

Thomas R. Hoff, Sawyer County Administrator

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March 31, 2016

Your firm is invited to submit a proposal to provide property insurance for Sawyer County, Wisconsin. The proposal package should consist of six original copies of your proposal. The deadline for submission is 12:00 p.m. (Noon) on Friday, April 29, 2016.

Proposals shall be placed in a sealed envelope clearly marked "Sawyer County Property Insurance Proposal." All proposals for property insurance coverage should reflect an effective date of June 10, 2016 at 12:01 a.m. Submitter must disclose their AM Best rating for the current year, 5 years and 10 years.

All responsible firms are encouraged to submit proposals. Sawyer County reserves the right to accept or reject any and all proposals submitted or select the one that is in the best interest of the County. Please email questions regarding this RFP notice to mike.keefe@sawyercountygov.org.

Attached are specifications for desired coverage along with applicable schedules and loss runs. Only proposals which comply with the requirements stated in the RFP will be considered. Companies submitting proposals are construed and deemed to have agreed to all conditions set forth in this RFP unless clearly stated in their proposal. Companies may deviate from the specifications if such deviation is considered by the proposer to be more advantageous to Sawyer County. All such deviations must be fully identified, explained and justified.

Proposal packages must be submitted with six copies, in a sealed envelope clearly marked "Sawyer County Property Insurance Proposal":

Sawyer County
County Clerk's Office
Attn: Sawyer County Property Insurance Proposal
10610 Main Street, Suite 10
Hayward, WI 54843

*Proposal packages received after 12:00 p.m. (Noon) on Friday, April 29, 2016
will not be considered.*

REQUEST FOR PROPOSAL

Sawyer County, Wisconsin Property Insurance Coverage

Release Date: March 31, 2016

Proposals Due by: April 29, 2016 no later than 12:00 p.m. (Noon)

Coverage Period: 12:01 a.m. June 10, 2016 to June 10, 2016

Submit Six Sealed Proposals in To:

Sawyer County

County Clerk's Office

Attn: Sawyer County Property Insurance Proposal

10610 Main Street, Suite 10

Hayward, WI 54843

715-634-4866

Instructions:

The following instructions and conditions apply to all insurance proposals. Failure to comply with these instructions may result in rejection of your submission. **Sawyer County reserves the right to reject any or all proposals or select the one that is in the best interest of the county. Decisions of the Sawyer County Board of Supervisors in the selection of the successful bidder shall be final.**

This request should not be interpreted that there is dissatisfaction with the current carrier, the Local Government Property Insurance Fund.

1. This RFP is arranged as follows:
 - Section 1: Agent and Insurer Information
 - Section 2: County (Insured) Information
 - a. Property Information
 - b. Loss Information
 - Section 3: Insurance Coverage Specifications
 - a. Coverage Limits
 - b. Property Coverage
 - Section 4: Questionnaire on Proposed Coverage
2. Sealed, written proposals with six copies are due in the Sawyer County Clerk's Office no later than 12:00 p.m. (Noon) on April 29, 2016. Proposals will be opened at 1:00 p.m. on April 29, 2016 at the Sawyer County Courthouse, 10610 Main Street, Hayward, WI 54843 in the main lobby outside the County Clerk's Office. Effective date of coverage will be June 10, 2016.
3. The Sawyer County Administration Committee will meet Thursday, May 12, 2016, 8:30 a.m. at the Sawyer County Courthouse- Assembly to review the proposals and make a recommendation to the County Board of Supervisors.
4. The Sawyer County Board of Supervisors will meet Thursday, May 19, 2016, 6:30 p.m. at the Sawyer County Courthouse - Large Courtroom, to approve selection of the Property Insurance Carrier for Sawyer County.
5. This RFP will be placed on the Sawyer County website for reference, www.sawyercountygov.org. Questions regarding this RFP shall be directed to:
 - Mike Keefe, Accounting Manager
 - Phone: 715-638-3218
 - Email: mike.keefe@sawyercountygov.orgQuestions will be received up to 4:00 p.m. April 18, 2016. Questions will then be compiled and answered on the Sawyer County website by 12:00 p.m. (Noon) Friday, April 22, 2016.
6. All premiums are to be based on the underwriting information provided in the RFP. Submitted proposals should outline the payment plans available or indicate if there are any premium plans available. If there are any premium savings by paying entire annual premium, please provide discounts. Sawyer County will give no weight or merit to projected future dividends.

