

Insurance Coverage Services RFP
Q&A – September 4, 2020

1. Can you provide a five-year loss run history report?

A. Loss run history is available upon request. Contact Lyle Winokur at lwinokur@parkalbany.com for a copy of the Five year Loss Run history.

2. A driver list with names, date of birth and license numbers who have use of vehicles owned by the Albany Parking Authority.

A. For a scheduled list of drivers. Contact Lyle Winokur at lwinokur@parkalbany.com for a copy of the schedule employee drivers. This list includes all employees.

3. The FEIN for the Albany Parking Authority.

A. The FEIN is 14-1675196.

4. A Copy of the most recent Audited Financial Report.

A. This can be located on our website. <https://parkalbany.com/public-documents/certified-financial-audits/2019-3> .

5. A Statement of values on the property to substantiate the \$42,206,230.

A. Please refer to Appendix III, Property Schedule on Page 100.

6. Who is the current broker?

A. The current broker is USI.

7. Can a signed, current renewal application, be provided?

A. The information is undisclosed.

8. Can a copy of the expiring dec pages—from which to line up the specific coverages—in spite of comments in the bid, expiring premiums not included, nor the name (s) of the incumbent carriers be included?

A. The current Premium Information can be located on Appendix I, on page 98.

9. Can we tour the facilities?

A. Yes, you can tour the facilities, please contact lwinokur@parkalbany.com to schedule an appointment. Due to COVID-19, touring of the facilities will be limited.

10. The VIN # for the 2020 Chevy 2500 was incomplete on the Auto Schedule. Can you provide that VIN #?

A. 1GC3YLE0LF267573

11. Your application mentions that one of your properties is rented or leased (not owned). Can you tell me this location(s)?

A. The leased property is in the back of the Quackenbush garage. It is a mobile double wide trailer for our enforcement staff to use as an office.

12. Can you provide more information on the water damage loss?

A. The restaurant adjacent to the Quackenbush garage had a blocked grease trap that overflowed into our offices at 25 Orange Street through our drainage pipes resulting in water damage. A new backflow preventer has since been installed.

13. When is the retroactive date for the Public Officers Liability Coverage?

A. There is no retroactive date. Coverage will be effective 1/1/2021.

14. Provide a split between receipts between public parking in open and not in open. The supplement provided in the RFP indicates a total annual gross receipt base of \$7,095,629 and post Covid projection of \$5,344,368. Please confirm for open and not open slip of receipts to be used for 2020 rating.

A. The breakdown is as follows:

	Garages (Not in Open) – 57.4%	Lots (Open) – 3.4%	On Street Meters (Open) – 39.3%
2019	\$4,069,657	\$237,799	\$2,788,173
2020 – Post COVID projections	\$3,065,232	\$179,108	\$2,100,028

15. Synopsis of operations, responsibilities and risk management procedures in place.

A. A summary of our organization and business as drafted by our auditing firm can be found on page 6 of the BST Financial Report 2019. This can be located on our website.

<https://parkalbany.com/public-documents/certified-financial-audits/2019-3/1272-bst-financial-report/file> A discussion on the Authority's responsibilities and internal controls can be found on page 5 of the same document.

16. Provide details of the GL claim DOL 7/13/16. What were the allegations and the Authority's response? What measures, if any, have taken place as a result?

A. A pedestrian tripped and injured herself on a broken storm drain outside of the Quackenbush garage just outside of our property line. The Authority fixed the drain immediately even though the owner of the drain was unclear.

17. Please provide the year in which each garage was built

A. Quackenbush Garage was built in 2000. Green Hudson Garage was built in 1987. Riverfront garage was built in 1984.

18. Please list which lots are not owned by the Authority.

A. All Authority lots are owned by the State and managed by the Authority.

Questions relating to Cyber Security

19. How many Individuals does the Applicant store or process sensitive information

A. 700 -1,000

20. Which of the following types of sensitive information the Applicant stores or processes:

A. Payment card information (e.g., credit or debit cards)

21. Does the Applicant encrypt data stored and processed on databases and servers?

A. Yes

22. Does the Applicant have written policies or governance frameworks in place that define requirements for storing, securing, and transferring sensitive personal and corporate information?

A. Yes

23. Has the Applicant confirmed compliance with HIPAA?

A. Yes

24. Has the Applicant confirmed compliance with the Payment Card Information Data Security Standard (PCI-DSS)?

A. Yes

25. What is the Applicant's current PCI Compliance Level?

A. 4

26. Does the Applicant fully outsource payment card processing?

A. Yes

27. Does the Applicant have controls in place which require all fund and wire transfers over \$25,000 to be authorized and verified by at least two employees prior to execution?

A. Yes

28. Does the Applicant conduct computer and network security training for all employees (such as training on phishing prevention)?

A. No

29. Which of the following security controls are used by the Applicant?

A. Antivirus, Data Loss Prevention (DLP), Intrusion Detection/Prevention System (IDS/IPS), Multi-factor Authentication

30. Does the Applicant have procedures and tools in place to back up and restore sensitive data and critical systems?

A. Yes

31. Does the Applicant have a formal Business Continuity/Disaster Recovery Plan that has been tested in the last year?

A. No

32. Does the Applicant post content under license from a third party (including copyrighted or trademarked materials or images) to its websites, social media accounts, or other promotional materials?

A. Yes

33. Does the Applicant have a process in place that includes legal review of content prior to publishing on its websites, social media accounts, or other promotional materials?

A. Yes

34. Does the Applicant have written policies and procedures for removing controversial, infringing, or libelous content from its websites, social media accounts or other promotional materials.

A. Yes

35. In the last three years, has the Applicant experienced or discovered any Cyber Event, Loss, or occurrences or been the subject of any Claims made for Wrongful Acts which would fall within the scope of the Policy for which the Applicant is applying?

A. No