

REQUEST FOR PROPOSALS FOR PROPERTY AND LIABILITY PROTECTION - RFP-RH-10-069

PROPOSALS TABULATION

NAME	MML Liability & Property Pool	MMRMA/IBEX Insurance Agency	Nickel & Saph, Inc.	The Alliance
ADDRESS	Southfield MI	Farmington Hills MI	Detroit MI	Auburn Hill MI
Years in Business	28 years	26 years	81 years	Incomplete Proposal
Type of Organization	Self-Insurance Pool	Corporation		
Former firm names	MML Liability & Property Pool is administered by Michigan Municipal League. MML was founded in 1899			
Home Office Business Address and telephone number where work will be performed	Work will be provided by service provider: Meadowbrook Insurance Group, 26255 American Drive, Southfield, MI 48034 248-358-1100	30600 Northwestern Hwy, Ste 250 Farmington Hills, MI 248-538-0470	44 Macomb Place Mt. Clemens, MI 586-463-4573	
Branch Offices if work will be performed at branch locations	Claims Supervisor, Tom Weed, is located at 3501 Lake Eastbrook, SE, Ste 150, Grand Rapids, MI 49546-5939. 616-942-0311 Tom will assign claims to Southfield staff			
Personnel working in key areas	Rorosian, Acct Exe, 34 yrs, Meadowbrook Ins Forster, Pool Admin, 18 yrs, MML Weed, Claims Supervisor, 31 yrs, Meadowbrk Winn, Liability Adjuster, 31 yrs, Meadowbrook Amshay, Prop & Auto Adjuster, 11 yrs, Meadow Pearson, Loss Control Super, 16 yrs, Meadow Graczyk, Loss Control Consult, 17 yrs, Meadow Approved Attorneys - Various Peck, Risk Mgr, 31 yrs, MML Skender, Cust Serv Rep, 25 yrs, Meadowbrook	Craig Manser, Acct Rep, Chief Exe, Risk Mgr, 21 years - IBEX Florence Nagy, & Guy Des Jardin, Claims Adjusters, 15+ yrs - MMRMA IBEX Team - various	Stephen Saph, Acct Rep, Chief Exe, 27 yrs Rita Szumal, Office Mgr, 30 yrs Claims Adjuster- Trident Insurance Services Defense Attorney-TBD by City	
Total personnel of firm	Professional: MML-5; Meadowbrook-34 Non-Professional: All staff are professional	Professional - 10 Non-Professional - 2	Professional-6 Non-Professional - 5	

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References	City of Birmingham	City of St. Clair Shores	City of Dearborn	
	City of Traverse City	City of Eastpointe	City of Roseville	
	City of Midland	West Bloomfield Township	Charter Township of Clinton	
Law Firm(s)	Approved Law Firms:	Johnson, Rosati, Labarge, Aselyne & Field, PC	Willing to engage defense counsel of City's	
	Plunkett & Cooney, Bloomfield Hills	Cummings, McClorey, Davis & Acho, PLC	choosing for defense of covered liability	
	Garan, Lucow & Miller, Ann Arbor		claims. Currently approved law firms:	
	Farr, Oosterhouse & Krissoff, Grand Rapids		Plunkett Cooney, Secrest Wardle, York Dolan &	
	Pedersen, King, Keenan, Commerce Township		Tomlinson, Kirk & Huth, Johnson Rosati,	
	O'Connor, DeGrazia & Tamm, Bloomfield Hills		Alan Bros.	
	Thomas, DeGrod & Wittnoff, Southfield			
	Beier & Howlett, Bloomfield Hills			
	Pear, Sperling, Eggan & Daniels (coverage			
	counsel) Ann Arbor			
	Bensinger, Cotant & Menkes, Grand Rapids			
	Kitch, Drutchas, Wagner, Detroit			
Claims services/claims administrator	Meadowbrook Insurance Group	Yes	Insurance company will provide claims	
	Licensed in State of Michigan		services	
	Single point of contact: Thomson-Torosian			
Insurer information/AM Best Rating/ State admitted status	MML works w/ reinsurers w/ AM Best rating of	Michigan Municipal Risk Management	A Rating	
	A-, Class VII or greater. Reinsurance Carriers:	Authority. AM Best currently does not	Licensed in Michigan	
	Munich -A+; Everest Reinsurance Co-A+;	issue ratings on govt pools.	Argonaut Insurance Company	
	Hartford Steam Boiler-A+; Lexington Ins Co-		Argonaut Great Central Insurance Co	
	A+; Lloyds of London-A NLC Mutual-non-rated			
	captive ins co operated by Nat League of			
	Cities; MML Pool is regulated by OFIS & est.			
	loss revenues meet or exceed their guidelines.			

