



BARRON COUNTY
DEPARTMENT OF ADMINISTRATION

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335 East Monroe Avenue
Government Center Room 2130
Barron, WI 54812
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September 11, 2015

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wendy.coleman@co.barron.wi.us

Your firm is invited to submit a proposal to provide property insurance coverage for Barron County, Wisconsin. The proposal package should consist of three original copies of your proposal. The deadline for submission is 12:00 p.m. (Noon) on Friday, October 9, 2015.

Proposals shall be placed in a sealed envelope clearly marked "Barron County Property Insurance Proposal." All proposals for property insurance coverage should reflect an effective date of December 13, 2015. Submitter must disclose their AM Best rating for the current year, 5 years and 10 years.

All responsible firms are encouraged to submit proposals. Barron 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 to wendy.coleman@co.barron.wi.us.

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 Barron County. All such deviations must be fully identified, explained and justified.

Proposal packages must be submitted in triplicate, in a sealed envelope clearly marked "Barron County Property Insurance Proposal":

Barron County
Attn: Barron County Property Insurance Proposal
335 East Monroe Avenue, Room 2130
Barron, WI 54812

*Proposal packages received after 12:00 p.m. (Noon) on Friday, October 9, 2015
will not be considered.*

REQUEST FOR PROPOSAL

Barron County, Wisconsin Property Insurance Coverage

Release Date: 9/11/15

Proposals Due by: 10/9/15 no later than 12:00 p.m. (Noon)

Coverage Period: 12:01 a.m. 12/13/15 to 12/13/16

Submit Sealed Proposals in Triplicate To:

Barron County

Attn: Barron County Property Insurance Proposal

335 East Monroe Avenue, Room 2130

Barron, WI 54812

715-537-6841

Instructions:

The following instructions and conditions apply to all insurance proposals. Failure to comply with these instructions may result in rejection of your submission. **Barron 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 Barron County Executive Committee 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 in triplicate are due in the Barron County Clerk's Office no later than 12:00 p.m. (Noon) on October 9, 2015. Proposals will be opened at 1:00 p.m. on October 9, 2015 at the Barron County Government Center, 335 East Monroe Avenue - Room 2152, Barron, WI 54812. Effective date of coverage will be December 13, 2015.
3. Questions may be directed to Wendy Coleman, Executive Assistant
 - Phone: 715-537-6841
 - Email: wendy.coleman@co.barron.wi.us

Any questions received will potentially be shared with all other bidders, if possible.
4. Proposals shall be valid through December 12, 2015.
5. 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. Barron County will give no weight or merit to projected future dividends.
6. 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.
7. 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.
8. If your proposal contains contingencies on writing any other line of insurance, you must clearly state any conditions and /or restrictions with your proposal.

9. Proposals to 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.
10. 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.
11. 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.
12. It is intended that the initial effective date and term of the coverage shall be December 13, 2015 to December 13, 2016 with annual renewals.
13. 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 Barron County with a written overview of the insurer experience with county government in Wisconsin.
- Provide a current list of Wisconsin county government clients your agency and/or insurance company have.

Section 2: Municipality (Insured) Information

Barron County
 335 East Monroe Avenue, Room 2130
 Barron, WI 54812
 715-537-6841
wendy.coleman@co.barron.wi.us
www.barroncountywi.gov

- Property Information: See Attachment “A”
- Property Loss Information: See Attachment “B”

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 / \$5,000 Deductible
 - Request Optional Quote – Replacement Value / \$1,000 Deductible
- Contractors Equipment
 - Replacement Value Coverage / \$5,000 Deductible (Aggregate)
 - Request Optional Quote – Replacement Value / \$1,000 Deductible
- Monies & Securities
 - \$101,000 / \$500 Deductible
 - Limited Term Increase of \$500,000 (1/31 – 2/15 and 7/31 – 8/15)
- Business Income
 - 1,000,000 / \$5,000 Deductible
- Fine Arts Endorsements
 - \$100,000 (1908 International Car) / \$5,000 Deductible
- Special Use Animal Coverage
 - \$24,000 (2 – K9 Dogs) / \$500 Deductible
- Motor Vehicle Comprehensive Coverage
 - Replacement Value Coverage / \$1,000 Deductible
- Motor Vehicle Collision Coverage
 - Replacement Value Coverage / \$2,000 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	\$105,033,150
2. Contents	\$7,636,421
3. Property in the Open	\$17,183,941
Total Values for Items 1, 2 & 3	\$129,853,512
What Coinsurance is being applied:	
Is coverage provided for Extra Expense?	
If Yes, Indicate Limit	
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 own 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 the 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	\$13,673,542
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 (Current Deductibles)

Insurance	Premium
Buildings, Personal Property, Inland Marine, Floater & Property in the Open / Property Insurance	
Contractors Equipment	
Monies & Securities	
Fine Arts Endorsement	
Business Income	
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 (Optional Deductibles)

Insurance	Premium
Buildings, Personal Property, Inland Marine, Floater & Property in the Open / Property Insurance	
Contractors Equipment	
Monies & Securities	
Fine Arts Endorsement	
Business Income	
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	\$ 56,800
Contractors Equipment	\$ 8,407
Monies & Securities	\$ 1,177
Fine Arts Endorsement	\$49
Business Income	\$320
Special Use Animals	\$149
Motor Vehicle Comprehensive	\$12,497
Motor Vehicle Collision	\$48,105
Alarm Credits	(\$6,150)
Terrorism	\$0
Total Premium	\$121,354