



**SHEBOYGAN COUNTY GOVERNMENT
REQUEST FOR PROPOSALS
FOR
PROPERTY INSURANCE**

SUBMISSIONS ARE DUE AT THE ADDRESS SHOWN BELOW NO LATER THAN

FRIDAY, AUGUST 30, 2019 AT 1:00 PM, CDST

SHEBOYGAN COUNTY FINANCE DEPT.
OFFICE OF THE PURCHASING AGENT
508 NEW YORK AVENUE, ROOM 206
SHEBOYGAN, WI 53081

THE RESPONSIBILITY FOR SUBMITTING A RESPONSE TO THIS RFP ON OR BEFORE THE STATED DATE AND TIME WILL BE SOLELY AND STRICTLY THE RESPONSIBILITY OF THE OFFEROR.



**SHEBOYGAN COUNTY
REQUEST FOR PROPOSALS
PROPERTY INSURANCE
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ATTACHMENTS

- ATTACHMENT A: Boiler and Equipment Schedule
- ATTACHMENT B: Vehicle Schedule
- ATTACHMENT C: Statement of Values
- ATTACHMENT D: Property in the open
- ATTACHMENT E: Schedule of Contractors Equipment
- ATTACHMENT F: County Information

**SHEBOYGAN COUNTY, WI
REQUEST FOR PROPOSALS
FOR
PROPERTY INSURANCE**

SECTION I – GENERAL OVERVIEW

A. PURPOSE

Sheboygan County is soliciting **sealed** proposals from qualified vendors who specialize in providing property insurance to local units of Government under a comprehensive policy with an effective date of January 1, 2020. Details are listed under Section II. The County does not guarantee a minimum value for this contract.

B. INFORMATION TO VENDORS

1. RFP TIMETABLE

The anticipated schedule for the RFP is as follows:

RFP Released	July 31, 2019
Pre-Bid Conference Meeting	None
Deadline for questions to Sheboygan County To: bernie.rammer@sheboygancounty.com	Friday August 15, 2019 1:00PM, CDST
Submittal deadline	Friday, August 30, 2019 at 1:00PM, CDST
Tentative Award Date	October 1, 2019
Coverage in force	January 1, 2020

2. BID SUBMISSION

One (1) original, three (3) copies and one (1) electronic copy of the complete signed submittal must be received **Friday, August 30, 2019 AT 1:00 PM, CDST**. Proposals must be submitted in a sealed envelope stating on the outside, the vendor's name, address, the name **RFP PROPERTY INSURANCE** to:

Sheboygan County Finance
Attention: Bernard Rammer
508 New York Avenue
Sheboygan, WI 53081

Hand Delivery

Hand delivered copies may be delivered to the above address **ONLY** between the hours of 8: 00AM and 5:00PM CDST, Monday through Friday.

Vendors are responsible for informing any commercial delivery service, if used, of all delivery requirements and for ensuring that the required address information appears on the outer wrapper or envelope used by such service. NOTE: *Many express mail and delivery services do not guarantee overnight by noon to Sheboygan County.*

Submission by US Mail must be sent to the below address:

Sheboygan County Finance Department

Attention: Bernard Rammer

508 New York Avenue

Sheboygan, WI 53081

The Submittal must be signed by a company officer who is legally authorized to enter into a contractual relationship in the name of the vendor.

3. CONTACT PERSON

Vendors are encouraged to contact Bernard Rammer **Purchasing Agent at (920) 459-1342, or email bernie.rammer@sheboygancounty.com** in order to **clarify** any part of the RFP requirements. All questions that arise prior to the DEADLINE FOR QUESTIONS due date shall be directed to the contact person in writing via email. Any unauthorized contact shall not be used as a basis for responding to this RFP and also may result in the disqualification of the vendor's submittal.

Vendors may not contact any elected official or other county employee to discuss the bid process or bid opportunities except through the Purchasing Agent named herein. This policy shall be strictly enforced and the County reserves the right to reject the submittal of any vendor violating this provision.

