



THE CITADEL

Solicitation Number	RFP 23013-JD
Addendum #	2
Date Issued	4/24/2023
Procurement Officer	James de Luca, CPPO
Phone	843-953-6861
E-Mail Address	jdeluca@citadel.edu

SOLICITATION TITLE: RFP 23013-JD Insurance Broker Services

TYPE OF ADDENDUM:

- Change or clarification to the Solicitation's specifications, requirements, or scope of work.
- Questions posed regarding the Solicitation and their respective answers by The Citadel.

Question: Will you please provide information about international curriculum and locations?

Spain, Valencia – Intensive summer language study for Spanish
Spain, Madrid – General studies semester program
Italy – General studies semester program
Greece – General Studies semester program and summer psychology program
France – Intensive summer language program for French, summer program for Leadership Studies and History
Estonia – Summer program for Intelligence and Security Studies, Political Science, and Criminal Justice, and non-academic program for Olmsted Scholars
Wales – International politics, Intelligence and Security Studies semester program
Panama – Biology summer intensive program
Belize – Biology summer intensive program
Kenya – Summer program for nursing and pre-professional academic programs
Germany – Semester exchange program in general studies, summer intensive program for German language, and History summer program
The Netherlands – Cultural exchange program, non-academic
Czech Republic – Political Science summer program
Georgia – Intelligence and Security Studies summer program
Cyprus – General Studies semester program
England – General studies and internship semester program
Thailand – General studies semester program
Belgium – History summer program
Taiwan – Mandarin language summer intensive program (Department of Defense Project GO program)
South Korea – General studies semester program

Question: To which countries do you sponsor study abroad programs?

Spain
Italy
Greece
France
Estonia
Wales
Panama
Belize
Kenya
Germany
The Netherlands
Czech Republic
Georgia
Cyprus
England
Thailand
Belgium
Taiwan
South Korea

Question: What concerns do you have about your current insurance program?

1. Will we be covered for certain events/occurrences, or will there be exclusions?
2. Escalation of cyber premiums.

Question: What is your five-year vision for your risk management program?

1. More comprehensive coverage as new potential areas of liability emerge.
2. Maintain quality coverage and minimize annual increases

Question: Will you furnish audited financial reports?

Yes

Question: Who are the primary relationships and contact personnel for broker accountability?

General Counsel
Vice President of Finance and Business

Question: Who will be a part of the evaluation committee referenced in the RFP?

These individuals names are kept confidential until after the award.

Question: What would you rate your risk tolerance on a scale of 1-5 (1 = very risk averse and 5 = very risk tolerant)

1.75

Question: Is the University planning any significant changes in operations, major new construction, expansion or closure of programs that you would like us to comment on in our response?

None

Question: Will you provide copies of the documents contained in the 2022-23 renewal submission?

Yes

Question: Will you provide details (i.e., total cost, cause of action, steps taken to mitigate future losses, etc.) for all losses in excess of the policy retention?

None

Question: How many certificates of insurance from The Citadel are requested annually?

Annually we have 5 – 6 standing COI's and over the last few years, we have seen 10 – 15 COI's to various agencies. The last couple of years we have provided COI's to athletics for off campus practice sessions prior to games (basketball, football, baseball and track).

Question: What improvements would you like in your risk management program?

Requestor 1: I have no recommendations for improvement at this time – we have a good working relationship with the Insurance Reserve Fund (IRF) and a good working relationship/understanding with our IRF rep along with the contracted adjusters assigned to all claims.

Requestor 2: Proactive offering of new insurance for areas we did not realize we had exposure.

Requestor 3: Explore what additional services insurance providers include, such as penetration testing and free legal consultation.

Question: Will you provide 7 years of loss runs for each existing line of coverage?

Yes. See the last page.

Question: Are there currently any unique or special claims or loss control services being performed?

No

Question: Does broker assist the Safety and Emergency Response committee with disaster/emergency planning?

No

Question: Is a separate RFP issued for property insurance?

No

Question: Do you have an enterprise or strategic risk management program?

Yes

Question: Is there a cyber liability policy in place?

Yes

Question: Has any cyber benchmarking and risk assessments been done?

Yes, both internal and external.

Question: Will you provide copies of all current policies?

