

REQUEST FOR PROPOSALS
PROPERTY & LIABILITY INSURANCE PROTECTION



GUADALUPE COUNTY, TEXAS

Prepared by:

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RFP #15-4820
Proposals Due: May 29, 2015 2015 - 2:00 PM,
County Judge's Office located @ 211 West Court Street, Sequin, TX, 78155
(Refer to RFP for additional information regarding the Due Date)

NOTICE

This "Request for Proposals" is being provided to interested agents, brokers and insurance pools and carriers solely for the purpose of obtaining insurance proposals for Guadalupe County. The information contained herein is confidential and may not be used for any purpose other than preparing insurance proposals for Guadalupe County.

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Exhibits

Note: Web links to Exhibits below will be provided to each interested proposer. Request the links from the consultant Don Gray, ARM at “don@insconsultant.com”

Exhibit A	Automobile Schedule
Exhibit B	Property Schedule (Exhibit B.1: Property Schedule, Exhibit B.2: Sirens map, Exhibit B.3: Siren Photo)
Exhibit C	Inland Marine Schedule
Exhibit D	Loss Runs Prepared by Insurance Carriers (Exhibit D-1: WC loss run, Exhibit D-2: Property, Liability & Crime loss run, Exhibit D-3: Description of Large Losses > \$25,000) <i>(Note: To obtain this Exhibit, please contact the Consultant by email)</i>
Exhibit E	Historical Premiums, Losses, and Loss Ratios by Year and by Line of Coverage (2010-2014)
Exhibit F	Comprehensive Annual Financial Report (Fiscal Year 2104, includes audited financial statement, certificate of achievement, organizational chart) http://www.co.guadalupe.tx.us/guadalupe2010/auditor/AnnualFINReportFY14.pdf
Exhibit G	Budget for Fiscal Year 2014/2015 http://www.co.guadalupe.tx.us/guadalupe2010/auditor/AnnualFINReportFY14.pdf
Exhibit H	Guadalupe County “Overview” (description of operations)
Exhibit I	Summary of the County’s Property, Liability & WC insurance policies
Exhibit J	General Liability/Employee Benefits Liability Underwriting Material (questionnaires, watercraft listing)

Exhibit K	Auto Liability Underwriting Material (Drivers License #'s, questionnaires) Exhibit K.1: Auto applications, Exhibit K.2: Drivers License #'s <i>(Note: To obtain Exhibit K.2: Drivers License #'s, please contact the Consultant by email)</i>
Exhibit L	Law Enforcement Underwriting Material (Exhibit L.1: Sheriff's Department & Adult Jail. Exhibit L.2: Juvenile Probation Department (including juvenile detention facility), Exhibit L.3: Sheriff Policies & Procedures, Exhibit L.4: Jail Policies & Procedures
Exhibit M	Public Officials E&O Underwriting Material (Exhibit M-1:Personnel Policies, Exhibit M-2: Public Officials applications)
Exhibit N	Crime Insurance Underwriting Material (questionnaires)
Exhibit O	Workers' Compensation Underwriting Material (2015 estimated payrolls, 2013 and 2014 actual payrolls, experience modifier material)
Exhibit P	Cyber Liability Underwriting Material (questionnaire)
Exhibit Q	Building Appraisal Report (dated 2010, values not to be used for limit purposes)
Exhibit R	Property, Equipment Breakdown, & Inland Marine Underwriting Material (questionnaires)
Exhibit S	Collection Station information (aerial photographs, description of services, service contract)
Exhibit T	County Precinct Map http://www.co.guadalupe.tx.us/guadalupe2010/road_bridge/Precincts.pdf
Exhibit U	Guadalupe County Commissioner's Court http://www.co.guadalupe.tx.us/guadalupe2010/home.php?content=comm_ct
Exhibit V	General Underwriting Information

PART I

INTRODUCTION

Gray & Company, LLC has been retained by Guadalupe County (herein after referred to as “the County”) to manage a request for insurance proposal process. At the County’s request and with the County’s assistance, we have prepared this Request for Proposals (RFP) for the purpose of obtaining competitive insurance proposals on the following coverages for the period of 7/1/2015-2016 (and up to two additional annual terms if renewal indications and proposals are deemed to be competitive with market conditions at that time).

