



Request for Proposals – Project No. 03-21

LIABILITY INSURANCE COVERAGE

Sealed proposals Due August 27, 2021 at 11:00 a.m.

Sealed Proposals shall be delivered to:

Ogemaw County Administrator
806 W. Houghton Avenue, Suite 107
West Branch, MI 48661
dolehantyt@ocmi.us
Phone (989) 516-9020

Ogemaw County Request for Proposals
Liability Insurance Coverage
Project No. 03-21
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Ogemaw County Request for Proposals

Liability Insurance Coverage

Project No. 03-21

Introduction

The County of Ogemaw is soliciting proposals from qualified firms to provide general liability, commercial cyber and privacy liability, auto and umbrella insurance coverage. Responding firms shall be experienced in municipal government projects, programs and finances and be able to provide examples of past projects of similar in scope and size the project described herein.

Submission Requirements

Sealed proposals will be received by the Ogemaw County Administrator on or before Friday, August 27, 2021 at 11:00 a.m. Envelopes submitted should be clearly marked “Liability Insurance Coverage” so that no error in opening will occur. Bids may be submitted electronically to dolehantyt@ocmi.us with “Liability Insurance Coverage” in the subject line. Proposals will be publicly opened and evaluated at a later time. The Board of Commissioners may conduct interviews of the finalist for the services.

All correspondence regarding this RFP should be addressed to:

Ogemaw County Administrator
806 W. Houghton Avenue, Suite 107
West Branch, MI 48661
(989) 516-9020
Email dolehantyt@ocmi.us

Bids received at other locations or delivered after the due date and time will not be accepted and will be returned to the bidder.

Description and Overview

Ogemaw County is requesting sealed proposals for insurance coverage of the following: general liability, commercial cyber and privacy liability, auto and umbrella. Insurance is to be effective for three years beginning October 1, 2021. The following items are to be clearly addressed in the Proposer’s responses. If an item is not applicable to your proposals, clearly indicate “not applicable” for the item and the reason it is not applicable.

1. Proposers are required to be an admitted licensed insurance provider of insurance in the state of Michigan and need to have an A.M. Best rating of B+ or better and a financial size of 8 or better. Proof of this rating will be required as part of the submission.

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2. Proposers must have the capabilities to provide claims reporting service using e-mail, fax, phone, and online computer system 24-hours per day.
 3. Proposers must have a Loss Control Department or contract with a Loss Control Service to provide loss control/risk management training, on-site visits, ability to provide online risk management computer system, online safety training, and other additional safety trainings as requested by Ogemaw County at no additional cost to the provided proposal.
 4. Proposals shall include overview of insurer's loss control department and program showing services provided and samples of safety training. Proposer's organization needs to have at least five-years' experience in the field with government agencies.
 5. Proposers must provide claims reviews with the County Administrator at least once a year.
 6. Proposals shall include brief explanations on how insurance for the following are managed and processed: General Public Liability, Buildings, Property, Inland Marine, Contractors Equipment, Special Use Animal Coverage, Motor Vehicle Comprehensive, Motor Vehicle Collision and Other Coverages, Government Crime Policy, Cyber Security, Law Enforcement Liability, Uninsured Motorist Liability, Litigation, Claims Handling, Loss Control, Volunteer Coverage, and any audits.
 7. Coverage shall be in force from 12:00 a.m. October 1, 2021 to 11:59 p.m. September 30, 2024.
 8. Proposals shall include all other requirements as set forth by State and Federal law in regards to Property Insurance, Liability Insurance, and the requirements as set forth by any other applicable laws and regulations.
 9. Proposers are expected to actively manage and process claims. Processing includes timely payment of claims and pursuit of reimbursements as appropriate. Detailed monthly reporting of all transactions is required.
 10. At the completion of the coverage year, proposer shall provide (at the proposer's expense) an actuarial report to Ogemaw County for management and auditor use. This report shall include estimates by year of: required reserves, unpaid claims, incurred losses, subsequent development of known claims, and claims incurred but not reported.
 11. Proposers shall outline Legal Counsel selection information, list of approved counsel, what role Ogemaw County plays in the selection, and the role Ogemaw County has in regards to claims settlements and denials.
 12. Proposers shall state how many years the Proposer been involved with public entity insurance.