Yes

Question: Property insurance is not mentioned in the RFP, is it insured separately under a different RFP process?

No, property is insured under the State of South Carolina Insurance Reserve Fund.

Question: How has the school responded to the administration's new guidance on Title IX oversight?

Any change in law will prompt us to change our policy and procedures to align with the requirements. In addition, there are usually changes in our education and prevention programs as well.

Question: Do you outsource Title IX investigations?

We have not during the tenure of our current Title IX Coordinator (since Jan. 2020). However, there are times when a case is particularly high-profile or has various conflicts of interest in which we may elect this route.

Question: During the adjudication of Title IX matters, do you contract with third party advisors?

No, we do not. The parties are entitled to their advisor of choice, and if they do not have an advisor, we appoint one. The individual is an internal citadel employee.

Open Claims as of 4/19/2023

Claim	Policy Number	Date of Loss	Cause of Loss	Claimant Name(s)	Paid Losses
F7867	D120010022	09/01/2022	LIGHTNING	THE CITADEL	0.0
F7937	F120010022A	08/19/2022	LIGHTNING	THE CITADEL	0.0
F7866	F120010022A	09/01/2022	LIGHTNING	THE CITADEL	0.0
G2403	F120010023A	03/13/2023	WATER DAMAGE	THE CITADEL	0.0
I1246	T120010007	01/01/2007	NEGLIGENT SUPERVISION	DOE, JOHN B	
A1753	T120010007	01/01/2007	NEGLIGENT SUPERVISION	DOE, JOHN C	
A1758	T120010007	01/01/2007	NEGLIGENT SUPERVISION	DOE, JOHN (D)	
80982	T120010007	12/01/2007	NEGLIGENT SUPERVISION	DOE A, MOTHER MOTHER DOE, A ,ET AL	
98576	T120010010	12/16/2009	NEGLIGENT SUPERVISION	DOE, JOHN 4 (MCLEOD)	
A0092	T120010015	02/08/2015	CIVIL RIGHTS - MISCELLANEOUS	BRUMMITT, RUSSELL	
94168	T120010015	02/12/2015	CIVIL RIGHTS - MISCELLANEOUS	KNIFFIN, ANTHONY	
C8473	T120010019	05/04/2019	FALL DOWN	ROSE, PATRICIA	
F2146	T120010020	12/18/2019	CIVIL RIGHTS - MISCELLANEOUS	DOE, JOHN	
G1882	T120010022	08/26/2022	FALL DOWN	BLUE, STARDAISHA	
F9563	T120010022	09/08/2022	MISCELLANEOUS	MARCUCCI, NICO	