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Specimen copies of all insurance policies and endorsements		Coverage Documents & Joint Power Agmt provided	Provided	
COST PROPOSAL:				
Types and Limits of Coverages/Deductibles:				
Liability (including licensed vehicles)	\$366,258	\$471,974*	\$153,841*	
\$15,000,000 per occurrence, with no aggregates applicable except for sewer liability	\$15,000*			
Property (including boiler & machinery)		Included	\$86,090	
Fidelity/Faithful Performance Bond \$1,000,000		Included	\$1,524	
Money and Security \$1,000,000		Included	\$2,404	
Deductibles/Self-Insured Retention (SIR):				
Liability Deductible: \$0 SIR: \$150,000	\$55,397**	\$150,000 SIR	\$25,000 per occurrence deductible	
Property & Crime Deductible \$1,000/occurrence SIR: 10% of remaining up to \$100,000 of loss		\$1,000 Plus	\$1,000 property & crime deductible	
Vehicle Physical Damage Deductible \$1,000 per occurrence SIR: \$15,000/vehicle \$30,000/occurrence		\$1,000	\$1,000 comprehensive & collision deductible	
Sewer Liability (\$500,000 Limit/\$500,000 Aggregate) Deductible \$0 Sir: \$150,000/occurrence		\$9,307 \$31,283	\$25,000 per occurrence deductible	
Aggregate Stop Loss Coverage	No required self-insured retentions or pre-funded claims; deductible options included, 3rd party sewer back-up liability is offered aggregate limit \$100,00/\$0 deductible		N/A	
	* Addition to bring Liability coverage to \$15 million. ** Additional to bring Deductible to \$10,000	**MMRMA offered a 2-yr contribution agmt.	* Aggregate Cap of \$15 million per each line of insurance	

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Other Coverages Proposed:	Exclusions: No Inverse Condemnation Claims; Pools provides defense only alledged constitutional; exclusions damage arising out of the principles eminent domain, condemnation proceedings or the taking or property; No owners & contractor's protective liability; No owners, landlords & tenants coverage; For fire vehicles quoted w/ agreed amount values rather than actual cash value basis; Attys assigned by MML per contract; To add additional insured must be reviewed by pool & may increase fees ie, contracted city inspectors;	Availability of an annual stop loss provision, inverse condemnation claims; zoning and land use claims, fireworks displays, outside coverage for special events; property appraisal services, education & training tools; web-based on-line services	True "deductible" program/stop loss not applicable for pre-funding a loss fund acct. \$25,000 deductible per occurrence -all lines of liability coverage. \$1000 deductible for prop & crime & vehicle physical damage. Sewer back-ups liab limits \$5,000,000 subject to per occurrence deductible of \$25,000. Inverse condementation w/ pub officials's liability policy \$100,00 per wrongful acts & \$3,000,000 aggregate (limits dedicated to damages) Defense is unlimited. Firewks & sp events available	
Other Services Provided	Arch & Eng fees covered if directly related to the loss; Does not cover vacant property beyond 60 days; Same site provision-pool limited to actual cash value if not repaired, rebuilt or replaced within 2 yrs; No aggregate stop loss coverage; Sewer backkk-up coverage offered w/ annual aggregate limit of \$100,000 w/ \$0 deductible	Risk Control-model policies & procedures; training & ref materials to mitigate loss; RAP Grants; consulting, customized Risk Transfer Manual; claims administration; primary contact	Defense costs included in any professional liability lines Risk mgmt consulting services including physical inspections, interview staff, review contractual obligations; loss control techniques, public entity loss prevention dept available for on-site prevention inspections; claims admin, education seminars, appraisal services through Marshall & Swift Property Valuation Services	
	Base \$366,258.00			
	Decrease Liab Deductible	Coverages \$481,281		
	to \$10,000 \$ 55,397.00	Stop Loss Coverage \$ 31,283		
	Increase Per Occurrence to \$15,000 \$15,000.00			
Total for all Coverages and Services	\$436,655.00	\$512,564	\$243,859	
		Recommends Member Loss Fund Deposit of \$100,000	Can be reduced \$4,715 w/ no terrorism coverage	

