

IFB ADDENDUM #1

To: All Bidders

From: Rita V. Brousseau, Chief Procurement Officer

Date: August 15, 2023

Re: IFB 2023-9 Vehicle Insurance

This Addendum modifies and forms a part of the Bid Set documents dated August 9, 2023.

This Addendum consists of the following: One (1) typed page and six (6)-page attachment.

Where any items called for in the bid documents are supplemented here, the supplemental requirements shall be considered as added thereto. Where any original item is amended, voided, or superseded here, the other provisions of such items not specifically amended, voided, or superseded shall remain in effect.

THE NUMBER OF THIS ADDENDUM MUST BE ENTERED IN THE APPROPRIATE SPACE PROVIDED ON "GENERAL BID FORM."

Answers to Bidder's Questions

Question: Can you please provide Loss Runs for the last five years?
 Answer: See attached.

2. **Question**: Can you please provide drivers, state licensed and license numbers? **Answer**: No, this information will be provided to the awarded bidder.

3. **Question:** Can you please provide the cost new for each vehicle with comp and

collision?

Answer: This information is not available.

END OF ADDENDUM



Insured: LOWELL HOUSING AUTHORITY

Policy Number: 1020044932 Commercial Automobile Policy

Policy Term Summary

Policy Term	Claim Count	Paid Loss	Expense Incurred	Outstanding Reserve	Total Recovery	Loss Incurred	Total Loss
10/01/2020 - 10/01/2021	8	15,120.24	44.00	0.00	8,224.08	6,896.16	6,940.16
10/01/2019 - 10/01/2020	3	1,820.05	8.00	0.00	0.00	1,820.05	1,828.05
10/01/2018 - 10/01/2019	4	21,162.11	2,871.00	0.00	0.00	21,162.11	24,033.11
10/01/2017 - 10/01/2018	10	7,118.28	9.00	0.00	1,454.41	5,663.87	5,672.87
10/01/2016 - 10/01/2017	7	21,660.96	5.00	0.00	0.10	21,660.86	21,665.86
Policy Total:	32	66,881.64	2,937.00	0.00	9,678.59	57,203.05	60,140.05



Insured: LOWELL HOUSING AUTHORITY

Policy Number: 1020044932 Commercial Automobile Policy

Policy Term: 10/01/2020 - 10/01/2021

Claim Number	Policy Number	Loss Date	Loss Description	Status	At Fault	Coverage Type/ WC Reserve	Paid Loss	Expense Incurred	Outstanding Reserve	Total Recovery	Loss Incurred	Total Loss
034202348	1020044932	08/06/2021	Insured vehicle was rear ended by other vehicle	CLOSE	N	Collision	602.63	0.00	0.00	602.63	0.00	0.00
						Claim Total:	602.63	0.00	0.00	602.63	0.00	0.00
034199886	1020044932	07/23/2021	Insured vehicle rearended by other vehicle	CLOSE	N	Collision	1,219.82	44.00	0.00	1,219.82	0.00	44.00
						Claim Total:	1,219.82	44.00	0.00	1,219.82	0.00	44.00
034198682	1020044932	07/12/2021	OBJECT HIT GLASS	CLOSE		Comprehensive	735.26	0.00	0.00	0.00	735.26	735.26
						Claim Total:	735.26	0.00	0.00	0.00	735.26	735.26
034181392	1020044932	05/10/2021	INSURED VEHICLE SIDESWIPPED OTHER VEHCILE TRYING TO PASS.	CLOSE	Y	Property Damage	617.75	0.00	0.00	0.00	617.75	617.75
						Claim Total:	617.75	0.00	0.00	0.00	617.75	617.75
034161955	1020044932	02/02/2021	INSURED VEHICLE BACKED INTO PARKED INSURED VEHICLE 2.	CLOSE	Y	Property Damage	5,543.15	0.00	0.00	0.00	5,543.15	5,543.15
						Claim Total:	5,543.15	0.00	0.00	0.00	5,543.15	5,543.15
034161961	1020044932	02/02/2021	INSURED VEHICLE WAS PARKED WHEN HIT BY INSURED VEHICLE 2	CLOSE	N	Collision	5,543.15	0.00	0.00	5,543.15	0.00	0.00
						Claim Total:	5,543.15	0.00	0.00	5,543.15	0.00	0.00
034162302	1020044932	02/01/2021	The insured vehicle was rear ended by the other vehicle.	CLOSE		Collision	0.00	0.00	0.00	0.00	0.00	0.00
						Claim Total:	0.00	0.00	0.00	0.00	0.00	0.00
034161426	1020044932	01/26/2021	The insured vehicle was pulled over picking up trash when hit by the other vehicle	CLOSE	N	Collision	858.48	0.00	0.00	858.48	0.00	0.00
						Claim Total:	858.48	0.00	0.00	858.48	0.00	0.00
						Term Total:	15,120.24	44.00	0.00	8,224.08	6,896.16	6,940.16