Closed Claims as of 4/19/2023

43724	F120010008A	04/01/2008	06/30/2008	COLLAPSE	THE CITADEL	3,650.14	333.90
47316	F120010008A	07/03/2008	01/21/2009	WATER DAMAGE	THE CITADEL	26,426.75	477.06
51120	F120010009A	01/18/2009	05/04/2009	WATER DAMAGE	THE CITADEL	45,175.47	921.95
54124	F120010009A	01/29/2009	05/14/2009	THEFT	WEBER, JAMES	0.00	0.00
52609	F120010009A	02/11/2009	09/07/2010	WINDSTORM	THE CITADEL	0.00	0.00
53362	F120010009A	04/11/2009	07/08/2009	WATER DAMAGE	THE CITADEL	0.00	495.05
58081	F120010009A	08/15/2009	01/29/2010	THEFT	THE CITADEL	1,046.00	0.00
60063	F120010009A	12/14/2009	08/17/2010	FIRE	THE CITADEL	0.00	108.00
62730	F120010010A	03/18/2010	06/17/2010	AIRCRAFT/VEHICLE	THE CITADEL	0.00	377.50
62930	F120010010A	03/24/2010	09/24/2010	WATER DAMAGE	THE CITADEL	2,393.69	351.00
64591	F120010010A	05/23/2010	10/14/2010	WINDSTORM	THE CITADEL	0.00	316.00
66080	F120010010A	07/08/2010	08/12/2010	THEFT	THE CITADEL	1,526.41	0.00
66779	F120010010A	08/07/2010	11/05/2010	WATER DAMAGE	THE CITADEL	1,914.21	522.00
69565	F120010010A	08/15/2010	11/10/2010	MISCELLANEOUS	THE CITADEL	0.00	0.00
70647	F120010010A	09/28/2010	03/02/2011	LIGHTNING	THE CITADEL	1,548.74	0.00
69597	F120010010A	11/02/2010	11/23/2010	MISCELLANEOUS	THE CITADEL	0.00	0.00
81905	F120010011A	12/09/2011	02/01/2012	MISCELLANEOUS	THE CITADEL	0.00	0.00
83092	F120010012A	03/04/2012	06/18/2012	WINDSTORM	THE CITADEL	3,656.94	318.10
90448	F120010012A	11/26/2012	02/27/2013	WATER DAMAGE	THE CITADEL	4,364.73	300.00
03648	F120010014A	01/07/2014	04/15/2014	WATER DAMAGE	THE CITADEL	4,969.00	638.20
03929	F120010014A	01/13/2014	07/09/2014	FIRE	THE CITADEL	79,140.00	746.54
06166	F120010015A	04/06/2015	06/07/2017	WATER DAMAGE	THE CITADEL	688,387.94	6,317.94
14056	F120010015A	10/03/2015	02/25/2016	FLOOD	THE CITADEL	140,631.13	8,011.63
A0195	F120010016A	05/08/2016	05/23/2017	FIRE	THE CITADEL	2253700.00	10,018.08
A5976	F120010017A	01/01/2017	02/27/2017	FIRE	THE CITADEL	42,923.45	601.98
A6765	F120010017A	01/21/2017	04/26/2017	LIGHTNING	THE CITADEL	5,709.87	0.00
B7461	F120010017A	09/11/2017	09/06/2018	HURRICANE	THE CITADEL	55,301.35	3,455.06
B6181	F120010018A	01/05/2018	02/26/2018	WEIGHT OF SNOW, ICE OR SLEET	THE CITADEL	4,199.16	542.63
B7528	F120010018A	03/05/2018	07/13/2018	FIRE	THE CITADEL	2,239.25	1,696.32
C5382	F120010019A	01/16/2019	04/08/2019	SPRINKLER LEAKAGE	THE CITADEL	5,137.65	1,217.70
C7356	F120010019A	03/30/2019	06/28/2019	WATER DAMAGE	THE CITADEL	2,822.93	1,309.44
C9759	F120010019A	06/25/2019	08/27/2019	WATER DAMAGE	THE CITADEL	5,652.00	1,410.99
D1839	F120010019A	09/05/2019	04/03/2020	HURRICANE	THE CITADEL	155,251.75	12,150.00
D7111	F120010020A	02/11/2020	04/08/2020	FALLING OBJECTS	THE CITADEL	4,862.16	0.00
E0477	F120010020A	08/23/2020	11/04/2020	FIRE	THE CITADEL	2,970.29	1,185.70
E3216	F120010021A	12/30/2020	02/15/2021	WATER DAMAGE	THE CITADEL	0.00	201.20
Claim	Policy Number	Date of Loss	Date Closed	Cause of Loss	Claimant Name(s)	Paid Losses	Paid Expenses
07715	B120010015	04/06/2015	05/18/2016	WATER DAMAGE	THE CITADEL	8,088.99	528.00