4. ADDITIONAL INFORMATION/ADDENDA

Sheboygan County will issue responses to inquiries and any other corrections or amendments it deems necessary in written addenda issued prior to the due date posted on the county's website under the bid information. Vendors should not rely on any representations, statements or explanations other than those made in this RFP or in any addendum to this RFP. Where there appears to be a conflict between the RFP and any addenda issued, the last addendum issued will prevail. **Vendors are advised to check the website for addenda before submitting their bids.**

Vendors must acknowledge any issued addenda by indicating

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Acknowledgement on the attached addenda acknowledgement form. Proposals which fail to acknowledge the vendor's receipt of any addendum may result in the rejection of the offer if the addendum contains information which substantively changes the Owner's requirements

5. LATE SUBMITTAL AND LATE MODIFICATIONS

Submittals received after the due date and time will not be considered. Modifications received after the due date will not be considered. Sheboygan County Government assumes no responsibility for the premature opening of a proposal not properly addressed and identified, and/or delivered to the proper designation.

6. REJECTION OF PROPOSALS/CANCELLATION

Sheboygan County Government reserves the right to reject any and all submittals and reserves the right to waive any irregularities or informalities in any submittal or in the submittal procedure, when to do so would be to the advantage of Sheboygan County. Sheboygan County reserves the right to cancel this RFP at any time.

7. MINIMUM RFP ACCEPTANCE PERIOD

Submittals shall be valid and may not be withdrawn for a period of 90 days from the date specified for receipt of submittals.

8. NON-COLLUSION AFFIDAVIT

By submitting a response to this RFP, the vendor represents and warrants that such proposal is genuine and not a sham or collusive or made in the interest or in behalf of any person not therein named and that the vendor has not directly or indirectly induced or solicited any other vendor to put in a sham proposal, or any other person, firm or corporation to refrain from submitting and that the vendor has not in any manner sought by collusion to secure to that vendor any advantage over any other vendor.

By submitting a proposal, the vendor represents and warrants that no official or employee of Sheboygan County Government has, in any manner, an interest, directly or indirectly in the proposal or in the contract which may be made under it, or in any expected profits to arise there from.

9. COST INCURRED BY VENDORS

All expenses involved with the preparation and submission of the Proposals to Sheboygan County, or any work performed in connection therewith is the responsibility of the vendor(s).

10. RFP OPENING

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There will be no public opening due to the fact that the proposals will be subjected to a review to assure adherence to the specifications.

11. **OPEN RECORDS**

All materials submitted in connection with this RFP will be public documents and subject to the Open Records Act and all other laws of the State of Wisconsin, the United States of America and the open records policies of Sheboygan County. All such materials shall remain the property of Sheboygan County and will not be returned to the respondent.

12. **TAXES**

Sheboygan County Government is tax exempt. No sales tax will be charged on any products or services. Sheboygan County cannot exempt any other person/vendor from applicable sales taxes that may be required of them in relations to this project. Selected vendor will be provided with Sheboygan County's Sales and Use Tax Certificate of Exemption number upon request.

13. **VENDOR INFORMATION**

All submissions shall include a completed vendor information form, current copy of business license and current W-9. Failure to provide this information could result in the disqualification of the vendor from submitting a proposal.

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SECTION II – GENERAL CONDITIONS

A. PURPOSE

Sheboygan County Purchasing Department is soliciting sealed proposals from qualified vendors who specialize in providing property insurance under a comprehensive policy effective January 1, 2020. Details are listed under this section.

B. CONTRACT PERIOD

The County will award a Five-Year contract as a result of this RFP.

All policies furnished as a result of the contract shall have an in-force date of January 1, 2020 and conclude on 12/31/2024

The contract shall terminate absolutely and without further obligation at such time as appropriated and otherwise unobligated funds are no longer available to satisfy the obligations of the County under this contract. The County does not guarantee a minimum value for this contract.