Insured: LOWELL HOUSING AUTHORITY

Policy Number: 1020044932 Commercial Automobile Policy

Policy Term: 10/01/2019 - 10/01/2020

Claim Number	Policy Number	Loss Date	Loss Description	Status	At Fault	Coverage Type/ WC Reserve	Paid Loss	Expense Incurred	Outstanding Reserve	Total Recovery	Loss Incurred	Total Loss
034133182	1020044932	09/09/2020	Insured vehicle struck parked other vehicle.	CLOSE	N	Collision	0.00	0.00	0.00	0.00	0.00	0.00
						Property Damage	585.85	0.00	0.00	0.00	585.85	585.85
						Claim Total:	585.85	0.00	0.00	0.00	585.85	585.85
034140461	1020044932	09/01/2020	OBJECT HIT GLASS	CLOSE		Comprehensive	516.69	8.00	0.00	0.00	516.69	524.69
						Claim Total:	516.69	8.00	0.00	0.00	516.69	524.69
034063303	1020044932	10/07/2019	Insured vehicle struck other vehicle in the rear	CLOSE	Y	Collision	0.00	0.00	0.00	0.00	0.00	0.00
						Property Damage	717.51	0.00	0.00	0.00	717.51	717.51
						Claim Total:	717.51	0.00	0.00	0.00	717.51	717.51
						Term Total:	1,820.05	8.00	0.00	0.00	1,820.05	1,828.05



Insured: LOWELL HOUSING AUTHORITY

Policy Number: 1020044932 Commercial Automobile Policy

Policy Term: 10/01/2018 - 10/01/2019

Claim Number	Policy Number	Loss Date	Loss Description	Status	At Fault	Coverage Type/ WC Reserve	Paid Loss	Expense Incurred	Outstanding Reserve	Total Recovery	Loss Incurred	Total Loss
034027567	1020044932	05/21/2019	INSURED BACKED INTO PARKED AND UNOCCUPIED VEHICLE.	CLOSE	Υ	Collision	0.00	9.00	0.00	0.00	0.00	9.00
						Property Damage	2,745.48	0.00	0.00	0.00	2,745.48	2,745.48
						Claim Total:	2,745.48	9.00	0.00	0.00	2,745.48	2,754.48
034001734	1020044932	02/12/2019	INSURED VEHICLE WAS MAKING A LEFT TURN, OTHER VEHICLE TRIED PASSING ON LEFT AND COLLIDED WITH INSURED VEHICLE	CLOSE		Collision	0.00	0.00	0.00	0.00	0.00	0.00
						Claim Total:	0.00	0.00	0.00	0.00	0.00	0.00
034015924	1020044932	12/26/2018	BACK WINDOW	CLOSE		Comprehensive	472.93	0.00	0.00	0.00	472.93	472.93
						Claim Total:	472.93	0.00	0.00	0.00	472.93	472.93
033970192	1020044932	10/12/2018	The insured vehicle reversed into the other vehicle.	CLOSE	Υ	Bodily Injury	11,630.99	837.00	0.00	0.00	11,630.99	12,467.99
						Property Damage	6,312.71	2,025.00	0.00	0.00	6,312.71	8,337.71
						Claim Total:	17,943.70	2,862.00	0.00	0.00	17,943.70	20,805.70
						Term Total:	21,162.11	2,871.00	0.00	0.00	21,162.11	24,033.11

Policy Term: 10/01/2017 - 10/01/2018

Claim Number	Policy Number	Loss Date	Loss Description	Status	At Fault	Coverage Type/ WC Reserve	Paid Loss	Expense Incurred	Outstanding Reserve	Total Recovery	Loss Incurred	Total Loss
033964619	1020044932	09/14/2018	insured rear ended claimant	CLOSE	Υ	Collision	0.00	0.00	0.00	0.00	0.00	0.00
						Property Damage	748.77	0.00	0.00	0.00	748.77	748.77
						Claim Total:	748.77	0.00	0.00	0.00	748.77	748.77
033964509	1020044932	08/29/2018	FRONT RIGHT DOOR GLASS	CLOSE		Comprehensive	302.21	0.00	0.00	0.00	302.21	302.21
						Claim Total:	302.21	0.00	0.00	0.00	302.21	302.21



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Policy Number: 1020044932 Commercial Automobile Policy

