

**REQUEST FOR PROPOSAL FOR  
PROPERTY AND CASUALTY INSURANCE**

**UNION COUNTY BOARD OF COUNTY  
COMMISSIONERS**

## **COUNTY BACKGROUND**

Union County was established by Chapter 8516, Laws of Florida in 1921 and has a total area of 249.71 square miles; the smallest county in Florida. It operates under a non-charter form of government pursuant to the authority provided in the Constitution of the State of Florida. The three incorporated municipalities located in the County are the City of Lake Butler, Town of Raiford and Town of Worthington Springs.

The legislative body of the County is the Board of County Commissioners, a five-member body elected by district to staggered four-year terms. The Clerk of the Circuit Court and Comptroller serves as the Clerk to the Board pursuant to Section 125.17, Florida Statutes.

## **DEFINITIONS**

For the purposes of this Request for Proposal, "Proposer" shall mean contractors, consultants, proposers, organizations, firms, or other persons submitting a response to this Request for Proposal.

## **INVITATION TO PROPOSE AND COVERAGES REQUESTED**

The following insurance coverages are desired:

- General Liability
- Public Official's Liability
- Property
- Inland Marine
- Business Auto

## **APPLICATIONS**

Proposers will have the sole responsibility of completing all insurance company applications. The County will sign completed applications for the successful Proposer if needed.

## **LOSS HISTORY AND PROPERTY LISTING**

Current loss history reports and list of all property, buildings, equipment and vehicles are available upon request by calling 386-496-4241.

## **EFFECTIVE DATE OF COVERAGE**

Union County's policy would be effective October 1, 2014.

## **PROPOSAL OPENING AND RETURN DATE**

Union County shall not be held responsible for the content of RFP packages obtained from any third party source nor will Union County be responsible for providing addenda to potential proposers who receive a RFP package from other sources than the Union County Board of County Commissioners.

Union County will receive proposals at the following address:

**Union County Board of County Commissioners  
15 Northeast 1<sup>st</sup> Street  
Lake Butler, Florida 32054**

To facilitate processing, please ensure responses are sealed and marked “**SEALED BID – INSURANCE RFP**” on the outside of the envelope. The envelope shall also include the proposer's return address.

Proposers shall submit eight (8) sets of the proposal. A proposer may submit the proposal by personal delivery or by mail.

Union County **MUST RECEIVE ALL PROPOSALS BY 4:00 PM on Monday, September 8, 2014**. Late proposals will not be opened.

Union County cautions proposers to assure actual delivery of mailed or hand-delivered proposals directly to Union County prior to the deadline set for receiving proposals. Telephone confirmation of timely receipt of the proposal may be made by calling 386-496-4241 before proposal closing time. Proposers may withdraw their proposals by notifying in writing at any time prior to the deadline for proposal submittal.

All proposals will be **opened Tuesday, September 9, 2014 at 10:00 AM** in the Union County Board's office, which is located at 15 Northeast 1st Street, Lake Butler, Florida 32054. Upon opening proposals, they become a public record of the Union County and are subject to public disclosure consistent with Florida Statutes.

## **REJECTION OF BIDS**

Union County reserves the right to waive formalities in any response, to reject any or all responses with or without cause and to waive technical and non-technical or non-material defects in the solicitation or submittal of any responses.

## **AUTHORITY OF PROPOSERS**

All proposals must be submitted by a licensed Florida resident agent. Proposals must be signed by an authorized representative of the insurance company underwriting the program. If the submitting agent/broker does not have the Authority to sign the proposal, it should be signed by an authorized representative of the company. Proposals submitted without binding Authority will not be given the same consideration as authorized proposals.

## **CURRENT PROGRAM**

The following is a summary of the County's current insurance program:

<b>Type of Policy</b>	<b>Current Provider</b>	<b>Limits/Total Insured Values</b>	<b>Deductible</b>	<b>Current Premium</b>
General Liability	Travelers Insurance	\$3,000,000 General Aggregate \$1,000,000 Each Occurrence Employee Ben. Inc	\$1,000 (EMS Included)	\$ 27,066
Public Official's Liability	Travelers Insurance	\$3,000,000 Annual Aggregate \$1,000,000 Each Occurrence Employment Practices Liability \$1,000,000/\$1,000,000	\$5,000 and \$25,000	\$ 6,695
Property	Travelers Insurance	Blanket Building and Contents Coverage of \$13,077,594	\$2,500 Deductible, RC, Special Form, 100% Co-Insurance 5% Wind & Hail Deductible, \$100,000 minimum	\$ 40,181
Inland Marine	Travelers Insurance	Contractor's Equipment \$1,664,976 Miscellaneous Equipment \$134,165 Communication Tower \$175,000	ACV with a \$2,500	\$ 14,327
Business Auto	Travelers Insurance	Liability of \$1,000,000 UM of \$100,000 PIP for 60 Vehicles Comp & Collision on 55 Vehicles	\$1,000	\$ 27,650

## **EVALUATION OF PROPOSALS**

In the County's evaluation of proposals the following items shall be considered. The order in which these items have been listed does not necessarily reflect their order of importance.

- Cost – A major consideration in evaluating proposals, but not the only consideration.
- Coverage – The amount and breadth of coverage and extent of restrictions or exclusions.
- Service – The capabilities and experience record of service provided by agents and insurers. Services include amending policies and contracts for changes, premium billings, loss control/safety and claims service, etc.

It is possible that the County, in its judgement, may consider a proposal unacceptable solely because one of these key items is unsatisfactory. For example, a proposal may be considered unacceptable solely on the basis of unsatisfactory cost, or unacceptable solely on the basis of unsatisfactory coverage, etc.

## **CLAIM REPORTS**

The County requests that the successful Proposer(s) submit quarterly loss reports for each coverage type. Reports should be in narrative style accompanied by a detailed description of individual paid losses and reserve numbers for each claim and should be received by the County within twenty (20) days following the end of the reporting period. The total claims (both number and amount) should be included for each coverage type. In the event of termination of coverage, loss reports should continue to be furnished until all open claims have been concluded. It may be requested that claim reports be structured by departments or locations

## **NAMED INSURED**

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## **STABILITY OF INSURERS**

It is preferred that insurers furnishing coverage be stable and have a current A. M. Best Company rating of "A" or better and be of sufficient financial size to provide security. Proposals are expected from insurers with acceptable financial strength. Insurers eligible for Best's rating should list their most current rating. Insurers not eligible for Best's rating should submit their most recent audited financial statement and other relevant data to support the use of such insurers.

Where such rating is unavailable, further information regarding the stability and solvency of the company should be provided. In such cases, the County is particularly interested in excess of loss relationships, and requests a listing of excess of loss carriers, copies of policy(ies), including type and amount of coverage provided by each excess of loss carrier, and percent of participation of each excess of loss carrier. Evidence of such excess of loss coverage is also required.