A0661	B120010016	05/08/2016	05/25/2017	FIRE	THE CITADEL	340,066.80	4,939.25
A5906	B120010016	10/08/2016	03/31/2017	HURRICANE	THE CITADEL	0.00	345.00
C7628	B120010019	03/30/2019	09/17/2019	WATER DAMAGE	THE CITADEL	28,226.84	789.20
D7261	B120010020	04/01/2020	05/14/2020	MISCELLANEOUS	THE CITADEL	0.00	0.00
G0383	B120010022	08/19/2022	02/15/2023	LIGHTNING	THE CITADEL	8,468.54	0.00
56217	C120010009	07/28/2009	09/14/2009	COMPREHENSIVE - GLASS BREAKAGE	THE CITADEL	620.25	0.00
66224	C120010010	07/13/2010	08/09/2010	COMPREHENSIVE - GLASS BREAKAGE	THE CITADEL	883.63	0.00
02949	C120010015	03/03/2015	04/06/2015	COLLISION	THE CITADEL	838.85	0.00
A0458	C120010016	05/10/2016	06/30/2016	COLLISION	THE CITADEL	1,659.79	175.00
A9443	C120010017	05/09/2017	04/18/2018	COLLISION	THE CITADEL	1,365.90	0.00
B1427	C120010017	07/24/2017	09/01/2017	COMPREHENSIVE - GLASS BREAKAGE	THE CITADEL	353.68	0.00
B7510	C120010018	02/20/2018	05/30/2018	COLLISION	THE CITADEL	1,413.95	0.00
D2448	C120010019	09/05/2019	12/20/2019	COMPREHENSIVE	THE CITADEL	2,007.37	175.00
F8790	C120010022	09/27/2022	01/17/2023	COLLISION	THE CITADEL	3,608.51	185.00
25659	D120010006	01/09/2006	08/10/2006	THEFT	THE CITADEL	1,116.98	0.00
44573	D120010008	05/04/2008	10/01/2008	THEFT	THE CITADEL	2,106.39	0.00
45173	D120010008	05/13/2008	07/08/2008	THEFT	THE CITADEL	803.27	0.00
47088	D120010008	07/08/2008	07/29/2009	WATER DAMAGE	THE CITADEL	1,253.09	0.00
47085	D120010008	07/23/2008	10/23/2009	MISCELLANEOUS	THE CITADEL	1,123.84	0.00
56218	D120010009	08/01/2009	10/23/2009	THEFT	THE CITADEL	1,049.00	0.00
57919	D120010009	09/22/2009	02/09/2010	THEFT	THE CITADEL	987.00	0.00
62931	D120010010	03/24/2010	09/24/2010	WATER DAMAGE	THE CITADEL	3,545.50	402.50
88199	D120010011	06/29/2011	11/09/2012	LIGHTNING	THE CITADEL	12,325.40	0.00
80876	D120010011	11/01/2011	01/26/2012	MISCELLANEOUS	THE CITADEL	573.47	0.00
02417	D120010013	09/02/2013	12/04/2013	LIGHTNING	THE CITADEL	9,339.50	0.00
06172	D120010015	04/06/2015	03/01/2016	WATER DAMAGE	THE CITADEL	0.00	366.00
C8990	D120010019	05/29/2019	06/27/2019	WATER DAMAGE	THE CITADEL	4,844.00	0.00
E0481	D120010020	08/23/2020	11/04/2020	FIRE	THE CITADEL	23,175.51	636.30
16025	F120010004A	08/12/2004	05/15/2007	WINDSTORM	THE CITADEL	57,067.83	943.17
24861	F120010005A	11/26/2005	04/07/2006	WATER DAMAGE	THE CITADEL	2,023.36	257.87
25611	F120010006A	01/23/2006	08/16/2006	SPRINKLER LEAKAGE	THE CITADEL	2,187.11	317.66
35375	F120010007A	06/13/2007	08/01/2007	WATER DAMAGE	THE CITADEL	0.00	288.52
36495	F120010007A	07/19/2007	08/21/2007	THEFT	THE CITADEL	870.18	0.00
36548	F120010007A	07/20/2007	07/27/2009	LIGHTNING	THE CITADEL	0.00	0.00
43724	F120010008A	04/01/2008	06/30/2008	COLLAPSE	THE CITADEL	3,650.14	333.90
E4540	F120010021A	02/19/2021	06/16/2021	WATER DAMAGE	THE CITADEL	22,271.33	1,450.52
E4685	F120010021A	03/05/2021	07/16/2021	SPRINKLER LEAKAGE	THE CITADEL	7,260.80	1,810.32
E9714	F120010021A	09/13/2021	12/13/2021	WATER DAMAGE	THE CITADEL	0.00	1,360.92
F0725	F120010021A	11/03/2021	02/22/2022	WATER DAMAGE	THE CITADEL	8,199.34	1,262.12
