

LEBANON COUNTY
HOUSING
&
REDEVELOPMENT
AUTHORITIES

LEBANON, PENNSYLVANIA



REQUEST FOR QUOTATIONS

Workers' Compensation and Employer's Liability Proposals
for the
Redevelopment Authority of the
County of Lebanon, Pennsylvania

April 2025

The Redevelopment Authority of the County of Lebanon
137 W. Penn Avenue, Cleona, PA 17042

**STOP
EXTREMELY IMPORTANT**

Before proceeding further you **MUST** complete this form and return it via fax or email using the contact information listed below. ALL vendors who obtain the Refuse Removal proposal **MUST** register with the Authority.

IF YOU DO NOT COMPLETE THIS FORM AND RETURN IT TO THE AUTHORITY YOUR BID WILL NOT BE CONSIDERED.

Company Name: _____

Company Address: _____

Contact Name: _____

Contact Telephone: _____ Contact Fax: _____

Contact Email: _____

RETURN THIS FORM BY EMAIL TO: Kristin Kuhns at kkuhns@lcha.com

Once this form is received by the Authority you will be added to the list of firms who have received the RFQ and who are authorized to submit a bid for this solicitation. You will receive a return fax or email from the Authority acknowledging receipt of your registration. If you have any questions please contact the Authority staff member referenced in the solicitation.

FOR AUTHORITY USE ONLY

The Authority hereby acknowledges receipt of your registration for the above referenced RFQ.

Received for the Authority by: _____

Date Received: _____

**Redevelopment Authority of the County of Lebanon
Request for Quotations
Workers' Compensation Coverage**

The Redevelopment Authority of the County of Lebanon is seeking quotations from interested insurance agents and insurance carriers for Workers' Compensation coverage including Employer's Liability. The term of this coverage shall be June 1, 2025 through June 1, 2026.

Please provide quotations no later than May 12, 2025. The quotations can be sent via e-mail or letter to:

Mr. Dan Lyons
Lebanon County Housing & Redevelopment Authorities
PO Box 2005
Cleona, PA 17042
dlyons@lebanoncountyredevelopment.com

The Authority reserves 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 Authority. Quotations shall be firm for 30 days from May 12, 2025.

REQUEST FOR QUOTATIONS 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 Redevelopment Authority.
3. Produce the proposals in a timely manner in a format usable to Lebanon County Redevelopment Authority.
4. Provide an internal resource within the Brokerage that can assist 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 Quotations includes the following underwriting information:

Named Insured: Lebanon County Redevelopment Authority
EIN #23-1606528
P.O. Box 2005
Cleona, PA 17042

Locations where employees work in offices or maintain properties:

1. DiMatteo Plaza
137 W Penn Ave
Cleona, PA 17042
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. Quittapahilla Commons
301 W. New Street
Annville, PA 17003
9. Markethouse Place
550 Willow Street
Lebanon, PA 17046
10. Mifflin Street HQ
1220 Mifflin Street
Lebanon, PA 17046
11. Cherry Orchard Place
2323 Linglestown Road
Harrisburg, PA 17110
12. Landscape Shop
242 Hinkle Road
Palmyra, PA 17078

1. Loss Runs for the Last 5 years from the Incumbent. The total claims for the last 5 years have been eleven (11) with a Total Incurred of \$27,306. Please note that all employees had previously been Brick Property Services, LLC employees through March 31, 2025.
2. Estimated Payrolls for the Period of 6/1/2025-6/1/2026 by Classification. The number of Full and Part Time Employees.

Code 953 – Clerical - \$662,825

Code 983 – Housing - \$633,556

Code 951 – Salesman - \$545,790

Total Payroll for all Classifications - \$1,838,171

Full Time Employees – 33

Part Time Employees – 6

There are five part-time and three full-time employees over the age of 70 and none under the age of 20.

3. The Most Recently Published Experience Modification effective 6/1/2024, including the assigned Workers Compensation Classifications.

Experience Modification Effective 6/1/2024 – 1.275

**Note this was under Brick Property Services, LLC. (BPS) All employees have been transferred from BPS to the Redevelopment Authority effective 4/1/25. The Redevelopment Authority remained a named insured under the BPS policy.*

4. The Experience Modification History Bureau File #2226741.
5. The Authority has a certified safety committee.
6. The Authority will consider a Light Duty Program.
7. The Authority does require Pre-Employment Physicals and Drug Screening through Wellspan Good Samaritan Hospital.
8. The Authority **WILL NOT** issue any Broker of Record Letters nor will they Assign Insurance Markets. Interested participant should access the insurance marketplace 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, turn over vacant units 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 Authority operates fifteen vehicles that are insured with Erie Insurance Exchange. Employees use authority vehicles to travel between sites.
9. The Authority does 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 Authority performs 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 Authority provides light duty work on a case-by-case basis.
12. The Authority currently uses a Provider Panel and plans 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 Dan Lyons of the Redevelopment Authority. The providing of additional data or signatures on applications to one agent shall in no way obligate 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:

Dan Lyons
Executive Director
Lebanon County Housing and Redevelopment Authorities
P.O. Box 2005
Cleona, PA 17042
717-274-1401 ext 133
dlyons@lcha.com