

LEBANON COUNTY
HOUSING
&
REDEVELOPMENT
AUTHORITIES

LEBANON, PENNSYLVANIA



REQUEST FOR QUOTATIONS

Workers Compensation and Employers Liability Proposals
for the
Housing Authority of the
County of Lebanon, Pennsylvania
and the
Redevelopment Authority of the
County of Lebanon, Pennsylvania

April 2019

The Housing and Redevelopment Authorities of the County of Lebanon
1120 Mifflin Street Lebanon, PA 17046

**Lebanon County Housing Authority
Lebanon County Redevelopment Authority
Request for Quotes
Workers Compensation Coverage**

The Housing and Redevelopment Authorities of the County of Lebanon are seeking quotations from interested insurance agents and insurance carriers for Worker's Compensation coverage including Employer's Liability. The term of this coverage shall be

June 1, 2019 through June 1, 2020

Please provide quotations no later than May 1, 2019. The quotes can be sent via email or letter to:

Mrs. Karen Raugh
Lebanon County Housing and Redevelopment
PO Box 420
Lebanon, PA 17042
kraugh@lcha.com

The Authorities reserve the right to reject any or all quotations and to waive informalities in proposing and to award the coverage as is deemed to be in the best interest of the Authorities. Quotations shall be firm for 30 days from May 1, 2019.

REQUEST FOR QUOTE SPECIFICATIONS

1. Provide assistance with the completion of application information on a renewal basis.
2. Attend client meetings as agreed upon, provide training and support for the implementation of a Certified Safety Committee and attend special meetings, such as Safety Committee meetings as called by Lebanon County Housing Authority and the Lebanon County Redevelopment Authority.
3. Produce the proposals in a timely manner in a format usable to Lebanon County Housing Authority and the Lebanon County Redevelopment Authority
4. Provide an internal resource within the Brokerage that can assist Lebanon County Housing Authority and the Lebanon County Redevelopment Authority and advocate on its behalf with respect to the reporting of claims to its insurer as may be necessary.
5. Employer’s Liability insurance shall be provided for the following limits:

<u>COVERAGES:</u>	<u>LIMITS:</u>
<i>EACH ACCIDENT</i>	<i>\$100,000</i>
<i>DISEASE – POLICY LIMIT</i>	<i>\$500,000</i>
<i>DISEASE – EACH EMPLOYEE</i>	<i>\$100,000</i>

Underwriting Information

The Request for Quote includes the following underwriting information:

Named Insured: Lebanon County Housing Authority
 EIN #57-1207986
 Lebanon County Redevelopment Authority
 EIN #23-1606528
 P.O. Box 420
 Lebanon, PA 17042

Locations where employees work in offices or maintain properties:

- 1) Redevelopment Office
 39 North 12th Street
 Lebanon, PA 17046
- 2) Stevens Towers
 930 Willow Street
 Lebanon, PA 17046
- 3) Washington Arms
 303 Chestnut Street
 Lebanon PA 17042
- 4) Webster Manor
 1012 Brock Drive
 Lebanon PA 17046
- 5) Cedar Court
 500 Cedar Court
 Lebanon, PA 17042
- 6) Palmyra Interfaith Manor
 101 S. Railroad Street
 Palmyra PA 17078
- 7) Palmview
 255 W. North Avenue
 Palmyra PA 17078

- 8) Annville
301 W. New Street
Annville PA 17003
- 9) Markethouse
550 Willow Street
Lebanon PA 17046
- 10) Mifflin Street HQ
1220 Mifflin Street
Lebanon, PA 17046

- 1. Loss Runs for the Last 5 years from the Incumbent. The total claims for the last 5 years have been six (6) with a Total Incurred of \$12,019.72.
- 2. Estimated Payrolls for the Period of 6/1/2019-6/1/2020 by Classification. The number of Full and Part Time Employees.

Code 953 – Clerical - \$466,339

Code 983 – Housing - \$335,331

Code 951 – Salesman - \$686,079

Total Payroll for all Classifications - \$1,487,749

Full Time Employees – 30

Part Time Employees – 1

There is one employee over the age of 70 and none under the age of 20.

- 3. The Most Recently Published Experience Modification effective 6/1/2018, including the assigned Workers Compensation Classifications.

Experience Modification Effective 6/1/2018 - .921

- 4. The Experience Modification History Bureau File #2226741.
- 5. The Authorities have a certified safety committee.
- 6. The Authorities will consider a Light Duty Program.

7. The Authorities do require Pre Employment Physicals and Drug Screening through Wellspan Good Samaritan Hospital.
8. The Authorities **WILL NOT** issue any Broker of Record Letters nor will they Assign Insurance Markets. Interested participant should access the insurance market place directly on a first in basis.

Additional Information

1. All construction and renovation projects are subcontracted.
2. Certificates of insurance are required for all subcontractors.
3. Maintenance workers perform routine repairs, general electrical and plumbing tasks and move out repairs.
4. Employees are required to wear gloves and goggles as personal protective equipment.
5. Grounds maintenance is subcontracted at some properties while other properties utilize their maintenance workers.
6. Snow removal is subcontracted at some properties while other properties utilize their maintenance workers. This is also dependent on the amount of snow removal that is needed.
7. Almost all building maintenance is done in house.
8. The Authorities operate fifteen vehicles that are insured with Erie Insurance Exchange. Employees use authority vehicles to travel between sites.
9. The Authorities do not have a Safe Lifting Program per se, but we address safe lifting techniques and other safe work habits at our monthly Safety Committee meetings. Minutes from these meetings are made available to all employees.
10. The Authorities perform pre-employment drug testing and physicals. Post hire drug testing will be performed on a case by case basis after certain accidents or with reasonable suspicion of drug or alcohol use.
11. The Authorities provide light duty work on a case by case basis.
12. The Authorities currently use a Provider Panel and plan to continue using a Panel.

These specifications are intended to provide all information necessary for most companies to quote the insurance. They are not, however, intended to limit any company needing specific underwriting information not included herein. It shall be the responsibility of the quoting agent to obtain such other information as required, including signed applications, pictures, or any other data. Additional information or signatures can be obtained by contacting Karen Raugh of the Housing Authority. The providing of additional data or signatures on applications to one agent shall in no way obligate the Housing Authority of the County of Lebanon or the Redevelopment Authority of the County of Lebanon (PA) or any of its agents or officers to provide such data or signatures to agents or companies to quote the insurance. No agent is or will be designated, by the applicant, as an exclusive agent for the purpose of obtaining quotations for the coverage herein requested. This is not intended to alter or change any Insurance Company's rules or agreements with their Agents pertaining to duplicate submissions.

All responses, inquiries and requests for additional information should be directed to the following individual:

Karen Raugh
Chief Operating and Financial Officer
Lebanon County Housing and Redevelopment Authority
P.O. Box 420
Lebanon, PA 17042
717-274-1401 ext 111
kraugh@lcha.com