Proposals are to be submitted no later than Friday, May 29, 2015, no later than 2:00 PM as detailed in Part II of this RFP.

Lines of Insurance Protection Addressed in this RFP

- Automobile Liability (to include physical damage coverage on one leased trailer plus other options)
- Public Officials Errors and Omissions Liability and Employment Practices Liability (to include an option to include cyber coverage and other options)
- General Liability & Employee Benefits Liability (with options requested to quote sudden & accidental “time element” pollution liability, pesticide/herbicide applicators coverage and other options)
- Law Enforcement Liability (to include several options)
- Crime (to include several options)
- Workers’ Compensation
- Property (to include several options)
- Equipment Breakdown/B&M (to include several options)
- Inland Marine (to include several options)

RFP “Quickstart”

The following is provided to familiarize proposers with some of the RFP’s key elements...

- Insurance markets are not being assigned by the County due to the difficulties involved in a political entity making such assignments.
- ***Review RFP Part III to become familiar with the coverage that is currently in force, the coverage to be proposed and particularly with the “options” to be***

offered as available. Note that several of the current insurance policies contain some “unique” coverages that are tailored for county governments.

- RFP Part III requests proposals for insurance coverage that is equally as “broad” (or broader) as the coverage presently in force. In addition, the County desires to consider several “options” to possibly change their coverage (i.e., refer to “Optional Enhancements” at the end of each insurance policy section. In addition, proposers are encouraged to offer options that allow the County to retain a larger portion of the risk than is currently retained by the County. This can be accomplished through proposals that offer options for increased deductibles, to include the use of aggregate deductible “caps” that apply to a single line of coverage or to multiple lines of coverage.
- Review the underwriting information that is provided within RFP’s exhibits and use this material to complete underwriting applications. Web links to Exhibits will be provided to each interested proposer. Request the links from the consultant Don Gray, ARM at don@insconsultant.com.
- The County’s Crime insurance policy has been insured by Fidelity & Deposit since at least 2010 with BDI agency serving as the agent on the policy.
- All other insurance coverages included in this RFP have been provided by the Texas Association of Counties Risk Management Pool since 2010 (and prior on certain lines of coverage).
- In the event this RFP results in a change of insurers on any or all of the insurance coverages included in the RFP, coverage with the incumbent insurer(s) would be canceled mid-term and the resulting insurance policies will become effective on July 1, 2015.
- The insurance policies included in the RFP have the following anniversary dates at present: WC and crime @ January 1, liability policies @ May 1 and property coverages @ July 1.
- Become familiar with the Guadalupe County “Overview” provided in Exhibit. Use this document as a resource to learn about the County’s operations.
- Part III of the RFP provides a questionnaire to be completed and submitted as part of each proposal. One of the purposes for Part III is to provide each proposer with a forum for demonstrating how the proposed coverage compares with the expiring coverage.

- As with all purchases, it is important for the buyer to understand the product or service that is being purchased. For this reason, the RFP requires proposers to provide complete copies of the insurance policies being proposed.
- Exhibit E summarizes the County's historical premiums, annual losses, and loss ratios by year and by line of coverage. Note in Exhibit E that the 5-year combined loss ratio is a very favorable.
- Exhibit P provides a Building Appraisal Report dated 2010 which contains information that may be helpful to underwriters. Many of the values reflected in the Report are no longer current and should not be used for rating purposes. The values provided in Exhibit B are to be used for rating property insurance proposals.

Guadalupe County, with its county seat in Sequin, TX, provides its citizens the basic services provided by most county governments in Texas (i.e., law enforcement, jail, courts, juvenile probation, records management, collection of taxes, fines and fees, county roads and bridges, emergency phone dispatching. Other services provided by the County include: residential waste collection centers, animal control, fire marshal, emergency management, etc. etc). In addition, the County also owns and operates a library. Food service in the jail/detention facilities is provided by County employees and inmates. Nursing services in the jail/detention facilities are by County employees while physician and dental services are provided through contracted services. The County does not own or operate any parks, libraries, museums, or provide any fire or EMS services. As noted above, Exhibit provides much more information about the County's operations.

