

**TOWN OF EAST GREENWICH**

**REQUEST FOR PROPOSAL**

**APRIL 2018**

**PREPARED BY:**

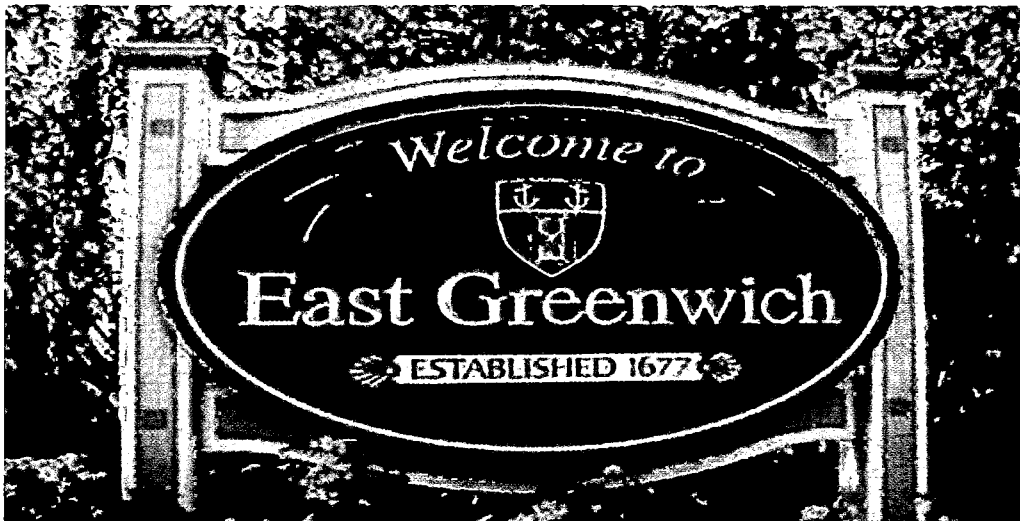
**DOORLEY AGENCY**

**17 SIXTH AVENUE**

**EAST GREENWICH, RI**

**02818**

**401-886-9600**



April 18, 2018

Gayle A. Corrigan  
Town Manager  
Town of East Greenwich  
125 Main Street  
East Greenwich, RI 02818

Dear Ms. Corrigan,

Let us start by stating that we are excited to partner with your town for the brokerage services for the Property and Casualty insurance in the coming months. Enclosed please find our response to your request for proposal.

Our agency was started by our family more than sixty years ago in Providence. It began as a small mom and pop shop servicing mainly small businesses and home and auto policies. The love for our wonderful coastline drew the business to the town of East Greenwich more than a quarter of a century ago and the Doorley agency has called East Greenwich home ever since. Today, our agency employs more than a dozen employees and services thousands of clients. We meet the needs of clients that have several hundred employees to some that have just a few. Our commitment is not only to ensure that they get impeccable service but individualized comfort at times when our services are needed. We feel this has made our agency unique and sets us apart from our competition.

As we both know, Insurance has many moving parts and moving forward it will continue to have complexities to it. However, with our relationships with some of the top major carriers, we are confident that these relationships will give the town the best options available. It would be our job to develop, negotiate and put forth the coverage that best fits your needs.

In short, developing a long-term strategy for your town's Property and Casualty insurance needs is a challenge we look forward to. Additionally, establishing a working relationship with the town and gaining the trust of you and your leadership team, is paramount to our job.

Again, we thank you for this opportunity and look forward to meeting with you.

The Doorley Agency has been servicing insurance needs of Southeastern New England since 1956 and is a second generation, family owned business. Conveniently located at 17 Sixth Avenue in East Greenwich, Rhode Island, we are open Monday through Friday, 9 am to 4:30 pm, and by appointment.

Finding affordable and comprehensive Property and Casualty insurance is something we specialize in. The Doorley Agency tailors programs that fit the budget parameters and special needs of our clients.

As an independent, Trusted Choice insurance agency, The Doorley Agency represents over fifteen of the top local and national insurance companies and develops coverage plans for Property and Casualty insurance. This includes, but is not limited to Business and Commercial insurance, Umbrella's, Worker's Compensation, Home, Marine and Auto insurance. With the ability to shop among its many different carriers, we can match customers with individualized coverage programs. We work for you, not the insurance company.

