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February 10, 2020

REQUEST FOR PROPOSALS

Marketing process for liability, property and casualty, and workers compensation insurance coverage

Due Date: April 10, 2020

Contact: Bob Frick

R & R Benefits

574-596-1785

Bob.Frick@randrbenefits.com

Description

Elkhart County Indiana Government, through the Board of County Commissioners, is undergoing a marketing process for liability, property and casualty, and workers compensation insurance coverage. The purpose of this request is to solicit proposals from interested agents and brokers with demonstrated experience in providing insurance coverage to similar sized Indiana governmental entities. It is the County's intent to solicit proposals in advance of the County's May 1, 2020 liability renewal date, which is structured on a self-insured retention schedule of \$200,000. Interested companies should reference the County's current insurance summaries, policies, and lost history to determine the most cost-effective insurance protection for Elkhart County Government.

Elkhart County looks to solicit proposals/quotes from interested Agents/Brokers that have an expertise and experience in placing coverages for similar sized Indiana Counties/Cities.

Scope of Services Required

- Determine appropriate insurance coverage and retention levels
- Include and describe loss/safety consulting services provided
- Fee-based compensation in lieu of commission
- Participation and information gathered to provide in quarterly claims meeting
- Provide education and training on developments in risk transfer and emerging trends in government risk management

- Commitment to a 3 Year Agreement for the scope of services
- Claims consulting/management services
- Work in partnership with insurance consultant, Elkhart County legal counsel, Elkhart County Human Resources, Elkhart County Administration, Elkhart County Commissioners, and JWF TPA Services
- The desired scope of services includes placement of property insurance, pollution/environmental coverage, workers' compensation excess, and liability.

Community Profile

Elkhart County Government provides the required statutory governmental services to a population of approximately 200,000 residents. There are approximately 1000 part-time and full-time employees of County Government assigned in various locations throughout the County. Elkhart County has approximately 1150 miles of roads and 250 bridges and small structures. There are several County parks of various size providing a variety of year-round outdoor education and recreational opportunities. Elkhart County operates a 24-hour Correctional Complex with a population average of 850 inmates and a capacity of approximately 1000 inmates. There is also a separate Work Release facility with an average population of 150 and a capacity of just over 300.

Submittal Requirements

- Firm must be licensed to conduct business in the State of Indiana. Please provide a copy of your resident or non-resident license with your proposal
- Professional Errors & Omissions Coverage of \$5 million per occurrence required. Please include a certificate with proposal
- Please summarize any amendments/changes from the provided specifications
- Provide minimum three to five clients of similar sized Cities/Counties in the State of Indiana that your organization is the current agent/broker. Provide contact person for each client reference.
- General information to be provided with each proposal:
Name of company, organization of company (individual, corporation, partnership, joint venture), local address, telephone number, fax number, e-mail address, name and title of contact person, location of branch office if any, number of dedicated personnel to the Elkhart County account with resume or biography of each dedicated person.

Contact Information

All questions may be directed to Robert Frick, R&R Benefits/Risk Management, LLC who is a Fee Based Insurance Consultant/Manager for Elkhart County Government (since 2010). and Jeff Taylor, County Administrator.

Robert Frick, Bob.Frick@randrbenefits.com, 574-596-1785.

Any request for interpretations shall be submitted in writing. No oral interpretations will be offered. Any interpretation will be added as an addendum to the Request for Proposal and disbursed to all interested agent/brokers who have made their intention to provide a proposal known.

****NOTICE**** Firms intending to submit a proposal must send an email contact in order for the County to contact you with addendum information. Addendums will be posted on the web site and provided via email to prospective firms who have provided contact information.

Submittal Instructions

- Market Selection – due by 2/14/2020...3-5 requested Insurance Markets/Carriers with Preference noted
- Market Assignments to Follow by 2/17/2020
- Inspection Requests shall be assigned upon receipt of interest
- Final Quotes and Service Proposals will be due by 4/10/2020 with Finalist Presentation of 2 Agent/Brokers during the week of 4/13.
- Final Awarding of the 3 Year Contract will be by 4/21 at 5 p.m.
- Liability Placement will be 5/1/2020
- A sample agreement required for a brokerage/service agreement

Selection Process

- Note – the Incumbent Agent/Broker, Horton Group, will have 1st Choice for 3-5 Markets/Insurance Carriers
- Final Quotes and Service Proposals will be due by 4/10/2020 with Finalist Presentation of 2 Agent/Brokers during the week of 4/13.
- Final Awarding of the 3 Year Contract will be by 4/21 at 5 p.m.
- Liability Placement will be 5/1/2020
- Elkhart County, IN Government is not responsible for any costs related to the submission of this proposals by Agents/Brokers

All proposals will be submitted to Robert Frick at the contact information indicated above. After each proposal has been submitted, proposals will be evaluated and determined conformity to the requirements described in this RFP. Companies may be requested to supply additional information if needed. Selection of an insurance provider will be based

upon price, ability to service Elkhart Count Government, and acceptance of the terms and conditions included in the proposed agreement. At no time should competing entities reach out to the Elkhart County Commissioners.

Elkhart County reserves the right to reject any and all proposals and the right in its sole discretion to accept the proposal it considers most favorable to Elkhart County's interests. Elkhart County reserves the right to select all insurance policies/coverages collectively or individually by policy/coverage. Elkhart County further reserves the right to reject all proposals and seek new proposals when such procedure is deemed reasonable and in the best interest of the County.

Proposals will be reviewed and a recommendation made to Elkhart County Commissioners. Subsequent presentations by the two finalists may take place to finalize the awarding of the contract or no presentation may be required to make the final determination.

The successful insurance provider(s) will be expected to initiate all underlying insurance coverages beginning on May 1st, 2020.