The Contractor shall provide the County with a minimum of 90 days' written notice of any price increase requests.

Either Party shall reserve the right to terminate the agreement upon written notice of same being delivered not less than (120) days in advance of such cancellation.

C. SCOPE OF WORK

Guidelines

1. It is the intent of Sheboygan County to purchase the services and coverage for their property insurance program from the bidder who has provided the "Best Coverage" for the "Best Premium."
2. It is the intent to purchase a single "package" policy from one carrier through one agency. However, should your proposal/bid be "monocline" and/or contingent in conjunction with another policy, please specify in detail.
3. Vendors should have at least five (5) years' experience in providing services to Local Government entities in WI.
4. Proposals/bids will be accepted from self-insurance funds or insurance companies. If the bidder is a self-insurance fund, a copy of the most recent financial report filed with the Insurance Department must be included. If the bidder is an insurance company, the insurance company must have an AM Best rating of **A, VIII** or better, or be an authorized interlock risk management

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agency in good standing with the Office of the Insurance Commissioner, State of Wisconsin. A copy of the most recent Best's rating must be included.

5. Payment terms for any and all plans and options should be included with the proposals.
6. Vendors are required to disclose all fees and/or commissions related to services provided to the County.
7. It is understood that applications for insurance coverage may be required in some instances from the county, but it is requested that quotations be based on the information contained in the Bid Specifications. Applications will be completed after the award of the insurance if required.
8. The following endorsements are considered mandatory.
 - a) Broad Form Named Insured
 - b) 90 Day Notice of Cancellation
 - c) Knowledge of Occurrence
 - d) Unintentional Errors and Omissions
 - e) Notice of Occurrence (Loss)
9. It is critical that Sheboygan County be kept apprised of developing claims experience under all policies on a regular basis. Therefore, it is a condition that an itemized listing of losses is provided to the Sheboygan County Finance Department on a quarterly basis. The report should be cumulative to year end and should include at a minimum date of accident, description, kind of insurance, whether claim is open or closed and estimated incurred value as of date of report.
10. Agent must provide professional guidance for maintenance of appropriate coverage; must help the County identify new and emerging risks and must provide services necessary for complete and accurate reporting of property values to underwriters.
11. Alternatives or substitutes in addition to those requested for any part of the program are invited as long as they are identified and the reason for the change is indicated. If an alternate proposal is made, the proposer should prepare a cost proposal form.
12. All proposals must include copies of the policy forms and endorsements unless

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such material can be identified by title and Insurance Services Office (ISO) form number and are generally available. Sheboygan County reserves the right to request copies of any form not submitted. Companies submitting renewal bids are not required to furnish policy forms unless there is a change in the form.

Scope of Services

The Insurance provider selected will work in a partnership with the Finance Department of Sheboygan County to assess risk exposure for the county.

Proposals shall be based on the specification information described by the attachments issued as part of this RFP:

- ATTACHMENT A: Boiler and Equipment Schedule
- ATTACHMENT B: Vehicle Schedule
- ATTACHMENT C: Statement of Values
- ATTACHMENT D: Property in the open
- ATTACHMENT E: Schedule of Contractors Equipment
- ATTACHMENT F: County Information

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Proposals shall be based on the current coverage under Attachment A.

All attachments will be attached to this document in .pdf format.

The Named Insured is to include:

1. Sheboygan County;
2. Any Employee of the governing body of the Named Insured while acting within the scope of his/her duties for or on behalf of the Named Insured;
3. Any Member of the Authorities, Boards or Committee's appointed by the Name Insured while acting within the scope of their duties as such, but only in respect to operations by or on behalf of the Named Insured; and
4. Any Director, Employee, Officer, Trustee, or Volunteer, past or present, acting for any on behalf of the Named Insured and under its direction and control or appointed by the Named Insured while acting within the scope of their duties as such, and any person, organization, trustee or estate to whom the Named Insured is obligated by virtue of written contract or agreement to provide coverage such as is offered by this Agreement but only in respect of operations by or on behalf of the Named Insured;

D. ESSENTIAL ELEMENTS

This section identifies all information which must be submitted in each proposal.