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Coverages:	Pool does not cover any type of inverse condemnation claims, unless alleged unconstitutional violations.	Coverages include Liab & Motor Veh Physical Damage Liability \$15,000,000; judicial tenure \$100,000; sewage sys overflows \$500,000; vol medical pymts \$25,000; first aid \$2,000; veh phy damage \$1,500,000; uninsured/underinsured motorist \$100,000 pp, \$250,000; MI no-fault; terrorism \$5,000,000	General Liab: Bodily injury/prop damage - \$1,000,000, pers injury/adv injury-\$1,000,000, fire damage-\$100,000, empl benefits-\$1,000,000, gen aggregate-\$1,000,000, products complete operations aggregate-\$1,000,000 - Each occurrence \$25,000 deductible+ misc: failure to supply, cemetery prof, vol firefighters, emt's, firefighters, emerg med serv, fire dept, firewks, public water utility, sewer system included w/ \$25,000 deductible. Pub Official Liab-wrongful act \$1,000,000, annual aggregate \$1,000,000 w/ \$25,000 deductible ea wrongful act + misc: non-monetary defense limit, inverse condemnation, emt, fire, firewk, pub water, sewer system.	
	Zoning & Land Use claims to which other claims were made that were covered by the coverage document, defense & indemnification would be provided	Property & Crime: bldgs & pers prop \$57,445,361; pers prop in transit \$1,000,000; unreported prop \$5,000,000; member's newly acquired and const prop \$5,000,000; fine arts \$1,000,000; debris removal 25% dir loss 425,000; money & securities \$1,000,000; accts rec 41,000,000; fire protect veh emerg veh, mob equipmt per unit \$6,216,499; fire & emerg veh rental(12 wks) \$1,000 per wk; structures other than bld \$5,000,000; storm or sanitary back-up \$1,000,000, marine prop \$250,000	Employmt Practices Liab: wrongful emplymt act \$1,000,000, annual aggregate \$1,000,000 w/ \$25,000 deductible ea wrongful act + misc: non-monetary defense limit, EEOC hrg. Comm Auto Liab limit \$1,000,000 w/\$25,000 deductible; uninsured & underinsured motorist \$250,000; Comm Auto Physical Damage-comprehensive-	
	No owners & contractor's protective liability Owners, Lands & Tenants coverage must be secured separately if City rents property of others	List of Addenda: Sewer Exclusion Limited Liab Coverage for Terrorism Limited Prop Coverage for Terrorism Stop Loss Program Participation Agmt Limited Sewer System Overflow Coverage	\$10,544,499 w/ \$1000 deductible, Collision-\$10,544,499 with \$1000 deductible, Commercial Property bldg & contents \$56,445,391 w/ \$1000 deductible; equipmt breakdown \$56,445,391 w/ \$1000 deductible; Comm Inland Marine \$4,361,317 w/ \$1000 deductible; Comm Crime \$500,000 w/ \$1000 deductible; Comm Excess Liability \$15,000,000 ea occurrence; annual aggregate \$15,000,000 w/ underlying ins: Gen Liab, Pub Officials, comm auto, emplymt	
	Fire vehicles - agreed amt values rather than cash value basis			
	MML contract - members use atty assigned by MML to represent member in litigation			
	Adding another party-may be added charge			
	** MML provides pck policy only. Proposal cannot be accepted unless it is accepted as a pkg. (pg 25)			

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Policy Provisions			practices	
Waive all coinsurance clauses	No coinsurance	Blanket limit is equal to total values plus		
Property/boiler joint loss agmt	NA incl'd in property blanket limit	\$1,000,000.00	Excluded exposures include, but limited to,	
Vacancy restrictions	Vacant Property-MML no liability after 60 days		airports/aviation activities, medical facilities,	
Automatic coverage new property, construction on City property	\$500,000 limit; city to notify MML/purchase builder's risk insurance		medical prof liability, mechanically operated amusement devices, injury to volunteers, lead	
Policy restricts solely to scheduled locations	No limitations that require property must be within certain distance from scheduled property to be covered		contamination, pollution liability, etc. Mold exclusion may apply Terrorism exclusion may apply	
Restrictions on time period during which extra expense limit may be used	Useless or not replaced, repaired, rebuilt in 2 yrs, Pool not liable for more than actual cash value	MMRMA limits extra expense time period to one (1) year		
Eliminate "same site" provision				