7. Any deviations from the coverage specifications must be clearly explained in the proposal you submit. Failure to note such deviations may result in rejection of your proposal.
8. Sample policies and endorsements must accompany the proposal. Proposals will be deemed incomplete and rejected if sample policies are not included at the time of submission.
9. If your proposal contains contingencies on writing any other line of insurance, you must clearly state any conditions and / or restrictions with your proposal.
10. Proposals should include ability of carrier to furnish quarterly reports of claims and losses paid; indicating date of incident, description, status, losses paid / unpaid and loss total.
11. Unless otherwise stated per Item 6, it will be expected that all coverage included in proposal will comply with RFP specifications. The County will not accept coverage limits less than what is stated in this RFP.
12. Every effort has been made by the County to provide complete underwriting information in this RFP. Coverage is to be afforded without prejudice for those exposures that may have been inadvertently omitted.
13. It is intended that the initial effective date and term of the coverage shall be June 10, 2016 to June 10, 2017.
14. Submitter must disclose their AM Best Rating for the current year, 5 year and 10 year.

Section 1: Agent and Insurer Information

Name of Agency:
Address:
Website:
Phone:
Fax:
Name of Agent: (if different
Than Agency)
Name of Insurer / Company

- Provide Sawyer County with a written overview of the insurer experience with county government in Wisconsin, including contact information.
- Provide a current list of Wisconsin county government clients your agency and/or insurance company have.
- Provide a summary of your firm including staffing, experience, services you provide and why your company should be selected.

Section 2: Municipality (Insured) Information

Sawyer County
10610 Main Street, Suite 10
Hayward, WI 54943
715-638-3218
Mike.keefe@sawyercountygov.org
www.sawyercountygov.org

- Property Information: See Attachment "A"
- Property Loss Information: See Attachment "B"
- Upon request, Sawyer County will forward an Excel version of the Statement of Values which provides more detailed information.

Section 3 Insurance Coverage Specifications

Proposals shall include all line and coverage limits listed below. Any proposals that are missing the coverage specified will be considered incomplete and may be rejected. Any proposals that do not meet the required coverage limits must be clearly explained.

Insurance Coverage Required

- Buildings, Personal Property, Inland Marine, Floater & Property in the Open Property Insurance
 - Replacement Value Coverage / \$1,000 Deductible
 - § Request Optional Quote – Replacement Value / \$2,500 Deductible
- Employee Tools
 - \$26,000 / 1,000 Deductible
 - § Request Optional Quote – Replacement Value / \$2,500 Deductible
- Contractors Equipment
 - Replacement Value Coverage / \$1,000 Deductible (Aggregate)
 - § Request Optional Quote – Replacement Value / \$2,500 Deductible
- Monies & Securities
 - \$20,000 / \$1,000 Deductible
 - § Limited Term Increase of \$500,000 (7/31/ - 8/15)
 - § Request Optional Quote – Replacement Value / \$2,500 Deductible
- Specific Limit Endorsement-Tax Deed Property
 - \$75,000 / \$1,000 Deductible
 - § Request Optional Quote – Replacement Value / \$2,500 Deductible
- Extra Expense
 - \$500,000 / \$5,000 Deductible
 - § Request Optional Quote – Replacement Value / \$2,500 Deductible
- Special Use Animal Coverage
 - \$18,000 (1 – K9) / \$1,000 Deductible
 - § Request Optional Quote – Replacement Value / \$2,500 Deductible
- Motor Vehicle Comprehensive Coverage
 - Replacement Value Coverage / \$500 Deductible
- Motor Vehicle Collision Coverage
 - Replacement Value Coverage / \$500 Deductible

Please provide information on credits / rebates/ discounts for smoke or heat alarms and fire suppression systems.

