

Request for Proposal and Quotations
For
Carroll County

INSURANCE PROGRAM RENEWAL DATE:

December 1, 2022

Evaluation Criteria

Carroll County intends to award a contract resulting from this Request For Proposals to the responsive and responsible offeror whose proposal is determined to be the most advantageous to the County, taking into consideration evaluation factors set forth herein. However, the right is respectfully reserved to reject any and all proposals. The County shall be the sole judge of whether or not a proposal meets the requirements of this solicitation.

Proposals will be reviewed and evaluated based upon the evaluation factors which are listed below in the order of their relative importance:

1. How well the proposal addresses the needs of the County as indicated in the RFP.
2. Experience and technical skills of service team. A list of personnel servicing the account along with their experience in handling similar accounts is required.
3. Provide three current references of public entity accounts, preferably county government risks, you have serviced for at least three years.
4. Cost. Each proposal must contain completed the attached Cost Summary.
5. Dividend plans or plans that allow the County to build equity on all major lines of coverages are preferred.
6. A.M. Best ratings provided on all companies with minimum ratings of A-VII required.

During the review process, the County shall have the right to request from offerors any other information or evidence it deems necessary for evaluation of the proposal and relevant to any one or more of the aforementioned evaluation factors. The failure of any offeror to promptly provide such requested information shall be sufficient grounds for determining the offeror to be non-responsive and for rejection of the proposal.

Proposal Instructions

Carroll County

If you have any questions regarding this RFP or scope of service, contact Mike Doty at (815) 244-0228 or write: 301 N. Main Street, P. O. Box 152, Mt. Carroll, IL 61053.

Bid Proposal and Submission

Proposals should be signed by an official representative of the firm and dated. All information required by the RFP must be completed and submitted to constitute a proper bid. Seven (7) bound copies of the entire proposal are to be submitted.

All bid packages must be delivered to Mike Doty, Carroll County Administrator, at Carroll County **no later than 4:00 p.m. on October 14, 2022.** Any proposals received after this time shall be returned unopened to the bidder. All proposals should be delivered in a sealed envelope marked **“Request for Proposal & Quotations – Insurance.”**

The proposals may be hand delivered or mailed to Mike Doty. Once submitted, bid packages will become part of official files of Carroll County and cannot be withdrawn or returned after the appointed deadline to receive bids. No FOIA requests pertaining to the proposals will be honored prior to the award of the contract.

Bids as Offers

Bidders are encouraged to review carefully all provisions and attachments of this document prior to completion. Each signed bid constitutes an offer and may not be withdrawn except as provided herein. Bidder warrants that bid prices, terms and conditions quoted in the bid will be firm for acceptance for a period of one hundred twenty days (120). Once awarded, prices are to remain firm for the period of the contract. Proposals may be changed or withdrawn at any time prior to proposal opening; however, all modifications must be in writing.

Bidders or their authorized representatives are expected to fully inform themselves as to the conditions, requirements, and specifications before submitting bids. **No changes to the cost will be allowed after the bids are opened.**

Standards of Acceptance of Bid

The County reserves the right to reject any or all bids and to waive any irregularities or technicalities in bids received whenever such rejection or waiver is in the best interest of the County. Furthermore, the County reserves the right to make award on all items, or on any of the items according to the best interest of the County. The County also reserves the right to delete any items in this RFP from the approval contract. The award, if made, will be made to a single bidder based on the award criteria. In case of default on the part of the bidder after acceptance, the County may take action as it deems appropriate including legal action for damages or specific performance.

Compliance with Laws

The bidder shall obtain and maintain all licenses, permits, and insurance and comply with any and all other standards or regulations required by federal, state or City ordinance, regulation or law during the performance of the contract.

Withdrawal of RFP

Carroll County reserves the right to withdraw this RFP at any time without prior written notice. Further, the County reserves the right to postpone opening of proposals for its convenience.

Pre-Contract Expenses

The County shall not, in any event, be liable for any pre-contract expenses incurred by any bidder.

Termination of Contract

The County may cancel the contract with a one hundred twenty (120) day written notice that the County is dissatisfied with the performance of the contracted firm. The County shall not be under any financial obligations to fulfill terms of contract nor will the County be assessed any penalties for cancellation. Any termination of the contract shall not relieve the contractor of the obligation to pay any fees, taxes or other charges owed the County.

Length of Contract

The contract shall be valid for three years (36 months) from the date designated in the contract. Carroll County reserves the right to renew the contract up to three (3) additional twelve (12) month periods with the same terms and conditions upon the agreement of both parties. Price increases shall only be considered at contract renewal time.