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13. Proposers shall provide a list of at least three public entity accounts for which the Proposer currently or in the past has provided insurance.
 14. Proposer shall list the individual(s) who will be directly responsible for the overall management of the account, and list other support personnel and contact information.
 15. Proposers may describe any additional resources their firm can provide that may bring value to Ogemaw County.
 16. Proposers shall provide a comprehensive list of coverage exclusions.
 17. After submission, Proposers may be required to give a presentation (date and time to be determined) on their company's loss control, and claims management. This presentation will explain loss control approach, how claims are handled, along with any other pertinent information about the company.
 18. Ogemaw County reserves the right to negotiate the terms and conditions, including the price, as proposed in the vendor's proposal. In addition, as part of such negotiations, Ogemaw County reserves the right to require supporting cost, pricing, and other data from the proposer in order to determine the reasonableness and acceptability of the proposal.
 19. The specifications in this request are the minimum acceptable. Ogemaw County shall be the sole judge of equivalency. Proposers must submit their proposal with the requirements outlined in these specifications. Proposers may submit alternates to the specifications on a separate proposal sheet.
 20. Ogemaw County intends to implement a multi-year agreement unless issues arise with the chosen provider. If a multi-year contract is established, premium increases may not exceed 3% per year.

Current Policy Coverages

For reference, current policy coverages are provided in Appendix A.

Evaluation and Selection

1. Firms who submit proposals may be requested to make an oral presentation to the Board of Commissioners. Should this occur, the meeting(s) will be held on Thursday, September 2, 2021 at 9:00 a.m. and/or Thursday, September 16, 2021 at 5:30 p.m.
2. The County Administrator will evaluate each proposal for ability of the firm to provide the Ogemaw County in a cost effective, efficient and timely manner.

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3. The Board of Commissioners reserves the right to reject any or all proposals and to waive any irregularities in a proposal and to award a contract that is in the best interests of the County without regard to cost.
 4. During the evaluation process, Ogemaw County reserves the right, in its sole discretion, to request additional information or clarifications from those submitting, and to allow corrections of errors or omissions.
 5. The Ogemaw County will not reimburse responding firms or individuals for any expenses incurred in preparing a response to this RFP.

Appendix A

Current Policy Coverages

Current Policy Information

<u>Policy #</u>	<u>Line of Business</u>	<u>Effective Date</u>	<u>Expiration Date</u>	<u>Writing Company</u>
H6307J428857	Package	10/1/2020	10/1/2021	Travelers Property Casualty of America
ZLP51M88362	General Liability	10/1/2020	10/1/2021	Charter Oak Fire
ZPL15T98495	Commercial Cyber and Privacy	10/1/2020	10/1/2021	Travelers Indemnity
H8107J428857	Liability Business Auto	10/1/2020	10/1/2021	Travelers Indemnity
ZUP1ST98483	Umbrella	10/1/2020	10/1/2021	Travelers Indemnity