It is recognized that if compliance with rigid specifications were insisted upon, some insurers would not be in a position to offer their best or most competitive programs. It is our intent for this RFP to be viewed as general guidelines for coverage requirements and options. Interested parties are encouraged to offer coverage alternatives to improve the County's coverage. Quotes for coverage that would serve to restrict the County's coverage are not desired.

Gray & Company, LLC is not an insurance brokerage firm or agency, nor is it affiliated with any insurance carrier or claim administrator. We will show no bias to any proposer. The firm is to be considered as a disinterested party in the placement of the coverage. We will be pleased to discuss this RFP or review any alternate ideas concerning coverage requirements with interested parties participating in the proposal process.

It is Gray & Co.'s intention to treat each proposer equally. We trust it is recognized that considerable effort has been made by County staff in providing this underwriting data. The intent of this RFP is to:

1. Provide agents, brokers, and underwriters with the information that is needed to develop a competitive proposal.

2. Receive proposals that contain the information necessary to perform a thorough analysis and comparison.
3. Provide the County with unbiased factual information for the purpose of making an informed purchasing decision.

We would welcome any suggestions or inquiries that might help us better achieve these goals. Questions concerning this RFP or requests for additional information should be directed in writing (e-mail preferred) to:

Don Gray, ARM
Gray & Company, LLC
605 The High Road
Austin, Texas 78746
Cell: (512) 496-3583
E-Mail: Don@Insconsultant.com

PART II

RFP PROCEDURES

NOTE: Please review these procedures CAREFULLY and contact Gray & Co. with any questions or requests for variances. Failure to adhere to these procedures or to obtain approval for deviations may result in an incomplete evaluation of your proposal.

1. Proposal Due Date

Proposals (an original and one photocopy) should be submitted in a sealed envelope clearly labeled "Guadalupe County Insurance RFP" **no later than Friday, May 29, 2015 2:00 PM to:**

**The Honorable Kyle Kutscher
Guadalupe County Judge
211 West Court Street, Seguin, TX 78155
Phone: 830-303-8857, (press 5)**

Proposals received by the County after this deadline will not be considered. The clock in the County Judge's office will be the official clock to be used in determining the time that a proposal is received and the time that proposal will be opened. A late delivery with an early postmark will not suffice. Be sure you have allowed ample time for postal delivery. County staff will not be responsible for the delivery of your proposal to the County Judge's office. Guadalupe County accepts no financial responsibility for any cost incurred by any vendor in the course of responding to these specifications.

Proposers are invited to be present at the opening of proposals on Friday, May 29, 2015, 2:00 PM, in the Commissioners Courtroom, Guadalupe County Justice Center, 211 West Court, Seguin, Texas. As proposals are opened, the information presented on the "Proposal Opening" Announcement form (provided within Part III) will be read aloud if any proposers are present. No other details about the proposals will be made available at this time due to the potential for negotiations to take place prior to the proposal negotiation phase.

Consultant's Copy of the Proposal

A complete copy of the proposal (clearly labeled "Guadalupe County Insurance RFP") should be provided to the consultant (Gray & Co.) via USPS, UPS or Federal Express physical delivery no earlier than the deadline indicated and no later than 24 hours following the deadline above at the following address:

Don Gray, ARM
Gray & Company, LLC
605 The High Road, Austin, Texas 78746
512-496-3583
Email: Don@insconsultant.com

Proposals must meet these requirements to be considered. At this time, it is anticipated that the coverage will be considered for awarding during the Commissioners' Court meeting set for Tuesday, June 23, 2015, 2:00 PM.

A vendor may withdraw his/her proposal before County acceptance of his/her proposal without prejudice to himself/herself, by submitting a written request for its withdrawal to the County Auditor.

The Proposal must be signed and dated by an officer (or employee) who is duly authorized to execute this contract, that this company, corporation, firm, partnership or individual has not prepared this proposal in collusion with any other Vendor, and that the contents of this proposal as to prices, terms or conditions of said proposal have not been communicated by the undersigned nor by any employee or agent to any other person engaged in this type of business prior to the official opening of this proposal. Item 11 of the "Responses to RFP Part II" form provided within RFP Part III can be used to fulfill this requirement.