General Specifications Information

These coverage specifications are considered to be an accurate representation of current exposures for the County. Deviations from these specifications will be considered: please detail any coverage enhancements or deviations in the proposal and note them in the “exceptions” portion of your response.

Property Specifications

1. Provide quotations for “All Risk” or “Special Form” coverage on the following items:

Risk Covered	Limit Of Insurance
Blanket Real and Personal Property	Per Schedule Attached
Business Income / Rental Income	\$1,000,000
Extra Expense	\$1,000,000
Newly Acquired / Constructed Property (365 days)	\$1,000,000
Buildings Under Construction (365 days)	\$1,000,000
Earthquake	\$6,000,000
Flood	\$6,000,000
Transit	\$1,000,000
Property Off Premises	\$1,000,000
Personal Property of Others	\$1,000,000

2. Include Agreement Amount endorsement or waiver of coinsurance.
3. Loss settlement should be based on replacement cost for real and personal property.
4. Deductible: \$1,000 per occurrence including Earthquake and Flood.
5. Include a Joint Loss Agreement if the Boiler and Machinery coverage is on a different policy form.
6. Include an Unintentional Errors and Omissions endorsement (\$1,000,000 limit).
7. Coverage to include tractors, mowers, EDP equipment, radios, and computers on a blanket basis regardless of whether or not they are scheduled.
8. Newly acquired locations and builders’ risk projects included up to \$1,000,000 for no additional premium for the current year.
9. The list of locations to be covered is found in the Supplemental Underwriting Section of the RFP.
10. Please indicate whether annual property appraisals by a certified appraiser are included in the cost and if not, the cost per building or location to provide the service to the County.

Boiler & Machinery Specifications

1. Provide a quotation on the following basis:
 - A. Comprehensive coverage, including production machinery
2. Combined property damage and business interruption (including Extra Expense) limit:
\$100,000,000
3. Sublimits:
 - \$5,000,000 Expediting Expenses
 - \$5,000,000 Ammonia Contamination
 - \$5,000,000 Refrigeration Interruption
 - \$5,000,000 Water Damage
4. Deductible: \$1,000 per occurrence.
5. Include Repair or Replacement Endorsement.
6. If the Boiler and Machinery policy is separate from the Property Policy, include a Joint Loss Agreement.
7. All locations are to be covered.

Inland Marine Specifications

1. Coverage should be provided on an "All Risk" form.
2. Provide a quotation for the following:

Coverage	Limit of Insurance	Valuation
Valuable Papers & Records	\$50,000	Cost of materials and labor to duplicate.
Business Computer: Hardware Data & Media Extra Expenses Property in Transit	\$860,000 \$150,000 \$150,000 \$150,000	Cost to replace with like kind, quality, and function.
Contractors' Equipment	\$1,495,959	Actual Cash Value
Contractors' Equipment – Leased, Borrowed, or Rented		Actual Cash Value
Sheriff's Department (K-9's)	\$119,114	Cost to replace with like kind, quality, and function.
Fine Arts	\$50,000	Appraised Value
Miscellaneous Equipment (Watercraft)	\$79,320	Actual Cash Value

3. Include Agreed Amount Endorsement or other waiver of coinsurance.
4. Provide Automatic coverage for 365 days for newly acquired equipment with no additional premium due.
5. Include Mechanical Breakdown, Electrical Disturbance, and Power Supply Disturbance.
6. Coverage shall include Loss Due to Flood or Earth Movement.
7. Deductible: \$1,000.
8. A list of the equipment to be covered is found in the Supplemental Underwriting Section of the RFP.

General Liability Specifications

1. Provide the following limits (minimum):

General Aggregate	\$2,000,000
Products/Completed Operations Aggregate Limit	\$1,000,000
Personal & Advertising Injury Limits	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit	\$1,000,000

2. Deductible: \$0
3. Include Employee Benefits Liability at a \$1,000,000 limit. A Claims-Made option for this coverage is acceptable.
4. Coverage should include Pollution coverage for heat, smoke or fumes resulting from a hostile fire.
5. Include "property damage" resulting from the use of reasonable force to protect persons or property.
6. Coverage should include Blanket Additional Insured Endorsement, or equivalent.
7. See the Supplemental Underwriting Section of this RFP for our most recent application for exposure information.
8. Policy shall be written on a non-auditable basis.