Locations

<u>Loc #</u>	<u>Bldg. #</u>	<u>Building Description</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
00001	00001	County Building	806 West Houghton Avenue	West Branch	MI	48661
00002	00002	Sheriff's Office	801 W Wright St	West Branch	MI	48661
00002	00003	Sheriff's Office Garage	801 W Wright St	West Branch	MI	48661
00002	00004	Old Jail	801 W Wright St	West Branch	MI	48661
00003	00005	Annex	205 S 8th St	West Branch	MI	48661
00004	00006	Shower House	2370 S I-75 Loop	West Branch	MI	48661
00004	00007	Garage	2370 S I-75 Loop	West Branch	MI	48661
00005	00008	Park Display	5626 W Rose City Rd	Rose City	MI	48654
00005	00009	Comm Center	5626 W Rose City Rd	Rose City	MI	48654
00005	00010	Gazebo	5626 W Rose City Rd	Rose City	MI	48654
00005	00011	Park House	5626 W Rose City Rd	Rose City	MI	48654
00005	00012	Garage	5626 W Rose City Rd	Rose City	MI	48654
00005	00013	Shed	5626 W Rose City Rd	Rose City	MI	48654
00005	00014	Shed	5626 W Rose City Rd	Rose City	MI	48654
00005	00015	Shed	5626 W Rose City Rd	Rose City	MI	48654
00005	00016	Souvenir Stand	5626 W Rose City Rd	Rose City	MI	48654
00006	00017	Housing Office	R801 W Houghton Ave	West Branch	MI	48661
00006	00018	Storage	R801 W Houghton Ave	West Branch	MI	48661
00007	00019	Public Transit/EMS	1383 Airport Rd	West Branch	MI	48661
00008	00020	Storage	M-55 North	West Branch	MI	48661
00009	00021	Jail	912 W Houghton Ave	West Branch	MI	48661
00010	00022	Garage	708 W Wright St	West Branch	MI	48661

Property

Subjects of Current Property Insurance

<u>Loc#</u>	<u>Bldg.#</u>	<u>SOI</u>	<u>Valuation</u>	<u>COL</u>	<u>Deductible</u>	<u>Limit</u>
BLNKT		Blanket Building and Contents	Replacement Cost	Special form	\$5,000	\$22,439,982
00001	00001	Blanket Building	Agreed Amount	Special form	\$5,000	\$8,084,726
00001	00001	Blanket BPP	Agreed Amount	Special form	\$5,000	\$1,802,116
00002	00002	Blanket Building	Actual Cash Value	Special form	\$5,000	\$500,000
00002	00004	Blanket BPP	Replacement Cost	Special form	\$5,000	\$100,000
00002	00003	Blanket Building	Agreed Amount	Special form	\$5,000	\$8,982
00003	00005	Blanket Building	Agreed Amount	Special form	\$5,000	\$856,769
00003	00005	Blanket BPP	Agreed Amount	Special form	\$5,000	\$550,000
00004	00006	Blanket Building	Agreed Amount	Special form	\$5,000	\$90,514
00004	00007	Blanket Building	Agreed Amount	Special form	\$5,000	\$28,329
00005	00008	Blanket Building	Agreed Amount	Special form	\$5,000	\$10,365
00005	00009	Blanket Building	Agreed Amount	Special form	\$5,000	\$228,012
00005	00009	Blanket BPP	Agreed Amount	Special form	\$5,000	\$10,779
00005	00010	Blanket Building	Agreed Amount	Special form	\$5,000	\$6,219
00005	00011	Blanket Building	Agreed Amount	Special form	\$5,000	\$124,232
00005	00012	Blanket Building	Agreed Amount	Special form	\$5,000	\$38,693
00005	00013	Blanket Building	Agreed Amount	Special form	\$5,000	\$11,057
00005	00014	Blanket Building	Agreed Amount	Special form	\$5,000	\$11,057
00005	00015	Blanket Building	Agreed Amount	Special form	\$5,000	\$11,057
00005	00016	Blanket Building	Agreed Amount	Special form	\$5,000	\$8,982
00006	00017	Blanket Building	Agreed Amount	Special form	\$5,000	\$127,688
00006	00018	Blanket Building	Agreed Amount	Special form	\$5,000	\$26,947
00006	00018	Blanket BPP	Agreed Amount	Special form	\$5,000	\$20,729
00007	00019	Blanket Building	Agreed Amount	Special form	\$5,000	\$707,526
00007	00019	Blanket BPP	Agreed Amount	Special form	\$5,000	\$560,770
00008	00020	Blanket Building	Agreed Amount	Special form	\$5,000	\$40,074
00004	00007	Blanket BPP	Agreed Amount	Special form	\$5,000	\$7,600
00009	00021	Blanket Building	Agreed Amount	Special form	\$5,000	\$6,567,288
00009	00021	Blanket BPP	Agreed Amount	Special form	\$5,000	\$1,791,079
00010	00022	Blanket Building	Agreed Amount	Special form	\$5,000	\$7,649