We are a staff of 12 that manages a 12-million-dollar agency and collectively have over 200 years of combined Insurance experience, relative to Property and Casualty. At this current time, we do not have any impending changes within our Organization that would impact the delivery of our services. Attached you will find a copy of our Errors and Omissions policy.

When it comes to servicing our clients, we feel it is necessary to meet with them at least quarterly to review their programs. These meetings can be set to evaluate claims and how they are running as well as evaluate current and additional coverages and programs. We can also include representatives from the carrier at the meetings to keep renewal rates in check and assist in maintaining a great working relationship. We will help the Town develop short and long-term goals as well as assist in the claims decision making process. We feel as though we are extremely qualified and very confident in our ability to service the needs of The Town of East Greenwich.

The Doorley Agency is uniquely qualified to service the Town of East Greenwich for many reasons. First and foremost, we are local. We have been in the center of town for decades and are dedicated to serving clients in our hometown. We also have exceptional experience with coverage and claims examinations. We customize Property and Casualty policies for the contractor that works on their own as well as companies that employ hundreds of people.

When it comes to service, The Doorley Agency puts the customer first. Our goal is to ensure that the needs of the client are met by exceeding expectations. Having a complete understanding of all the coverage options available to the client is a priority. If our organization is selected, we would help to make the transition as smooth as possible for everyone involved. We have an excellent support staff that will make sure that no question, claim or issue goes unattended.

Upon renewal, The Doorley Agency would first examine the renewal rate with the current carrier. We would then explore various markets who would have interest in the plan implemented. If there happens to be new opportunities in other markets and different pricing, they would be presented to the town along with the renewal. Underwriting and actuarial services are provided in house as well as through the carriers themselves.

Our relationships and dedication locally to Businesses and Individuals also speaks volumes. We have attached a testimonial letter from a local business regarding our service and support.

Compensation to the Doorley agency would depend on the agreement we came to with the Town of East Greenwich. The Doorley Agency would be compensated by the carrier and not the Town of East Greenwich. With our transparency comes a clean record with regards to Compensation Disclosure lawsuits or settlements. We also would not have any contingency compensation from the placement of the town's insurance program.

It would be an honor and a privilege to service the needs of the Town of East Greenwich. If we are chosen, we would be extremely dedicated to serving all your needs for the services you have listed. We feel extremely confident that our experience will ensure a great working relationship. Please see the attached Errors and Omissions, recommendation letter and two references. We look forward to partnering with you!

Thank You,

The Doorley Agency

Property and Casualty References:

Aldo Caputo  
Controller  
401-667-7000

North Atlantic Distribution, Inc.  
NORAD  
100 Tidal Drive  
North Kingstown, R.I. 02852

Bill Almon  
Strategic Officer  
401-499-5527

Claflin Company  
455 Warwick Industrial Drive  
Warwick, R.I. 02886

## Matthew Doorley

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**From:** Nortons Marina <nortonsmarina@verizon.net>  
**Sent:** Friday, November 02, 2012 11:38 AM  
**To:** info@nortonsmarina.com  
**Subject:** Norton's Temporary Office & Store

**Expires:** Wednesday, January 30, 2013 12:00 AM

Hello everyone, we are just updating you to our current operational status at Norton's Marina...

We have temporarily moved some items from our store (antifreeze, oil, filters) & have them available for sale at our temporary home at the West Bay Yacht Club (next to McKinley's in our parking lot). We can order parts if you have a part # number to provide us (we cannot look items up in our books yet). Our office is working on one telephone line, but if you are receiving this email than it is safe to say you can email us back now. We can handle contracts, work orders, and most business as usual in the office for now so if you still need to bring in a contract, please do so or email it (our fax is not working yet). Our "store" - such as it is, will not be open on Sundays now, but we will begin again in the spring.

Our yard staff are able back to work as well now, every day they are getting a better handle on what we have access to & what needs addressing.

Mast work & hauls are already resuming & will continue to do so as the construction process allows.

We would like to take a moment to thank everyone for their patience, kindness, well wishes & generosity. McKinley's Tavern has been extraordinarily helpful in feeding us, as have several of our customers kind enough to bring down plates of goodies. :) Please know the entire crew here are very appreciative of this, saving us time and providing lots of needed energy and warmth to keep working on. West Bay Yacht Club & its members are graciously allowing us the time and use of their cozy clubhouse and (we are sure) hoping we do not consume all the alcohol left behind. No promises on that last one. :) Joe Fortin of Electro Marine, CNS, the Doorley Insurance Agency - these are just some of the people who have been critical in getting us up & running again. Lots of customers, vendors, fellow marinas, and local businesses have been very understanding and kind to offer assistance. Many of you have also just called, emailed, or posted on Facebook to check on us and our progress. You have no idea how much that means to all of us, and the fact that most people are not even calling to ask about boats or anything - just checking on us ... I keep passing along all the well wishes received & will continue to do so. The guys....as always.... love it.