2. Effective Date of Coverage & Term of Insurance Policies

Policies are to be written on an annual or multi-year term beginning 12:01 AM on 7/1/2015. If coverage is written on a multi-year policy, the County retains the continuing right to terminate the policy at each annual anniversary without penalty inasmuch as the County does not have the authority to commit beyond the current budget period. However, the County may opt to not exercise its termination right.

After awarding the initial placement of policies for the first annual or multi-year term, the County intends to continue renewing those policies to 7/1/2020 provided:

- a) The County is provided with a written "renewal indication" by each March 1 which is determined at that time to be competitive in relation to current market conditions and in relation to the County's loss history.
- b) The County is provided with a renewal proposal by each June 1 which is determined at that time to be competitive in relation to current market conditions and in relation to the County's loss history.

3. Analysis of Proposals

The County's interest in conducting a fair and thorough comparison of all proposals should be indicated by their engagement of Gray & Co. to assist in this matter. Underwriters can be assured that their efforts in preparing a proposal that responds to the coverage requested in this RFP will be appreciated. It is suggested that proposals be reviewed prior to submission to ensure they provide the information requested in this RFP.

Part III of the RFP provides each proposer with a Questionnaire that details the insurance coverage that the proposer is presenting for the County's consideration. Proposers are welcome to attach additional material to fully detail the proposal. The Questionnaire must be fully completed and submitted as part of each proposal.

Proposals will be evaluated in a three-step process. First, proposals will be reviewed for basic information such as premiums, limits, deductibles, basic coverages, and other qualifying factors. Some proposals may be identified as not warranting further consideration at this point and set aside. Second, proposals determined by the consultant and the County as deserving further consideration will receive a more thorough evaluation (to include a review of the proposed policy language). The County, through its consultant, reserves the right to negotiate in writing with proposers during this stage of the evaluation without divulging specific information about the competition's proposals. The third and final step of the process involves the consultant meeting with the Commissioners' Court to review the proposals.

4. Purchasing Decision

Gray & Co. will discuss the strengths and weaknesses of all proposals with the members of the Guadalupe County Commissioners' Court. The decision for the awarding of placement of insurance will be made by Guadalupe County Commissioners' Court. Awards will be based on an evaluation of proposals using the following factors:

- Scope of coverage;
- Anticipated net cost;
- Financial stability and reputation of the insurer or pool;
- Insurer's ability to provide loss control and claims services requested;
- Service capability; and
- The opportunity for insurance policies to be placed with the same insurer when such would benefit the County

The Commissioners' Court reserves the right to waive technicalities, reject any or all proposals, to accept the proposal deemed most advantageous to Guadalupe County and to be the sole judge in determining which proposal will be most advantageous to Guadalupe County.

Guadalupe County is an Equal Employment Opportunity Employer. The County does not discriminate on the basis of race, color, national origin, sex, religion, age or handicapped status in employment or the provision of services.

5. Insurer Eligibility

Insurance Companies and "Pool" Re-insurers: To qualify, each insurer and risk sharing pool's re-insurers must have maintained a general policyholder's rating of "A-" or better and a financial rating of Class 10 or better since 1/1/12 as published by Best's Key Rating Guide, latest edition. Proposals from lower rated insurers will not be accepted.

Insurance companies should be authorized to do business in the State of Texas. In the event a non-admitted insurance company is proposed, your proposal should state your reasons for using the non-admitted insurance company and clearly spell out any premium tax arrangements and/or filing procedures that should be required in the event this insurance company was selected. Surplus lines tax and fees should be included in the proposed premiums (or detailed as their amount).