General Liability

Current General Coverage Information

Coverage Type	<u>Commercial General Liability</u>	<u>Public Entity Management Liability</u>	<u>Employment Practices Liability</u>	<u>Law Enforcement Liability</u>
Occurrence/Claims Made	Occurrence	Claims Made	Claims Made	Occurrence

Current General Liability Coverages/Limits

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
General Aggregate	\$3,000,000	
Products/Completed Ops Aggregate	\$3,000,000	\$5,000
Personal and Advertising Injury	\$1,000,000	
Each Occurrence	\$1,000,000	
Fire Damage	\$100,000	
Medical Expense	EXCLUDED	
Employee Benefits	\$1,000,000	\$1,000

Public Entity Management Liability

Current Public Entity Management Liability General Coverage Information

Coverage Type:	Public Entity Liability
Occurrence/Claims Made:	Claims Made

Current Public Entity Management Liability General Liability Coverages/Limits

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Limited Abuse or Molestation Liability	\$1,000,000	
Public Entity Aggregate	\$2,000,000	
Public Entity Each Wrongful Act	\$1,000,000	\$10,000

Law Enforcement Liability

Current Law Enforcement Liability General Coverage Information

Coverage Type: Law Enforcement Liability
Occurrence/Claims Made: Occurrence

Current Law Enforcement Liability General Liability Coverages/Limits

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Law Enforcement Aggregate	\$2,000,000	
Law Enforcement Each Wrongful Act	\$1,000,000	\$15,000

Employment Practice Liability

Current Employment Practice Liability General Coverage Information

Coverage Type: Employment Practice Liability
Occurrence/Claims Made: Claims Made

Current Employment Practice Liability General Liability Coverages/Limits

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Employment Practice Liability Insurance Aggregate	\$2,000,000	
Employment Practice Liability Insurance Each Occurrence	\$1,000,000	\$25,000

Cyber Liability

Current Cyber Liability General Coverage Information

Coverage Type: Cyber
Occurrence/Claims Made: Claims Made

Current Cyber Liability General Liability Coverages/Limits

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Aggregate Limit	\$2,000,000	
Notified Individuals	\$100,000	\$5,000
Legal, Forensic and Public Relations/Crisis Management	\$1,000,000	\$5,000
Business Interruption; Cyber Extortion Loss	\$2,000,000	\$5,000
Dependent Business Loss	\$100,000	\$5,000
Data Recovery Costs	\$2,000,000	\$5,000
Data and Network Liability	\$2,000,000	\$5,000
Regulatory Defense and Penalties	\$2,000,000	\$5,000
Payment Card Liabilities and Costs	\$2,000,000	\$5,000
Media Liability	\$2,000,000	\$5,000
Fraudulent Instruction	\$250,000	\$5,000
Funds Transfer Fraud	\$250,000	\$5,000
Telephone Fraud	\$250,000	\$5,000
Criminal Reward	\$50,000	\$5,000

Business Auto

Liability-Covered Auto Symbols

Liability	1
Personal Injury Protection	5
Property Protection	2
Uninsured Motorist	2
Underinsured Motorist	2