F2185	F120010022A	01/03/2022	05/12/2022	WINDSTORM	THE CITADEL	15,433.90	7,469.85
F2622	F120010022A	02/01/2022	08/22/2022	WATER DAMAGE	THE CITADEL	150,930.72	12,330.44
F3214	F120010022A	02/01/2022	06/07/2022	FIRE	THE CITADEL	10,108.21	1,648.58
F4285	F120010022A	03/15/2022	08/02/2022	AIRCRAFT/VEHICLE	THE CITADEL	425.00	0.00
F6085	F120010022A	06/13/2022	10/06/2022	WATER DAMAGE	THE CITADEL	17,052.14	1,698.92
F6753	F120010022A	07/10/2022	08/25/2022	LIGHTNING	THE CITADEL	0.00	1,037.53
F7340	F120010022A	08/12/2022	02/08/2023	FIRE	THE CITADEL	0.00	23,537.91
F8230	F120010022A	09/20/2022	11/01/2022	WATER DAMAGE	THE CITADEL	0.00	671.00
F8645	F120010022A	09/30/2022	12/09/2022	HURRICANE	THE CITADEL	14,338.02	16,741.00
42483	L120010008	02/14/2008	07/29/2008	BACKING	MCCRACKIN, FRANKLIN	859.59	0.00
43272	L120010008	03/20/2008	03/05/2009	INSURED FAILED TO YIELD RIGHT OF WAY	BLAIR, LAURA	3,619.52	129.00
44614	L120010008	05/09/2008	07/29/2008	HIT PARKED VEHICLE	GREENE, JEANNA	1,079.84	99.00
47564	L120010008	08/27/2008	01/14/2009	ALL OTHER UNKNOWN	HARPE, JAMES	1,262.14	144.00
52685	L120010009	03/13/2009	03/25/2009	ALL OTHER UNKNOWN	KINGSTON, CHRISTOPHER	405.50	99.00
68970	L120010010	10/19/2010	08/08/2011	ALL OTHER UNKNOWN	MITCHELL, BRUCE	2,300.00	275.00
69477	L120010010	11/04/2010	06/10/2011	ALL OTHER UNKNOWN	MIMS, HENRY, ET AL	13,595.00	0.00
86715	L120010014	10/02/2014	06/02/2015	BACKING	ELMORE, BILLY	0.00	0.00
16367	L120010015	11/17/2015	01/07/2016	ALL OTHER UNKNOWN	BLAIR, GARY	0.00	0.00
F8495	L120010022	09/27/2022	03/06/2023	HIT PARKED VEHICLE	SBERNA, ROBERT	3,831.76	0.00
94903	M120010013E	02/01/2013	07/22/2013	THEFT	RIEDEL, LINDA J	5,409.72	115.00
E9221	M120010021	05/23/2021	09/30/2021	AIRCRAFT/VEHICLE	THE CITADEL	6,981.90	0.00
76396	P120010011	03/20/2011	05/08/2012	TREATMENT	LOVINS, CHRISTIAN C.	1,825.00	0.00
D2139	P120010018	09/20/2018	06/24/2022	DIAGNOSIS	LENNON, RYAN	175,000.00	16,571.58
D2142	P120010018	10/06/2018	05/31/2022	DIAGNOSIS	LENNON, RYAN	125,000.00	600.00
28813	T120010098	07/20/1998	07/20/2007	NEGLIGENT SUPERVISION	KANA, WILLIAM	550,000.00	2,041.38
01863	T120010000	06/16/2000	01/20/2015	NEGLIGENT SUPERVISION	BAKER, KRISTOPHER ROSS	525,000.00	282,023.86
01878	T120010000	06/16/2000	07/26/2016	NEGLIGENT SUPERVISION	DOE, JOHN	525,000.00	64,647.25
80478	T120010001	06/04/2001	07/25/2014	NEGLIGENT SUPERVISION	DOE, JAMES	0.00	37,317.05
96087	T120010001	06/07/2001	05/16/2002	OPERATIONS - PREPAID LEGAL	DOE, JOHN (ARPAIO)	15,000.00	0.00

DESCRIPTION OF CHANGES:

Other Change: Describe

The Closing Date is extended to **Thursday, May 18, 2023, at 2:00 PM** to allow additional time to prepare submission responses.

IMPORTANT NOTICE:

X Contractor is required to acknowledge receipt of this Addendum by signing below and returning a copy with its Offer.

Except as provided herein, all terms and conditions of the Solicitation referenced above remain unchanged and in full force and effect.

SIGNATURE OF PERSON AUTHORIZED TO EXECUTE ON BEHALF OF OFFEROR

Signature: _____

Printed Name & Title: _____

Company Name: _____

Date: _____