

LEGAL NOTICE  
REQUEST FOR PROPOSALS  
FOR MONROE COUNTY LIABILITY AND PROPERTY INSURANCE

Monroe County requests proposals for the insurance package including general liability, auto liability, law enforcement liability, public official's liability and property insurance beginning January 1, 2019 and ending December 31, 2019.

Proposals must address all contents of proposal. To receive a complete copy of the RFP, please contact the County Clerk's Office at 202 South K Street, RM 1, Sparta, WI 54656 or call 608-269-8705 to have an RFP mailed directly to your agency.

Proposals are due by September 7, 2018 at 4:00 p.m. at the Monroe County Clerk's Office. The mailing address is 202 South K Street, RM 1, Sparta, WI 54656. Proposals must be sealed and labeled "Monroe County Clerk Liability/Property Insurance Proposal". Proposals will be opened at 4:00 p.m., and will be available for public review. Contact the Monroe County Clerk's Office at 608-269-8705 if you have questions.

**Publish Dates:**

August 6; August 13; August 20; August 27; and September 3, 2018.

Shelley Bohl  
County Clerk  
Monroe County

LIABILITY INSURANCE  
GENERAL CONDITIONS

1. The County reserves the right to reject any or all proposals or portions thereof and to accept any proposals or portions thereof that may be the most advantageous to the County.
2. If more than one company is used in preparing this proposal, each underwriting Company must be listed and the bid specification information requested must be Completed for each underwriting company.
3. Agents must submit their proposals in duplicate. Agents must also submit Specimen policies as part of their proposals.
4. This request should not be interpreted that there is dissatisfaction with the current Company, Wisconsin County Mutual.
5. Agents may submit additional information and data that they believe will be helpful to the County in evaluating their qualifications or those of their companies.
6. All proposals must be sealed. The envelope must be marked:

Insurance Proposal For:

County of Monroe  
Attn: Shelley Bohl  
202 South K Street  
Room 1  
Sparta, WI 54656

Due Date:  
September 7, 2018  
4:00 p.m.

## **Monroe County Insurance Specifications**

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2. **Company Overview**
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C. Litigation Management

Defense Firms  
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6. **Program Costs**

A. Premium Worksheet

Monroe County Insurance Specifications

REQUEST FOR PROPOSAL

1. LETTER OF INTRODUCTION
2. COMPANY OVERVIEW

A. Participation Requirements and Financial Background

Provide Monroe County with a written overview of the formation of your insurer organization. Include copies of all formation documents, Articles of Incorporation, By-Laws and your most current financial information. Include same for the agency making the proposal.

Provide a list of the current directors of the Corporation and explain how Monroe County will participate on or interact with the Board.

B. List of County Insured's

Provide a current list of Wisconsin counties your agency and the companies you are proposing currently insures. Please identify by company and agency and what coverage's are provided to each public entity.

C. Dividend History – Please provide your five year dividend history to county policyholders.

2013 2014 2015 2016 2017

Liability Coverage's

D. Ownership Rights and Active Participation in Monroe County's insurance Program.

Please explain in detail how Monroe County may actively participate in decisions concerning claims payments and settlements, underwriting decisions, loss control services and operational issues of the carrier.

3. Coverage

A. General Liability

Policy Form	Yes	No
Occurrence basis	_____	_____
Claims Made basis	_____	_____

If on an occurrence basis, is the Employee Benefits Liability coverage also on an occurrence basis? Yes \_\_\_\_\_ No \_\_\_\_\_

Is this policy audited? Yes \_\_\_\_\_ No \_\_\_\_\_

On what basis is the premium audited and what is the maximum audit assessment as a percent of annual premium? Will you guarantee that audit assessment will not result in additional premium?

Limits of Liability

Monroe County desires to purchase coverage with the following limits of liability to conform with current coverage. The following limits must be available and quoted. If you recommend a different limit, it may be offered as an alternative.

Required quote:

Per Occurrence \$10,000,000  
No Annual or Policy Aggregate Limits  
Pre-Funded Deductible Fund \$ 10,000  
Deductible Aggregate (All Lines)\$ 100,000

Alternate limits quoted.