Intergovernmental Risk-sharing Pools: Due to the absence of an A.M. Best rating, proposals submitted on behalf of "inter-governmental risk sharing pools" should include audited financial statements (complete with auditor's notes). The most recent two years audited financial statements should be provided as part of each proposal. Statements should indicate whether loss reserves include IBNR and loss development factors as determined by an actuarial analysis. Also, statements should indicate whether loss reserves have been discounted for present value/investment income and should detail the pool's reinsurance arrangements (i.e., insurer, attachment point, limits, facultative, etc.). The financial statements should reflect compliance with the ratios shown below:

Ratio Formula	Liability
Net Contributions Written to Surplus	2 maximum
Net Reserves to Surplus	4 maximum

Surplus to Retention	6 minimum
Net Combined Ratio (Losses & Expenses)	100% maximum

If not addressed in the financial statements, the proposal must detail the pool's re-insurance protection such that it can be determined what portion of the risk is retained by the pool and what portion of the risk is reinsured. Details should include lines of coverage protected by re-insurance, re-insurance limits (per occurrence and in the aggregate), available aggregate limits, and policy periods. Prior to contracting to a risk sharing pool, it is important for the County to be aware of the pool's financial abilities.

6. Communication with Gray & Company

Proposers should contact Gray & Co. (in lieu of the County) if any information is needed about the County or the RFP process. Questions relating to loss exposures, the County's operations, underwriting information, and RFP procedures should be presented in writing (Gray & Co. encourages use of e-mail correspondence). While telephone inquiries are permitted, the proposer must agree to provide Gray & Co. with a written summary of the questions. Gray & Co. will respond to requests for additional underwriting information by issuing addendums to the RFP to be distributed to all proposers.

7. Underwriting Inspection

Inspections necessary for presenting a proposal will be arranged on a group appointment basis by contacting Gray & Co. Please provide detailed information as to the locations needed to be visited, persons to be interviewed, the type of any data needed, etc. You should allow five working days for an appointment to be arranged. The County's intent is to schedule one date to accommodate all interested vendors at the same time.

8. Underwriting Information

Due care and diligence have been used in the preparation of this RFP, and the information contained herein is believed to be current and correct. The underwriting information has been provided by the County. However, the responsibility for determining the full extent of the exposure shall rest solely upon the proposer. It is incumbent upon proposers to fully review this RFP and to request from Gray & Co. any additional specific information required. The County, its representatives and Gray & Co. shall not be responsible for any errors and/or omissions in this RFP, nor for the failure on the part of the proposer to determine the full extent of the exposures.

Requests for additional underwriting information should be made as soon as possible (preferably no later than May 1, 2015).

9. Insurance Applications

All underwriting data provided in this RFP has been prepared by the County and reviewed by the consultant. For the purpose of providing proposals, underwriters are to base their proposals on the underwriting data contained in this RFP and, if applicable, its addendums. Proposals that are based, to any degree, on any other sources of information should indicate the source and type of information as part of the proposal. Our intent is for all proposals to be based on identical underwriting data so that premiums can be fairly compared.

Proposers may indicate that proposals are subject to receipt of a fully completed application without material differences from data provided in the RFP. The County recognizes that the successful carriers may elect to revise or withdraw their proposals if the completed applications contain information that is not revealed in this RFP.

Any underwriters that are not willing to accommodate the County on this matter (by requiring completion of a signed application) should provide a letter to Gray & Co. explaining why an exception should be made.

10. Request For Proposals

This RFP provides guidelines for the proposals desired. Any restrictions, deviations or other modifications that would restrict or broaden the coverage that is presently in force must be clearly noted in the proposals.

11. Proposed Policy Language

Proposals presented to the County and to Gray & Co. MUST include a true and exact copy of the complete policy language which is being proposed for the County (including declaration pages, basic policy parts and endorsements, other than premium rating and schedules, and not requiring declaration pages to be completed). The policy language will be reviewed as part of the proposal analysis. The sample policy language must be consistent with the coverage that is being presented. The proposer must be certain that the actual policies, when issued, agree with the provided sample policies. The proposer will be responsible for all additional costs involved in correcting any discrepancies between the sample policies and the actual policies. The incumbent insurer is not required to provide sample policies if the proposed policies are to be a duplicate of the policies presently in force.

12. Ancillary Services

All proposals should fully describe agent/broker/representative services, safety engineering and inspection services, exposure review services, assistance in drafting contractual insurance requirements, claims adjustment service, and other services that will be offered and provided by the proposing carriers or their agents/brokers. If independent firms are to be used, the name and address of the firm is to be indicated.

The County intends to give due consideration to the ability of the insurance agent, broker and/or carrier to service this account. Supporting information detailing these abilities is recommended. The last two pages of RFP Part III have been reserved for use in describing the proposed services.