There are certainly more people out there with much bigger issues than we are facing...our hearts go out to all who suffered in this recent storm, and we are on alert for the newly reported Nor-Easter which is also heading up the coast - projected arrival next week. We are very happy our time after the storm was spent dealing with flooding & roof damage, and not spent having to call people about their boats being damaged - we were all very lucky for that.

We would also like to remind everyone again about the importance of having insurance and making sure you have a current declarations page on hand with us. This really is critical, storms like this are part of why we must have it from every customer, and in light of the next storm approaching we would appreciate it if you would please make sure we have a copy when we ask for it. Those of you with insurance expiring in November should be ready to provide it to us by now - since our fax is not yet working, it would be helpful if you could email it or have your insurance company do it for you.

Or, you could bring it down in a personal visit! Those with insurance that expired in October or before, please PLEASE get it to us immediately.

**UTICA NATIONAL INSURANCE GROUP**

ISSUED BY  
Utica National Insurance Group  
Utica Mutual Insurance Company  
P.O. Box 530, Utica, New York 13503  
Telephone: (315) 734-2000

INSURANCE AGENTS AND BROKERS  
ERRORS AND OMISSIONS LIABILITY POLICY

**CLAIMS-MADE BASIS**

Renewal

**DECLARATIONS****NAMED INSURED AND MAILING ADDRESS**

Doorley Agency Inc  
17 Sixth Avenue  
East Greenwich, RI 02818

**LOCATION ADDRESS**

17 Sixth Avenue  
East Greenwich, RI 02818

AT 12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE INSURED AS STATED HEREIN. IN RETURN FOR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

POLICY NUMBER	POLICY PERIOD		PRIOR POLICY NO
	FROM	TO	
4011275 EO	03-25-2018	03-25-2019	4011275 EO

**BASIC POLICY COVERAGE**

LEGAL LIABILITY

**LIMITS OF LIABILITY**

\$ 4,000,000 EACH LOSS

\$ 4,000,000 AGGREGATE

INSURED'S DEDUCTIBLE AMOUNT

\$ 2,500 EACH LOSS

\$ 7,500 AGGREGATE

DEDUCTIBLE APPLIES TO:

☒ LOSS ONLY

☐ LOSS AND LITIGATION EXPENSE

**PREMIUMS**

BASIC POLICY PREMIUM

\$ 11,309

REAL ESTATE AGENTS AND BROKERS PREMIUM

\$ 0 (See attached endorsement for details)

MUTUAL FUND AND VARIABLE ANNUITY PREMIUM

\$ 0 (See attached endorsement for details)

EMPLOYMENT-RELATED PRACTICES PREMIUM

\$ 365 (See attached endorsement for details)

OTHER

\$ 100

**TOTAL POLICY PREMIUM**

\$ 11,774.00

\$

**RETROACTIVE DATE**

This insurance does not apply to loss, whenever occurring, from "wrongful acts" which took place before the Retroactive Date, if any, shown NONE

Enter Date or "None" if no Retroactive Date applies

**OPTIONAL EXTENDED REPORTING PERIOD PREMIUM**

In Section VII - EXTENDED REPORTING PERIODS, we agree to provide an Optional Extended Reporting Period under certain conditions. The premium for such an Optional Extended Reporting Period is determined as shown in paragraph 5. of Section VII.

**FORMS AND ENDORSEMENTS** APPLYING TO AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

BY

*Shannon C Peck*

COMPANY OFFICER  
SHANNON PECK

COUNTERSIGNED AT: UTICA, NY

DATE: March 20, 2018

THESE DECLARATIONS AND THE COVERAGE FORM(S) AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

14-D-EOA Ed. 09-2012 SEE OVER FOR IMPORTANT CLAIMS-MADE COVERAGE NOTICE

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BILLING NO. 100761776 PREMIUM AMOUNT TO BE REFLECTED ON NEXT BILLING NOTICE

Agent # E0047