Physical Damage-Covered Auto Symbols

Comprehensive	
Collision	7, 8
Towing and Labor	

- (1) Any Auto
- (2) All Owned Autos
- (3) Owned Private Passenger Autos
- (4) Owned Autos Other than Private Passenger
- (5) All Owned Autos Which Require No-Fault Coverage
- (6) Owned Autos Subject to Compulsory U.M. Law
- (7) Autos Specified on Schedule
- (8) Hired Autos
- (9) Non-Owned Autos

Current Business Auto Coverages/Limits

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Combined Single Limit	\$1,000,000	\$5,000
PIP-Basic		
PIP-Property Protection		
Uninsured Motorist Combined Single Limit	\$100,000	
PIP-Property Damage Liability – Limited	\$1,000	
Comprehensive	\$1,246,593	\$2,500
Collision – Broadened Collision	\$1,246,593	\$2,500

Vehicle Schedule

<u>Veh. #</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>VIN</u>	<u>Liab.</u>	<u>PIP</u>	<u>UM/ UIM</u>	<u>Comp Deductible</u>	<u>Collision Deductible</u>
00003	2002	Ford	Ranger	1FTYR10U12PA29681	X	X	X	\$2,500	\$2,500
00007	2007	GMC	Van	1GJGG25V471247433	X	X	X	\$2,500	\$2,500
00018	2011	Ford	Crown Victoria Police Interceptor	2FABP78V68X168192	X	X	X	\$2,500	\$2,500
00024	2009	Ford	LGT Pickup	1FTPF12V99KC89148	X	X	X	\$2,500	\$2,500
00025	2014	GMC	Savana 2500	1GJW7PFG4E1164428	X	X	X	\$2,500	\$2,500
00026	2015	Ford	Eldorado	1FDFF4FS6FDA02912	X	X	X	\$2,500	\$2,500
00027	2012	Chevy	Impala	2G1WFSE39C1248192	X	X	X	\$2,500	\$2,500
00028	2015	Ford	Eldorado	1FDFF4FS2FDA02888	X	X	X	\$2,500	\$2,500
00029	2015	Ford	Eldorado	1FDFF4B1FDA02915	X	X	X	\$2,500	\$2,500
00030	2015	Ford	Eldorado	1FDFF4FS4FDA02889	X	X	X	\$2,500	\$2,500
00031	2015	Ford	Eldorado	1FDFF4B8FDA02913	X	X	X	\$2,500	\$2,500
00032	2015	Ford	Taurus Interceptor AWD	1FAHP2MK4FG167909	X	X	X	\$2,500	\$2,500
00033	2010	Chevy	Silverado	1GCPCEX2AZ230723	X	X	X	\$2,500	\$2,500
00034	2009	Chevy	Silverado	1GCEC14X49Z133685	X	X	X	\$2,500	\$2,500
00039	2015	Ford	4DR-P	1FAHP2MK7FG110605	X	X	X	\$2,500	\$2,500
00040	2017	Ford	Explorer	1FM5K8AR8HGA04386	X	X	X	\$2,500	\$2,500
00062	2007	Dodge	Caravan	1D4GP45R378130266	X	X	X	\$2,500	\$2,500
00063	2018	Ford	Explorer Police Interceptor	1FM5K8AT1JGA27025	X	X	X	\$2,500	\$2,500
00064	2018	Ford	F250	1FTBF286OJEB49078	X	X	X	\$2,500	\$2,500
00065	2018	GMC	Station Wagon	1GJZ7NFG0J1230730	X	X	X	\$2,500	\$2,500
00067	2019	Ford	Explorer	1FM5K8AR8KG844638	X	X	X	\$2,500	\$2,500
00068	2019	Ford	Eldorado	1FDFF4FS5KDC17241	X	X	X	\$2,500	\$2,500
00069	2019	Ford	Eldorado	1FDFF4F8KDC17252	X	X	X	\$2,500	\$2,500
00070	2019	Ford	Eldorado	1FDFF4FS1K DC21433	X	X	X	\$2,500	\$2,500
00071	2019	Ford	Eldorado	1FDFF4FSXKDC21432	X	X	X	\$2,500	\$2,500
00073	2008	Ford	Explorer	1FMEU73 E88UB15990	X	X	X	\$2,500	\$2,500
00074	2019	Dodge	Charger	2C3CDXKT5KH682277	X	X	X	\$2,500	\$2,500
00075	2020	Ford	Eldorado	1FDFF4FS2KDC53498	X	X	X	\$2,500	\$2,500
00076	2020	Ford	Eldorado	1FDFF4FS7KDC53500	X	X	X	\$2,500	\$2,500
00078	2020	Ford	Eldorado	1FDFF4FS9KDCS3501	X	X	X	\$2,500	\$2,500
00079	2020	Ford	Eldorado	1FDFF4FS9KDC68726	X	X	X	\$2,500	\$2,500
00080	2020	Chevy	Tahoe	1GNSKDEC6LR300341	X	X	X	\$2,500	\$2,500
00082	2021	Ford	Explorer	1FM5K8A88MGA07611	X	X	X	\$2,500	\$2,500
00083	2021	Dodge		2C3CDXKKGXMHS45228	X	X	X	\$2,500	\$2,500
00084	2021	Dodge		2C3CDXKKG2MHS49273	X	X	X	\$2,500	\$2,500