Company background and Structure

The Proposer will provide a general history and description of its company including, but not limited to the number of years in business and number of employees. Include the legal form of the business organization, the state in which incorporated (if corporation), the types of business ventures in which the organization is involved, and the office location that will be the point of contact during the term of any resulting contract. Provide contact information for the local office(s) as applicable. Vendors should include the company's A.M. Best's Financial Rating.

Financial Stability

Provide financial information that would allow proposal evaluators to ascertain the financial stability of the Proposer.

- If a public company, include a recap of the most recent audited financial report.
- If a private company, provide a recap of the most recent internal financial statement and a letter, on the financial institution's letterhead, stating financial stability.

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Business Litigation

Disclose any involvement by the organization or any officer or principle in any material business litigation within the last five (5) years. The disclosure will include an explanation, as well as the current status and/or disposition of the case.

Company Experience and Staff

Proposers are encouraged to list years of experience providing Property Insurance and related services; and, if possible, show a proven effectiveness in administering contracts with County governments. Proposers must have qualified and trained staff with sufficient back-up personnel to successfully complete the contract requirements.

Dedicated Team

Proposer to provide key staff/dedicated team background and contact information to include main point of contact(s) for customer service/support, billing and claims that would be directly working with Sheboygan County if awarded the contract. Please provide a brief resume' of experience for all team members proposed to be assigned to the account.

References

Proposers must provide at a minimum three (3) current references to as proof of service and level of experience as requested on the Vendors Reference Form. References should be local units of government in Wisconsin.

Additionally, Proposers must also list ALL current County Government accounts in the State of WI.

Approach to Scope of Work/Methodology

Referencing the Scope of Work listed under Section C, provide a detailed approach to fulfill the requirements of this RFP. Information provided should include but not be limited to customer service, response times, and situational examples.

Additions/Deletions to Policy

Please provide an explanation as to your requirements regarding the reporting of property to be added and or removed from the listings. Do alterations such as the addition/deletion of vehicles and contractor equipment need to be reported as they occur or does your company perhaps allow these updated listings to occur on perhaps a quarterly, semi-annual or annual basis?

Online Access

Please provide detailed information as to what online, real-time policy information is available to specific county individuals having the proper credentials. Include specifics

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as to what is available to be downloaded and in what format the downloaded information is available (i.e. Excel, Word, and PDF)

Policy Provisions

Please include a copy of the Standard Policy Provisions associated with the proposed products and coverage.

Financial Proposal

Proposers are to use the Vendor's Price Proposal Form(s) provided within this RFP to report pricing.

Alternate Proposal

Proposers may submit a voluntary alternate proposal. Please use the "alternate" form provided within this RFP to report pricing

E. EVALUATION PROCESS

Proposals will be reviewed by the Review Committee for quality and completeness. The County reserves the right to determine the suitability of proposals according to the following criteria which are listed in order of relative importance:

- Price of Proposal
- Company Background and Experience
- Dedicated Team/Qualified Resources
- Value-Added Products
- Work with Similar Public Entities

Presentations

The top ranking firms *may* be invited to conduct oral interviews. If required, these presentations will be scheduled in advance and limited in time. Presentations will be conducted in Sheboygan County at a location to be determined.

Sheboygan County shall be the sole judge of the provider's ability to meet the requirements set forth. Their decision in determining responsible and responsive provider(s) will be final. Sheboygan County reserves the right to act in its best interest in this determinations process, to waive all technicalities, and to select the most responsible and responsive provider.

Invoicing

1. Sheboygan County is Net 30. Any payment terms requiring payment in less than 30 days will be regarded as requiring payment 30 days after invoice or delivery,

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whichever occurs last. This shall not affect offers of discounts for payment less than 30 days, however.