13. Premium Rate Guarantee

All proposers should indicate the length of time over which proposed premium rates, factors, and discounts are to be guaranteed. Each separate insurance coverage section within RFP Part III features a field to be used for this purpose.

14. Driving Record Standards

Proposers should provide their minimum acceptable MVR standards when submitting their proposals. Item 7 in the “Responses to RFP Part II” portion of RFP Part III is to be used for this purpose.

15. Supporting Coverages

Proposals should clearly detail any supporting coverage requirements that should be considered when the proposals are compared. As an example, proposals should specify that Automobile Liability coverage is only available if General Liability insurance is purchased from the same carrier. Item 6 in the “Responses to RFP Part II” portion of RFP Part III is to be used for this purpose.

16. Proposal Negotiations

The proposals will be publicly opened in the County Auditor’s office in a manner which avoids disclosure of the proposal contents to competing proposers. Other than reading aloud the information contained on each proposal’s “Proposal Opening” Announcement form, the contents of the proposals will not be disclosed by the County or by the consultant until the negotiation period ceases. Following the initial review of the

proposals, the County and/or Gray & Co. may elect to meet with or contact the “top ranked” proposers (each separately, possibly by telephone or email) for the purpose of:

1. Clarifying any aspects of the proposal,
2. Meeting the agents and underwriters, and/or
3. Discussing areas where the proposal might be able to be improved.

During the negotiation phase, neither the County nor Gray & Co. will share any specific information with proposers in regard to the competitiveness of premiums or coverage offered by proposers. Proposers who are determined by Gray & Co. to be “top ranked” should assume that their premiums and coverage terms are competitive. Insurers should do their best to initially offer their most competitive pricing and coverage terms so they will qualify as being “top ranked”.

17. Premium Auditing

Proposals should specify whether proposed premiums are subject to audit. If not indicated, it will be assumed that premiums are not subject to audit.

18. Issuance of Binders and Policies

Proposals must include an agreement from the agent, broker and/or carrier that binders detailing coverage to be provided will be delivered to the County prior to the effective date of coverage. Further, the agreement should confirm that completed policies will be delivered to the County within 15 calendar days following the inception of coverage (unless delayed due to the fault of the County). Item 10 in the “Responses to RFP Part II” portion of RFP Part III is to be used for this purpose.

19. Loss Runs

Proposals should include an agreement that the agent, broker or carrier(s) will furnish a monthly report of all claims indicating property or persons involved, date of loss or accident, amount paid and amount reserved. This report must be furnished within 30 days of the end of each report month to the County Auditor. The claims report should continue to be provided until all claims are closed, even after the expiration of the policy period. Item 4 in the “Responses to RFP Part II” portion of RFP Part III is to be used for this purpose.

20. The County's Reservation of Rights

The County reserves the right to select individual forms of insurance coverage or coverages written on a group or package basis (unless the proposer's objection is indicated in the proposal) from different insurers. The County also reserves the right to reject any and all parts thereof or to waive informalities, irregularities and errors in the proposals as long as such are technical in nature and not material. Finally, the County reserves the right to cancel, amend or discontinue at its discretion all or any part of the insurance coverages or services utilized in accordance with the provisions of each insurance policy. It is not incumbent on the County to accept the lowest priced proposal(s) received.

21. Proposal Format

The questionnaires provided in Part III (Insurance Coverage & Proposal Questionnaire) must be completed and submitted (with sample policies) as part of your proposal. The questionnaires provides a standard format to present proposed terms, limits, sublimits, coverage conditions, exclusions, annual premiums and optional coverages. It can be completed by hand and, for the most part, can be answered by responding "Yes", "No", "Included" or "Not Included" or by writing a numerical limit or premium. The table may require 2 to 3 hours to complete when completed by an individual who is familiar with the coverage that is being proposed. Completion of the table provides the proposers with a forum that points out how the proposed coverage compares to the current coverage.