Commercial Inland Marine

Commercial Inland Marine Equipment Summary

<u>Loc #</u>	<u>Total Items</u>	<u>Coverage</u>	<u>Total Amount of Insurance</u>	<u>Deductible</u>
BLNKT	14	Special form	\$553,717	\$1,000

Scheduled Equipment

<u>Item #</u>	<u>Year</u>	<u>Manufacturer</u>	<u>Model</u>	<u>Description</u>	<u>Serial #</u>	<u>Amount of Insurance</u>
0003				2-way Comm. Equipment		\$262,000
0004				Communications Tower	Indian Springs Tower	\$30,000
0005				Communications Tower	Mills Tower	\$30,000
0006	1960			Communications Tower	Control Room and Tower	\$30,000
0007	1987			Communications Tower	Lupton Tower	\$30,000
0008				Radio Tower and Equipment		\$23,013
0009	2000			Radio Tower	M-55 North	\$35,000
0010	2001			Radio Tower	Pointer Hill, M-55	\$35,000
0011	2010	Yamaha	Grizzly 550	Four-Wheeler	JY4AJ38Y4AC004659	\$7,202
0013				Communications Tower	Damon Tower	\$25,000
0014	2018	Yamaha		Snowmobile	JYE8CR001JA014082	\$9,600
0015	2020	Yamaha	Viking	Utility Vehicle	5Y4ama5e2Ia100206	\$13,902
0016	2020	Haulmark		Trailer	7k51e1426Ih000684	\$9,000
0017	2019	Smokercraft Angler		Boat	STR55184B919	\$14,000

Umbrella

Umbrella Coverages/Limits

<u>Coverage</u>	<u>Limit</u>	<u>Limit 2</u>	<u>Retention Amount</u>
Umbrella	\$4,000,000	\$4,000,000	\$10,000
Crisis Management Service Expenses	\$50,000		

Underlying Auto Liability

<u>Policy #</u>	<u>Company</u>	<u>Effective Date</u>	<u>Expiration Date</u>
H8107J428857	Travelers	10/1/2020	10/1/2021

Underlying General Liability

<u>Policy #</u>	<u>Company</u>	<u>Effective Date</u>	<u>Expiration Date</u>
ZLP51M88362	Travelers	10/1/2020	10/1/2021

Underlying Other Liability

<u>Policy #</u>	<u>Company</u>	<u>Type of Policy</u>	<u>Effective Date</u>	<u>Expiration Date</u>
ZLP51M88362	Travelers	Other	10/1/2020	10/1/2021
ZLP51M88362	Travelers	Other	10/1/2020	10/1/2021