Policy Term: 10/01/2017 - 10/01/2018

Claim Number	Policy Number	Loss Date	Loss Description	Status	At Fault	Coverage Type/ WC Reserve	Paid Loss	Expense Incurred	Outstanding Reserve	Total Recovery	Loss Incurred	Total Loss
033937237	1020044932	06/06/2018	The Insured Vehicle backed into the Other Vehicle	CLOSE	Y	Property Damage	1,621.43	0.00	0.00	0.00	1,621.43	1,621.43
						Claim Total:	1,621.43	0.00	0.00	0.00	1,621.43	1,621.43
033898881	1020044932	01/26/2018	INSURED BACKED INTO OTHER VEHICLE	CLOSE	Υ	Property Damage	1,918.71	0.00	0.00	0.00	1,918.71	1,918.71
						Claim Total:	1,918.71	0.00	0.00	0.00	1,918.71	1,918.71
033898314	1020044932	12/27/2017	windshield	CLOSE		Comprehensive	241.33	0.00	0.00	0.00	241.33	241.33
						Claim Total:	241.33	0.00	0.00	0.00	241.33	241.33
033888262	1020044932	12/25/2017	Insured vehicle hit parked other vehicle	CLOSE	Y	Property Damage	565.03	9.00	0.00	0.00	565.03	574.03
						Claim Total:	565.03	9.00	0.00	0.00	565.03	574.03
033888453	1020044932	12/14/2017	Insured Vehicle and Other Vehicle heading in opposite directions - mirrors of both vehicles collided	CLOSE		Property Damage	0.00	0.00	0.00	0.00	0.00	0.00
						Claim Total:	0.00	0.00	0.00	0.00	0.00	0.00
033887041	1020044932	12/13/2017	Insured was making right turn from Branch Street to School St. other vehicle was parked on the side of Branch St and pulled out and they collided	CLOSE	N	Collision	1,454.41	0.00	0.00	1,454.41	0.00	0.00
						Claim Total:	1,454.41	0.00	0.00	1,454.41	0.00	0.00
033872629	1020044932	10/26/2017	the insured vehicle pulled over and struck a street sign	CLOSE		Collision	0.00	0.00	0.00	0.00	0.00	0.00
						Claim Total:	0.00	0.00	0.00	0.00	0.00	0.00
033872333	1020044932	10/12/2017	WINDSHIELD	CLOSE		Comprehensive	266.39	0.00	0.00	0.00	266.39	266.39
						Claim Total:	266.39	0.00	0.00	0.00	266.39	266.39
						Term Total:	7,118.28	9.00	0.00	1,454.41	5,663.87	5,672.87



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Policy Number: 1020044932 Commercial Automobile Policy

Policy Term: 10/01/2016 - 10/01/2017

Claim Number	Policy Number	Loss Date	Loss Description	Status	At Fault	Coverage Type/ WC Reserve	Paid Loss	Expense Incurred	Outstanding Reserve	Total Recovery	Loss Incurred	Total Loss
033839314	1020044932	06/22/2017	Other vehicle rearended insured vehicle.	CLOSE		Collision	0.00	0.00	0.00	0.00	0.00	0.00
						Claim Total:	0.00	0.00	0.00	0.00	0.00	0.00
033836889	1020044932	06/15/2017	insured vehicle attempting to turn around and hit a fire hydrant	CLOSE	Y	Collision	2,264.68	0.00	0.00	0.00	2,264.68	2,264.68
						Claim Total:	2,264.68	0.00	0.00	0.00	2,264.68	2,264.68
033838685	1020044932	05/05/2017	MIRROR GLASS	CLOSE		Comprehensive	51.83	0.00	0.00	0.00	51.83	51.83
						Claim Total:	51.83	0.00	0.00	0.00	51.83	51.83
033811944	1020044932	03/15/2017	Insured vehicle backed into other vehicle.	CLOSE	Υ	Bodily Injury	8,173.62	0.00	0.00	0.00	8,173.62	8,173.62
						Property Damage	4,120.97	5.00	0.00	0.10	4,120.87	4,125.87
						Claim Total:	12,294.59	5.00	0.00	0.10	12,294.49	12,299.49
033814023	1020044932	03/14/2017	insured vehicle was plowing parking lot when he backed up and slid into cement post that holds the electrical service to homes in housing authority	CLOSE	Y	Collision	3,767.85	0.00	0.00	0.00	3,767.85	3,767.85
						Claim Total:	3,767.85	0.00	0.00	0.00	3,767.85	3,767.85
033808008	1020044932	03/07/2017	Insured vehicle rear-ended the claimant vehicle	CLOSE	Υ	Property Damage	1,414.45	0.00	0.00	0.00	1,414.45	1,414.45
						Claim Total:	1,414.45	0.00	0.00	0.00	1,414.45	1,414.45
033797028	1020044932	02/01/2017	Insured vehicle (plow) struck other parked and unoccupied vehicle.	CLOSE	Y	Property Damage	1,867.56	0.00	0.00	0.00	1,867.56	1,867.56
						Claim Total:	1,867.56	0.00	0.00	0.00	1,867.56	1,867.56
						Term Total:	21,660.96	5.00	0.00	0.10	21,660.86	21,665.86