22. Qualifications of Agents and/or Brokers

Proposers should state whether they meet the following qualifications and be prepared to give satisfactory evidence upon request:

Agents, Brokers, and Pool administrators must maintain an Errors & Omissions policy with limits of at least \$1,000,000 per occurrence, available aggregate limits of at least \$1,000,000 and a maximum deductible not to exceed \$10,000 while writing the County's coverage. Exceptions will be considered on a case-by-case basis. Item 5 in the "Responses to RFP Part II" portion of RFP Part III is to be used for this purpose.

23. References

Proposing agents, brokers, pool administrators, and insurers must list three client references that can be contacted by the County or by Gray & Company for the purpose of discussing the proposer's service abilities. References should include firm name, contact name, contact's title, mailing address, email address and telephone #). Item 2 in the "Responses to RFP Part II" portion of RFP Part III is to be used for this purpose.

24. Auto Schedule

Exhibit A provides proposers with the schedule of vehicles that is to be used as the basis of premiums quoted for auto liability and physical damage insurance. Once the coverage has been awarded, the successful proposer will need to contact the County Auditor to obtain adjustments to the schedules to reflect additions/deletions that have occurred after the schedules were prepared. The adjusted schedules will then be the basis of the premium invoices for coverage to be effective 7/1/15. The successful proposer will be required to detail the premium changes resulting from the schedule updates, as compared to the premiums initially proposed.

25. Automobile ID Cards

The successful Auto insurance proposer should be identified by June 23, 2015 with coverage to be bound that date for a 7/1/15 effective date. If possible, Auto ID cards unique to each vehicle are requested to be delivered to the County by June 30, 2015 for distribution (even though county governments are not required by law to carry "proof of insurance"). If this is not possible, the County asks for the successful proposer to provide generic auto ID cards (cards that do not list the auto make and model) by June 30, 2015 for distribution and for cards unique to each vehicle to be delivered as soon as possible afterward.

26. Access to Insurance Markets

This RFP assumes that no insurance brokers have submitted underwriting information to any insurance underwriters from sources outside this RFP in advance of the RFP's release. Further, insurance markets are not being assigned by the County (due to the difficulties involved in a political entity making such assignments). The only exception to this is that it is expected that the incumbent Crime insurance agent will be expected to submit proposals on behalf of the insurers currently writing the County's Crime insurance policy.

27. Governmental Immunity & The Texas Tort Claims Act

The doctrine of governmental immunity enjoyed by Texas counties is strong under Texas law. In essence, the doctrine waives liability under Texas law except where the exceptions of the Texas Tort Claims Act (TTCA) apply. Insurers who provide liability insurance to Texas counties need to be aware of the governmental immunity and the exceptions provided by the TTCA.

The following web links provide information on these subjects that has been prepared by the legal department at the Texas Municipal League:

1. http://www.tml.org/legal_pdf/TXTort-claims-act.pdf
2. https://www.tml.org/legal_pdf/TortClaimsAct.pdf

28. Rejections

All disputes concerning this RFP will be determined by Commissioners' Court or their designated representative.

29. Protest Procedures

Any actual or prospective vendor who believes they are aggrieved in connection with or pertaining to a proposal may file a protest. The protest must be delivered in writing to the County Auditor's Office, in person or by certified mail return receipt requested prior to award. The written protest must include:

1. Name, mailing address and business phone number of the protesting party;
2. Appropriate identification of the proposal being protested;
3. A precise statement of the reasons for the protest; and
4. Any documentation or other evidence supporting the protest and any alleged claims.

The Auditor's Office will attempt to resolve the protest, including at the Auditor's option, meeting with the protesting party. If the protest is successfully resolved by mutual agreement, written verification of the resolution, with specifics on each point addressed in the protest, will be forwarded to Commissioners' Court.

If the Auditor's Office is not successful in resolving the protest, the protesting party may request in writing that the protest be considered by Commissioners'

Court. Applicable documentation and other information applying to the protest will be forwarded to Commissioners' Court, who will promptly review such documentation and information.

If additional information is desired, Commissioners' Court may notify the necessary party or parties to the protest to provide such information. The decision of Commissioner's Court will be final.

30. Public Information Act

All governmental information is presumed to be available to the public. Certain exceptions may apply to the disclosure of certain information. Governmental bodies shall promptly release requested information that is not confidential by law, either constitutional, statutory, or by judicial decision, or information for which an exception to disclosure has not been sought.