Law Enforcement Specifications

1. Utilize broad form named insured wording, including all present full-time, part-time and auxiliary law enforcement personnel.

2. Provide the following limits:

Each Occurrence	\$1,000,000
Annual Aggregate	\$2,000,000

3. Deductible: \$ 0

4. Provide Coverage on an "occurrence" form.

5. Coverage must include personal injury, bodily injury and property damage.

6. Include incidental Medical Malpractice and/or First Aid coverage.

7. Include coverage for mutual aid agreements.

8. The definition of personal injury must include the following causes of loss:

A. Assault and battery

B. Unlawful discrimination, unless insurance thereof is prohibited by law

C. False arrest, detention or imprisonment, or malicious prosecution

D. False or improper service of process

E. Humiliation or mental distress

F. Violation of civil rights

G. First Aid

H. Malicious prosecution

I. Violation of property rights

9. Policy shall be written on a non-auditable basis.

Public Officials' Liability Specifications
(Including Employment Practices Liability Coverages)

1. Utilize broad form named insured wording plus all present and former elected or appointed officials.
2. Provide limits of \$1,000,000 per occurrence and \$1,000,000 annual aggregate:
3. Deductible: \$ 0
4. Cover all full-time, part-time employees and volunteers.
5. Include coverage for Employment Practices Liability.
6. Include coverage for Sexual Harassment.
7. The retroactive date must be November 1, 2003.
8. Rating information is included in the Supplemental Underwriting Section of this RFP.
9. Policy shall be written on a non-auditable basis.

Commercial Automobile Insurance Specifications

1. Provide the following coverage, covered autos, and limits:

Risk Covered	Symbols	Limit of Insurance
Liability Insurance		
Bodily Injury & Property Damage	1	\$1,000,000
Uninsured Motorist	2	\$1,000,000
Underinsured Motorist	2	\$1,000,000
Physical Damage		
Comprehensive & Collision	2	Actual Cash Value
Hired Car or Borrowed Auto Physical Damage		
Comprehensive & Collision	8, 9	Actual Cash Value

2. Liability Deductibles: \$ 0
3. Comprehensive and Collision Deductibles: \$1,000.
4. Number of Vehicles: 64
5. Provide pollution liability for the operating fluids of any vehicle.
6. Provide owner/lessors as additional insured for all autos hired or borrowed.
7. Additional vehicles covered automatically including physical damage with no additional premium due.
8. Rating information is included in the Supplemental Underwriting Section.

Workers' Compensation Specifications Employers' Liability Specifications

1. Provide statutory coverage under the Workers' Compensation laws of the State of Illinois.
2. Deductible: \$ 0
3. Provide Employers' Liability limits as follows:
 - A. Bodily Injury by Accident: \$1,000,000 each accident
 - B. Bodily Injury by Disease: \$1,000,000 policy limit
 - C. Bodily Injury by Disease: \$1,000,000 each employee
4. Include a "Voluntary Compensation" Endorsement.
5. See the Supplemental Underwriting Section of this RFP for payroll by class code and loss information.

Crime Insurance Specifications

1. Quote the following coverage, limits, and deductibles:

Coverage	Limit/Deductible
Public Employee Dishonesty (Form O)	\$1,100,000
Theft, Disappearance, and Destruction, Inside the Premises	\$1,100,000
Theft, Disappearance, and Destruction, Outside the Premises	\$1,100,000
Money Orders and Counterfeit Paper	\$1,100,000
Forgery or Alteration	\$1,100,000
Deductible	\$1,000

2. Include faithful performance of duties endorsement for Public Employee Dishonesty.
3. Blanket coverage for all employees of the County.
4. Delete exclusions for treasurer and tax collectors.
5. Include Computer Fraud \$1,000,000
6. Include Funds Transfer Fraud \$1,000,000

Umbrella/Excess Liability Specifications

1. The County is interested in purchasing a total of \$10,000,000 per occurrence (aggregate where applicable) in Liability limits. Options may be quoted by either increasing the primary limits or using an umbrella form.
2. Provide the following options above the following lines of coverage:
 - A. General Liability, Automobile Liability, Law Enforcement, Public Officials' Liability, and Employment Practices Liability.
 - B. Include Sexual Abuse/Molestation to full policy limits.
 - C. \$10,000,000 Excess of Basic Policies.
3. Outline all special terms or conditions of underwriters in your proposal and note in the "exceptions" section of your proposal.
4. Excess/Umbrella quotes should "follow form" with the underlying policies. Please detail all exclusions and instances where excess or umbrella forms do not follow the underlying form in your proposal and not in the "exceptions" section of your proposal.

