for Alder & La Grande              | 07/2/2023-07/2/2024    | \$3,582.00                        |
| Pollution Insurance                                | 09/10/2023-09/10/2024  | \$16,565.72                       |
| Commercial General Liability & Excess<br>Liability | 12/01/2023-12/01/2024  | \$2,322,430.92                    |
| Public Officials & Employment<br>Practices         | 12/01/2023-12/01/2024  | \$264,448.18                      |
| Railroad Excess Liability                          | 12/01/2023-12/01/2024  | \$923,238.00                      |
| <b>TOTALS</b>                                      |                        | <b>\$5,011,882.32</b>             |