2. Vendors shall invoice annually or semi-annually, by location, including a detailed list of services provided and only after work has been performed (in arrears).
3. All invoices will be paid in the year in which services are provided.
4. Vendor to provide contact information for dedicated team member to provide billing inquires. More information is included in the Statement of Qualifications portion of this RFP.

Pricing

1. Vendors must use the Vendor's Price Proposal Form as provided within this RFP. Vendors are to submit their proposals on the Cost Proposal Form(s) provided.
2. If submitting an alternate, use the form provided clearly labeled as alternate. Make additional copies as needed. Failure to comply may result in disqualification.

Administration

The policy(s) will be administered by the Sheboygan County Finance Department with the Deputy Finance Director being the main point of contact for all questions related to contract issues during the term of the contract.

F. TERMS AND CONDITIONS

1. All questions shall be submitted in writing (e-mail is acceptable) and shall be communicated in the form of an addenda if the scope specifications are to be affected and posted on the County's website under the bid information, all firms responding to this RFP should check the website before responding to this RFP.
2. All respondents to this RFP shall indemnify and hold harmless Sheboygan County and any of its officers and employees from all suits and claims alleged to be a result of this RFP. The issuance of this RFP constitutes only an invitation to present a proposal. Sheboygan County reserves the right to determine, at its sole discretion, whether any aspect of a respondent's submittal meets the criteria in this RFP.
3. Sheboygan County also reserves the right to seek clarifications, to negotiate with any vendor submitting a response, to reject any or all responses with or without cause, and to modify the procurement process and schedule. In the event that this RFP is withdrawn or the project canceled for any reason, Sheboygan County shall have no liability to any respondent for any costs or expenses incurred in connection with this RFP or otherwise.

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4. Failure to submit all the mandatory forms from this RFP package shall be just cause for the rejection of the qualification package. However, Sheboygan County reserves the right to decide, on a case by case basis, in its sole discretion, whether or not to reject such a bid as non-responsive.
5. In case of failure to deliver goods in accordance with the contract terms and conditions, Sheboygan County, after due oral or written notice, may procure substitute goods or services from other sources and hold the contractor responsible for any resulting additional purchasing and administrative costs. This remedy shall be in addition to any other remedies which Sheboygan County may have.
6. By submitting a proposal, the vendor is certifying that they are not currently debarred from bidding on contracts by any agency of the State of Wisconsin, nor are they an agent of any person or entity that is currently debarred from submitting bids on contracts by any agency of the State of WI.
7. Any contract resulting from this RFP shall be governed in all respects by the laws of the State of WI and any litigation with respect thereto shall be brought in the courts of the State of WI. Then contractor shall comply with applicable federal, state, and local laws and regulations.
8. It is understood and agreed between the parties herein that Sheboygan County shall be bound hereunder only to the extent of the funds available or which may hereafter become available for the purpose of this agreement.
9. Sheboygan County reserves the right to reject any proposal, cancel this solicitation, waive any informality associated with the proposals process and award the contract deemed to be most favorable to the county.

G. BONDS Not Required

H. FINAL SELECTION

Following review of all qualified proposals, selection of a suitable vendor, and preliminary contract negotiations, a recommendation will be made to the Sheboygan County Finance Committee by the project representative. Following Committee approval, the County will complete contract negotiations.

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VENDOR INFORMATION

THIS PAGE MUST BE COMPLETED AND SUBMITTED AS A PART OF YOUR PROPOSAL

1. Legal Business Name _____

2. Street Address _____

3. City, State & Zip _____

4. Type of Business: _____ State of Registration: _____

(Association, Corporation, Partnership, Limited Liability Company, etc.)