Professional Liability Specifications

1. Coverage to include health department nurses, therapists, counselors and state's attorneys.
2. Provide limits of \$10,000,000 per occurrence with a minimum of \$10,000,000 annual aggregate.
3. Claims-Made Form with a retroactive date of November 1, 2003.
4. Deductible: \$ 0

Cost Summary

Coverage	Premium	Deductible	Insurance Company	A.M. Best's Rating
Property				
Boiler & Machinery				
Inland Marine				
General Liability				
Law Enforcement Liability				
Public Officials' Liability				
Automobile				
Workers' Compensation				
Crime				
Umbrella				
Total				

Reinsurance agreements must be fully disclosed if a pool or reciprocal program is being presented.

Additional Services/Coverages

Services/Coverage	Included (Y/N)	Cost
1. No deductibles on all liability lines including Professional?		
2. \$1,000 deductible on Property, Auto PD and Crime?		
3. Claims Made on Public Officials, E & O and Professional with a retro date of November 1, 2003?		
4. Umbrella or Excess Liability includes Sexual Abuse/Molestation coverage to full policy limits?		
5. Automatic coverage for autos added during year for no additional cost		
6. Automatic coverage for Builders' Risk up to \$1M for 365 days at no additional premium		
7. Human Resources Consulting Services?		
8. Legal Services for no additional cost?		
9. County is granted by endorsement Choice of Counsel for all Workers Compensation and Liability claims?		

Important Quote Conditions:

1. Quotes can be combined where applicable. A breakdown of cost may be requested by the County. All fees and commissions associated with the placement of the insurance policies for the County shall be fully disclosed in the proposal.
2. Insurance companies and respective A.M. Best's ratings for each coverage line must be shown. Reinsurance or excess agreements must be fully disclosed if a pool or reciprocal program is being presented.
3. Answers to the Additional Services/Coverages section must be completed.
4. **Proposals will be deemed to be non-responsive and not eligible for consideration if numbers 1, 2 and 3 above are not complied with.**

I hereby certify that this proposal includes the payrolls, property values, number of vehicles and loss summary as specified in the Supplemental Underwriting Application. No changes to the premium will be passed onto the county should the underwriting information provided in the RFP be deemed inaccurate after the contract is awarded.

Name of Authorized Representative

Signature of Representative

Date

Supplemental Underwriting Information

1. Workers' Compensation
2. General Underwriting Data
3. Automobile/Vehicle Schedule
4. Property Schedule and Inland Marine (Schedules A, B, and D)
5. 2021-22 Budget
6. Audited Financial Statement
7. Claims Information

Workers' Compensation Underwriting Information

1. 2022-2023 estimated payroll:

Code	Description	Estimated Payroll
9015	Building NOC	\$46,380
8810	Clerical	\$1,459,758
9410	Municipal Employees	\$20,106
7720	Police	\$910,295
5506	Street Maintenance	\$287,684
0170	Animal Control	\$40,893
8601	Architect	\$121,282
8820	Attorney	\$247,969
8832	Coroner	\$25,426
8835	Health Dept.	\$188,890
5606	Contractor Supervisor	
7539	Electrical	
8264	Recycling Center	
8831	Veterinary/Drivers	
0090	Probation	\$188,890
Total		\$3,533,204

2. Projected number of
 Full-Time Employees: 63
 Part-Time Employees: 35

3. Coverage for County board members while performing official duties as board members.

General Data

Member	Carroll
1000: How many miles of road is the county responsible to maintain?	125.00
1001: What is the current county population?	14,700.00
1002: What are your total insured values for your property?	\$11,900,000.00
1003: Provide your gross operating expenditures from your budget?	\$20,138,550.00
1004: Police (Including Jail Personnel)	16.00
1005: How many armed personnel?	10.00
1006: How many unarmed personnel?	10.00
1070: Do all officers complete annual recertification of agency issued and personal firearms?	Yes
1071: Do all armed officers undergo psychiatric evaluation prior to employment?	No
1072: Are all updates to the policies & procedures manual reviewed by legal counsel prior to implementation and training? If so, when were they last reviewed/updated?	Yes
1073: Do you use body cameras?	No
1074: Do you have any special programs in place to work with mental health experts when dealing with civilians with mental health issues? (Please provide details of this program).	Agreement with Sinnissippi Mental Health
1075: Do you require reporting of all police killings or serious injuries to civilians? If yes, who must reports be provided to within the municipality?	Sheriff
1076: Do you require reporting of all use of force? If yes, who must reports be provided to within the municipality?	Sheriff
1077: Do you require all officers to intervene and stop other officers from use of force and reporting of that intervention to the appropriate	Yes