Per Occurrence \$ \_\_\_\_\_  
Annual Aggregate(If any)\$ \_\_\_\_\_

Explain how the limits apply to each coverage part.

Coverage to include:

- Bodily Injury
- Property Damage
- Products & Completed Operations
- Contractual Liability
- Deletion of Care, Custody & Control exclusion

Personal Injury – including  
     Civil Rights Violations  
     Discrimination  
     Employment Related Actions  
 Out-Patient Professional services rendered by Public Health (including  
 Nurse Practitioners), Social Services, Mental Health (5142), Emergency  
 Medical Technicians and Sheriff’s Departments.  
 Liquor Liability  
 Intentional Acts, with usual definition, however, liberalized to include  
 Coverage for the County, and its other employees, if an employee or public  
 Official commits an intentional act outside the usual definition.  
 Coverage for hired and no-owned watercraft.  
 Employee benefit liability (Occurrence Form)  
 Terrorism  
 Mold

Does coverage respond to and defend covered allegations that seek only recovery of plaintiff’s attorney’s costs even though other monetary damages are not sought? Yes \_\_\_\_\_ No \_\_\_\_\_

Is coverage triggered by administrative actions from regulatory agencies such as EEOC or ERD in cases involving initial complaints to these agencies? Yes \_\_\_\_\_ No \_\_\_\_\_

If answering no to either of the two previous questions, please explain fully how your firm would respond to this situation and how the County would be provided defense. Who would pay for this defense and/or any judgment?

**B. AUTOMOBILE LIABILITY**

Limits of Liability

Monroe County desires to purchase coverage with the following limits of liability to conform with current coverage. The following limits must be available and quoted. If you recommend a different limit, you may offer it as an alternative.

Per Occurrence	\$10,000,000
Pre-Funded Deductible	\$ 10,000

Your Alternative Quote Limits of Liability

Combined Single Limit	\$ _____
Uninsured/Underinsured Motorist Limit	\$ _____
Self-Insured Retention (If any)	\$ _____

Coverage to Include:

Bodily Injury  
Property Damage

Covered Vehicles: Owned  
Hired & Non-Owned Liability

Coverage should include on an excess basis, employees and volunteers who operate their personal vehicles as part of their duties on behalf of the County.

C. LAW ENFORCEMENT PROFESSIONAL LIABILITY

Limits of Liability

Monroe County desires to purchase coverage with the following limits of liability. The following limits must be available and quoted. If you recommend a different limit, it may be offered as an alternative.

Per Occurrence	\$10,000,000
No Annual or General Policy Aggregate	
Pre-funded Deductible	\$ 10,000

Your Quote Limits of Liability

Per Occurrence	\$	_____
Annual Policy Aggregate Yes ___ No ___	\$	_____
If yes, what limit?	\$	_____

Coverage to include:

False Arrest  
Malicious Prosecution  
Civil Rights Violations (including AIDS Discrimination)  
Improper Service  
Humiliation, Mental Anguish  
Assault & Battery / Uses of Force  
Intentional Acts  
Jail Operations Liability



Does policy provide coverage for claims arising out of mutual law enforcement assistance agreements, whether statutory or under written contract between political subdivisions? Yes \_\_\_\_\_ No \_\_\_\_\_

Is this policy audited? Yes \_\_\_\_\_ No \_\_\_\_\_

D. PUBLIC OFFICIALS ERRORS & OMISSIONS LIABILITY

Occurrence basis? Yes \_\_\_\_\_ No \_\_\_\_\_

If no, explain Claims reporting extension or tail purchase provisions purchase should Monroe County withdraw from coverage at a later date.

Limits of Liability

Monroe County desires to purchase coverage with the following limits of liability to conform with current coverage. The following limits must be available and quoted. If you recommend a different limit, it may be offered as an alternative.