5. Name & Title of Authorized Signer: _____

6. Primary Contact _____

7. Phone _____ Fax _____

8. E-mail _____

9. Company Website _____

10. ~~Has your company ever been debarred from doing business with any federal, state or local agency?~~



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VENDOR'S PRICE SUBMITTAL FORM

Company Name: _____

The following proposal is offered to Sheboygan County on the following coverage under the current limits provided in the RFP:

*Automobile Physical Damage
Property in the Open
Boiler & Equipment Breakdown Coverage*

*Property Insurance
Contractors Equipment*

Policy Period	January 1, 2020-December 31, 2024
Proposed Carrier	
Limit of Liability per occurrence	\$
Deductible	\$
*Annual Premium	\$

*Vendor must attach documentation that supports the coverage description quoted under the annual premium (i.e. Summary of Insurance)

Authorized Signature

Title

Print Name

Date



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EXECUTION OF PROPOSAL

DATE: _____

The potential Agency certifies the following by placing an "X" in all blank spaces:

- ___ That this proposal was signed by an authorized representative of the firm.
- ___ That the potential Agency has determined the cost and availability of all materials and supplies associated with performing the services outlined herein.
- ___ That all labor costs associated with this proposal have been determined, including all direct and indirect costs.
- ___ That the potential Contractor agrees to the conditions as set forth in this Request for Proposal with no exceptions.

Therefore, in compliance with the foregoing **Request for Proposals**, and subject to all terms and conditions thereof, the undersigned offers and agrees, if this proposal is accepted within sixty (60) days from the date of the opening, to furnish the services for the prices quoted within the timeframe required.

Business Name

Authorized Signature

Date

Typed Name & Title

All references must be from customers for whom your company has provided services similar to the specifications of this bid. Attach additional page if necessary.

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References for: _____
(Company Name)

<p>1. Company _____ Street Address _____ City, State & Zip _____ Contact Person Name _____ Title _____ Phone _____ FAX _____ Email _____ Describe Scope of Coverage provided: _____ _____ _____</p> <p>2. Company _____ Street Address _____ City, State & Zip _____ Contact Person Name _____ Title _____ Phone _____ FAX _____ Email _____ Describe Scope of Coverage provided: _____ _____ _____</p> <p>3. Company _____ Street Address _____ City, State & Zip _____ Contact Person Name _____ Title _____ Phone _____ FAX _____ Email _____ Describe Scope of Coverage Provided: _____ _____ _____</p>

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Acknowledgement of Receipt of Addenda

The vendor has examined and carefully studied the Request for Proposals and the following Addenda, receipt of all of which is hereby acknowledged:

Addendum No. _____

Addendum No _____

Addendum No. _____

Addendum No. _____

Authorized Representative (Signature)

Date

Authorized Representative/Title
(Print or Type)

Vendors must acknowledge any issued addenda. Proposals which fail to acknowledge the vendor's receipt of any addendum will result in the rejection of the offer if the addendum contained information which substantively changes the Owner's requirements.

ALL ADDENDA TO THIS DOCUMENT WILL BE POSTED TO THE SHEBOYGAN COUNTY WEBSITE <http://www.sheboygancounty.com> IT IS THE RESPONSIBILITY OF THE VENDOR TO VERIFY THAT INFORMATION COINTAINED WITHIN THE ADDENDA IS INCLUDED IN THE PROPOSAL



STATEMENT OF CERTIFICATION OF NON-COLLUSION

I certify that this proposal is made without prior understanding, agreement or connection with any corporation, firm or person submitting a proposal for the same services and is in all respects fair and without collusion or fraud. I understand that collusive bidding is a violation of state and Federal law and can result in fines, prison sentences and civil damages awards.

I certify that this proposal has been prepared independently and the price submitted will not be disclosed to another person.

I certify that there has been no contact or communication by the proposer or the proposer's associates with any County staff, or elected officials since the date this **RFP PROPERTY INSURANCE** was issued except: 1) through the Purchasing Department, 2) at the Pre-Proposal Conference (if applicable). **The County reserves the right to reject the proposal submitted by any proposer violating this provision.**

I agree to abide by all conditions of this proposal and certify that I am authorized to sign this proposal.

COMPANY NAME: _____

Authorized Representative (Signature)

Date

Title