Section 4: Coverage Questionnaire

The attached coverage questionnaire should be completed and returned with the submittal.

Property Insurance:

Responses reflect the coverage offered by:
Current Values – Replacement Cost:
1. Buildings
2. Contents
3. Property in the Open
Total Values for Items 1, 2 & 3
What Coinsurance is being applied?
Is coverage provided for Valuable Papers that are your property or property of others in your care, custody or control? If yes, indicate limit.
Is coverage provided for employee personal? Property owned by County employees while on County premises if not covered by employee Insurance? If yes, indicate limit.
Are the following Mandatory Coverage Provisions included in the quote?
“All Risk” coverage subject to exclusions?
Burglary and theft coverage?

Agreed amount clause?
Replacement Cost coverage?
Blanket coverage for buildings, contents, and Property in the open?
Is coverage provided for Property of Others in the County's care, custody or control?
Is property temporarily at any other location Covered? If yes, indicate limit.
Is property in transit coverage provided? If yes, indicate limit.
Is a Joint Loss Agreement with the Boiler / Equipment Breakdown company available?
Is coverage provided for losses caused by the operation of building laws or ordinances? If yes, indicate limit.
Loss to be undamaged portion of buildings
Demolition costs
Increased cost of construction
Is coverage provided for lawns, trees or shrubs?
If yes, indicate limit.
Is coverage available for unscheduled locations?
If yes, indicate limit.
Indicate additional premium
Are there any limitations on coverage for vacant buildings? Describe:

Terrorism:

Is terrorism coverage included as defined by	
TRIPRA?	
If premium is not already included in premium,	
Summary, indicate additional premium.	
Contractors Equipment / Inland Marine Values	
Current Replacement Cost Valuation	XXXXXXXXXX
Are the following Mandatory Coverage Provisions	
Included in the quote?	
"All Risk" coverage subject to exclusions?	
Replacement Cost Coverage?	
If no, please indicate the valuation method:	
Co-insurance requirement?	
Terrorism	
Is terrorism coverage included as defined by	
TRIPRA?	
If premium is not already included in premium	
summary, indicate additional premium.	

Proposed Premiums (\$1,000 Deductibles)

Insurance	Premium
Buildings, Personal Property, Inland Marine,	
Floater & Property in the Open / Property	
Insurance	
Employee Tools	
Contractors Equipment	
Monies & Securities	
Special Limit Endorsement-Tax Deed Property	
Extra Expense (\$5,000 Deductible)	
Special Use Animals	
Motor Vehicle Comprehensive	
Motor Vehicle Collision	
Alarm Credits	
Terrorism	
Total Premium	

All proposed premiums with optional deductibles must be explained thoroughly.

Proposed Premiums (\$2,500 Deductibles)

Insurance	Premium
Buildings, Personal Property, Inland Marine, Floater & Property in the Open / Property Insurance	
Employee Tools	
Contractors Equipment	
Monies & Securities	
Special Limit Endorsement-Tax Deed Property	
Extra Expense (\$5,000 Deductible)	
Special Use Animals	
Motor Vehicle Comprehensive	
Motor Vehicle Collision	
Alarm Credits	
Terrorism	
Total Premium	

Current Premiums

Insurance	Premium
Buildings, Personal Property, Inland Marine, Floater & Property in the Open / Property Insurance	\$26,296
Contractors Equipment (Replacement Cost)	\$5,902
Monies & Securities	\$166
Business Income	
Special Use Animals	\$112
Motor Vehicle Comprehensive	\$11,235
Motor Vehicle Collision	\$31,813
Alarm Credits	\$(1385)
Terrorism	
Total Premium	\$74,399