Per Occurrence	\$10,000,000
No Annual or General Policy Aggregate	
Pre-Funded Deductible	\$ 10,000

Your Quote Limits of Liability

Per Occurrence	\$ _____
Annual Policy Aggregate Yes ___ No ___	\$ _____
Self-Insured Retention	\$ _____

If using an UMBRELLA OR EXCESS LIABILITY FORM does the coverage extend over the Public Officials Error & Omissions Policy? Yes \_\_\_ No \_\_\_

Does policy provide coverage for all legal expenses including legal proceedings, administrative hearings, and other legal actions for claims under this policy? Yes \_\_\_\_\_ No \_\_\_\_\_

Does coverage respond to and defend covered allegations that seek only recover of plaintiff's attorney's costs even though other monetary damages are not sought? Yes \_\_\_\_\_ No \_\_\_\_\_

Is coverage triggered by administrative actions from regulatory agencies such as EEOC or ERD in cases involving initial complaints to these agencies?

Yes \_\_\_\_\_ No \_\_\_\_\_

Is this policy audited? Yes \_\_\_\_\_ No \_\_\_\_\_

Is coverage triggered by administrative actions from regulatory agencies such as EEOC or ERD in cases involving initial complaints to these agencies?

Yes \_\_\_\_\_ No \_\_\_\_\_

Is this policy audited? Yes \_\_\_\_\_ No \_\_\_\_\_

#### 4. SERVICE CAPABILITIES

##### A. ADMINISTRATIVE SERVICES

Describe your customary level of policyholder administrative services.

Describe your Certificate of Insurance maintenance service.

Monroe County desires that the premiums be broken down by department?  
Will you continue to provide this service?

##### B. CLAIMS SERVICE

Describe your service arrangement for providing the following services:

1. Claims Adjustment
2. Claims Management

Describe your company's claims philosophy and why you feel it is a benefit to Monroe County.

##### C. LITIGATION MANAGEMENT

Describe your philosophy with regards to litigation.

Describe your procedures for assignment of defense firms to handle litigation of claims.

Does the Insured have any participation in or voice in the selection of or appointment of defense counsel?

Is there a means for the Insured to participate in the disposition of claims?

Does Monroe County have the right of appeal to a committee of peers who have final authority for claims denials, adjustments or litigation they do not

agree with? If not, who is the final authority on these decisions affecting Monroe County?

#### D. LOSS CONTROL

Describe on-site loss control and risk management support services that will be provided to Monroe County.

Provide Monroe County with a list of staff members participating in the Loss Control Program you will initiate for Monroe County along with their individual experience with, and references from, Wisconsin counties.

Is there any additional cost for providing such service? If so please list applicable cost and method at arriving at your quote. Please provide a breakdown of all unit costs and pricing variables.

Will your carrier provide "Pre-claim" Loss Control Services and legal consultation in employment, zoning & land use and law enforcement scenarios where a claim has not occurred, but the County wishes to avoid litigation through strategic analysis and legal counseling? If so, please provide the details of how you would respond.

#### E. MANAGEMENT INFORMATION SUPPORT

Describe how your claims and other reports will assist Monroe County in tracking claims and their financial impact on risk management direction and decisions.

### 5. SERVICE PROVIDERS

#### A. ADMINISTRATIVE

Who will provide Monroe County with daily administrative service and describe exactly what services are provided by your firm.

Please provide us with a roster of individuals involved in daily administration of the Monroe County program. Provide a biography of each individual involved in the administrative service section. List their experience of handling administration of programs for county insured's.

#### B. CLAIMS

##### 1. Adjusting

Who will adjust reported claims against Monroe County?

## 2. Management

Who will provide claims management services?

## C. LITIGATION MANAGEMENT

### 1. Litigation Management Staff

Please provide a biography of the staff members assigned to handle Litigation of public entity claims? Identify the number of years experience this/these individual(s) has handling specifically county litigated claims.

### 2. Defense Firms

Provide Monroe County with a list of firms and individual attorneys currently approved to handle claims submitted. Please list them by area of expertise in the following categories.

General Liability  
Automobile Liability  
Law Enforcement Liability  
Public Officials Errors & Omissions

## 6. PROGRAM COSTS

### A. PREMIUM WORKSHEET

1. Required replacement quotation for like coverage and limits.
2. Optional alternative quote.