



**Frequently Asked Questions  
RFP 2025-180, Insurance Broker Services**

**Question 1:** What is the anticipated start date of the services?

**Answer:** July 1, 2025

**Question 2:** Who is the current brokerage?

**Answer:** Alliant Insurance Services

**Question 3:** As compensation under this contract is based upon a fee, we are requesting an Open Record Request for a copy of the existing annual fees paid to the existing broker over the last three years and a copy of the existing Professional Services Agreement between the parties

**Answer:** 2024-2025 Broker Fee - \$54,574  
2023-2024 Broker Fee - \$51,975  
2022-2023 Broker Fee - \$49,500

A copy of the contract will be posted to the Mountain Line website.

**Question 4:** Please provide a summary of line of existing coverage of insurance with expiration dates and a summary of expiring insurance premiums for existing coverage. Knowing the expiring premiums is an element that is taken under consideration that allows competing brokerages the ability to understand the level of resources needed to manage the insurance program of a Transit Agency.

**Answer:** All lines except Pollution are 1-year expiring 07/01/2025. Pollution is 3-year expiring 08/01/2026.

Line of Coverage	Policy Limit	Policy Deductible	Expiring Premium
Property	TBD	\$2,500	\$14,819
Inland Marine	TBD	\$1,000	\$1,692
General Liability	\$1,000,000	nil	\$19,616
Professional Liability	\$5,000,000	\$25,000	\$13,468
Workers Compensation	statutory	nil	\$64,197
Umbrella	\$5,000,000	\$10,000	\$39,315
Business Auto	\$1,000,000	\$5k / \$25k bus	\$357,524
Crime	\$1,000,000	\$15,000	\$2,213
Pollution	\$1,000,000	\$25,000	\$36,484
Cyber	\$1,000,000	\$2,500	\$7,349
Excess Liability	\$10,000,000	nil	\$68,500





## Mountain Line

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**Question 5:** We understand that Mountain Line had participated in a risk pool with TransitRE, please explain and provide information about the coverage and premium experienced for this excess coverage.

**Answer:** Participation in TransitRE provides Mountain Line with \$5Mx\$5M excess coverage at a \$37,450 premium for the 2024-2025 year.

**Question 6:** Please provide information related to how the transit agency has made a determination of the \$21M liability limit.

**Answer:** The intergovernmental agreement forming Mountain Line specifies required coverage levels based on a risk management strategy balancing claims and loss history with coverage that is cost effective and feasible to obtain.

**Question 7:** What is the current brokerage fee?

**Answer:** \$54,574 for the 2024-2025 service year.

**Question 8:** Please provide retention levels currently in place. We did see a mention of current limit you purchase in section III.C., however the lines of business do not mention current retentions (for casualty and property)

**Answer:** See answer to Question #4 for deductibles for each line

**Question 9:** For pricing purposes as well as conceptual ideas, please provide loss runs. If loss runs are not available for brokers, could you please advise how many open claims there are per line of coverage as well as total claim annually spend for a 5 year period.

**Answer:** We currently have 1 minor claim open at the moment. During the past 5 years we have paid approximately 650K (600K for 1 claim) for all claims. One of the claims was for \$3 million dollars, but after going to mediation for approximately a week, the case was settled for 600K. We were not at fault, but the insurance company decided to settle the case as there is always a chance that we could be found liable and have to pay the 3 million dollars.

**Question 10:** Will Mountain Line extend the due date for proposals by one week?

**Answer:** Yes. See Addendum #1 to the RFP

Sincerely,

Heather Higgins  
Purchasing and Contracts Officer, DBELO  
Mountain Line  
3773 N. Kaspar Dr., Flagstaff, AZ 86004

*Getting you where you want to go*





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