supervisor?	
1078: Do all corrections officers receive formal or state-mandated training prior to appointment?	Yes
1060: Do you have Canines?	Yes
1062: Name(s)?	Zafra
1007: How many jails do you have?	1.00
1008: Do you have any holding cells outside of the jail?	Yes
1009: What is the maximum capacity of the each jail?	24.00
1010: What is the average daily capacity of each jail?	16.00
1011: What is the average stay of inmates?	45-60
1013: # of Owned watercraft:	1.00
1014: # of watercrafts Less than 25 Feet in Length	1.00
1018: Total # of Bridges owned/maintained by entity	20.00
1080: How often are your bridges inspected?	yearly
1081: Who conducts the bridge inspections?	County Engineer
1082: Have any bridges not passed inspection (do not meet local, state or federal standards, are structurally deficient, etc.) or are any bridges condemned?	No
1020: Do you have a Nursing Home? ** If yes please complete the separate application.**	No
1021: # of EMT's / Paramedics	
1022: # of Nurses	2.00
1023: # of Trustees / Board members / Commissioners	9.00
1034: # of County Health Department	1.00

1035: # of Public Transportation System / Authority	1.00
1064: Drones	No
1037: Does the Applicant use/ require: Independent contractors? Please indicate Yes or No	No
1038: # of Emergency Cars	15.00
1039: # of All Other Private Passenger Cars	2.00
1040: # of Vans, Pickups, and All Other Light Trucks (up to 10,000 lbs. GVW)	7.00
1042: # of Heavy Trucks (over 20,000 lbs. GVW)	10.00
1047: # of Non-motorized Trailers	5.00
1048: Provide the number of elected Public Officials	17.00
1049: Provide the number of Full Time Personnel	63.00
1050: Provide the number of Part Time Personnel	35.00
1056: Claims – Has a claim been made, or can one reasonably be expected to be made against the Insured in the expiring policy term?	No
1058: Employees – Has there been an increase or decrease of 35% or more from the last reported employee count?	No
1069: Change in Revenues – Has there been an increase or decrease in annual revenues of 35% or more?	No
1085: What are the minimum educational requirements for officers?	High School and State required officer school
1086: Do officers undergo background checks prior to employment?	Yes
1087: What type of checks are done?	Finger Printed Background Check with State
1088: Do all armed officers undergo psychiatric evaluations prior to employment?	No

1089: Are officers required to pass a physical evaluation both agility and medical?	Yes
1091: Are officers required to take continuing education class?	Yes
1093: Are officers required to take recertification of fire-arms?	Yes
1094: If so, how often.	4 times a year
1095: Do officers take defensive driving training?	Yes
1096: How often?	1
1097: Are all updates to the policies & procedures manual reviewed by legal counsel prior to implementation and training?	Yes
1098: If so, when were they last reviewed/updated?	yearly
1099: Do all patrol cars have dash cameras?	Yes
1100: Do you use body cameras? (Please send policies & procedures for use of body cameras)	No
1101: Do all officers have body cameras?	No
1102: If not, please provide number that do.	0.00
1103: Do you have any special programs in place to work with mental health experts when dealing with civilians with mental health issues? (Please provide details of this program)	Sinnissippi
1104: Do you require reporting of all police killings or serious injuries to civilians?	Yes
1105: If yes, who must reports be provided to within the city?	Sheriff and State
1106: Do you allow officers to moonlight?	Yes
1107: If yes, are they required to get prior approval? Who must sign off on approval?	Yes
1108: Do you require reporting of all use of force?	Yes

1109: If yes, who must reports be provided to within the City?	Sheriff and State
1110: Do you require all officers to intervene and stop other officers from use of force and reporting of that intervention to the appropriate supervisor?	Yes
1111: Are any of the following addressed in Use of Force Policy? (Send a copy of the Use of Force Continuum Policies & Procedures) Please select all that apply:	Verbalization
1113: Are all corrections officers trained in the suicide prevention policies & procedures?	Yes
1114: Do all corrections officers receive formal or state-mandated training prior to appointment?	Yes
1115: Do you have a policies & procedures manual covering all jail operations?	Yes
1116: Is the jail equipped with video cameras?	Yes
1117: How long are videos kept?	14 days