

**REQUEST FOR PROPOSAL (RFP)**  
**FOR: LIABILITY INSURANCE, WORKERS COMPENSATION INSURANCE,**  
**AND CRIME INSURANCE**

**POSTING DATE:**

**APRIL 26, 2022**

**TOWN OF CAMPBELL**

**La Crosse County**



**RESPONSE DEADLINE:**

**MAY 27, 2022**

**3:00 P.M.**

**TO:**

**TOWN OF CAMPBELL**

**2219 BAINBRIDGE ST.**

**LA CROSSE, WI 54603**

**Table of Contents**

Background.....1

Purpose.....2

Tentative Project Timeline.....3

RFP Due Date.....4

Questions.....4

Scope.....4

Requirements.....4-6

Current Policy Coverages.....6-7

Additional Requirements.....7-8

Evaluation Process.....8

Contract.....8

General Requirements.....8-9

Attachments.....9

    Attachment A: Premium Cost Worksheet.....10

    Attachment B: Proposal Checklist.....11-12

    Attachment C: Liability Coverage Questionnaire.....13

**I. BACKGROUND**

The Town of Campbell is requesting proposals for Liability Insurance, Workers Compensation Insurance, and Crime Insurance per the specifications provided in this document. Proposals will be for period of July 5, 2022 to July 4, 2023. The following are specific coverages the Town of Campbell would like proposed:

- General Liability
- Public Entity General and Automotive Liability
- Uninsured and Underinsured Motorist Liability, and Medical Payments
- Cyber Liability
- Crime Coverage
- Worker’s Compensation and Employers Liability

Notwithstanding any other provisions of the RFP, the Town of Campbell reserves the right to reject any and all proposals, to waive any irregularity or informality in a proposal, and to accept or reject any item or a combination of items for any reason or no reason.

It is further within the right of the Town of Campbell to reject proposals that do not contain all elements and information requested in this document, as well as accept proposals that do not contain elements or information requested.

The Town of Campbell shall not be liable for any losses incurred by the Proposers throughout this process. The cost of preparing a response to this RFP is not reimbursable in part or in whole to the Proposer. Any proposal received will become the property of the Town of Campbell and a matter of public record.

**II. PURPOSE**

In accordance with all applicable laws, the following procedures are designed to provide for a fair and open process based on qualifications, insurance requirements met, and cost effectiveness.

**III. TENTATIVE PROJECT TIMELINE**

RFP posted by 4:30 p.m.	April 26, 2022
RFP responses due by 3:00 p.m.	May 27, 2022
RFP internal review	May 31-June 10, 2022
Town Board action	June 14, 2022

**IV. RFP DUE DATE**

Proposals should be submitted to the Town Clerk no later than 3:00 p.m. on May 27, 2022. Proposals should be clearly labeled **RFP-INSURANCE**, and submitted to the location/address listed below. E-mailed proposals will be accepted provided a hard copy is received by the established deadline.

**Delivery Address:**

**Town of Campbell  
c/o Town Clerk  
RFP-INSURANCE  
2219 Bainbridge St.  
La Crosse, WI 54603**

Each proposal must be received by the due date and time set for this RFP. A proposal received after the established deadline will not be considered.

**V. QUESTIONS**

All questions related to this RFP must be submitted no later than 4:30 p.m., May 25, 2022, via email to: [clerk@townofcampbellwi.gov](mailto:clerk@townofcampbellwi.gov). Clearly mark the email "Questions for Insurance".

**VI. SCOPE**

This request for proposals is for any firm interested in providing Liability Insurance, Workers Compensation Insurance, and Crime Insurance to the Town of Campbell for policies renewing July 1, 2022.

**VII. REQUIREMENTS**

The following items are to be clearly addressed in the Proposer's response. If an item is not applicable to your proposals, clearly indicate "not applicable" for the items and the reason it is not applicable.

1. Proposers are required to be an admitted licensed insurance provider of insurance in the state of Wisconsin and need to have 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.
2. Proposers must have the capabilities to provide 24 hours a day/7 days a week claims reporting service using email, phone, and online computer system.
3. Proposers must provide claim review with the Town of Campbell at least once a year.
4. Proposals shall include an overview of Insurer's claims department and claims program. Additionally, a one-page overview of how a typical claim from the Town would be managed and processed.
5. Proposals should include brief explanations of how insurance for the following are managed and processed:

- General Liability
  - Public Entity General and Automotive Liability
  - Uninsured and Underinsured Motorist Liability, and Medical Payments
  - Cyber Liability
  - Crime Coverage
  - Worker's Compensation and Employers Liability
6. Coverage shall be in force from 12:00 a.m. on July 5, 2022 to 11:59 p.m. on July 4, 2023.
  7. Coverage shall include all other requirements as set forth by State and Federal law in regards to Liability Insurance, Workers Compensation Insurance, and Crime Insurance and the requirements as set forth by any other applicable laws and regulations.
  8. Proposers are expected to actively manage and process claims. Processing includes timely payment of claims and pursuit of reimbursements as appropriate. Insurers must have the ability to break down premiums by insurance types. Insurers are expected to calculate the Workers Compensation modification rating.
  9. At the completion of the coverage year, proposer shall provide (at the proposer's expense) an actuarial report to the Town of Campbell 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.
  10. Proposers shall outline Legal Counsel selection information, list of approved counsel, and the role the Town has in regards to claim settlements and denials.
  11. Proposers shall state how many years the Proposer has been involved with Public Entity Insurance.
  12. Proposers shall provide a list of at least three public entity accounts for which the Proposer currently or in the past has provided insurance.
  13. Proposer shall submit any information that documents successful and reliable experience in past performance related to the requirements of the RFP.
  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. Proposer may describe any additional resources your firm can provide that may bring value to the Town of Campbell.
  16. The Town of Campbell 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, the Town of Campbell 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.

17. The specifications in this request are the minimum acceptable. The Town of Campbell 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.

**VIII. CURRENT POLICY COVERAGES:**

All of the deductible limits listed below are for the current policy year. The following coverages are the minimum requested and any proposal that does not meet these minimum requirements should state what portion of the proposal exceeds or does not meet the minimum requirements.

GENERAL LIABILITY (See Declarations Page)

General (Public Entity) Liability Deductible	\$3,000,000 Limit \$1,000
Bodily Injury and Property Damage Deductible	\$3,000,000 Limit \$1,000
Personal Injury and Errors and Omissions Deductible	\$3,000,000 Limit \$1,000

**\*\*Note:** the limit of insurance for Bodily Injury and Property Damage and the limit of Insurance for personal injury and errors and omissions are part of and not in addition to the public entity liability limit of insurance.

Automotive Liability Deductible	\$3,000,000 Limit \$1,000
Uninsured Motorist Deductible	\$25,000 per person \$50,000 per accident \$1,000
Underinsured Motorist Deductible	\$50,000 per person \$100,000 per accident \$1,000

MEDICAL PAYMENTS: None

GOVERNMENT CRIME POLICY

Employee Theft	\$250,000 per occurrence
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Deductible	\$2,500
Inside the Premises-Theft of Money/Security Deductible	\$20,000 per occurrence \$500
Outside the Premises Deductible	\$20,000 per occurrence \$500
Excess Treasurer Coverage Deductible	\$1,250,000 per occurrence \$250,000

#### WORKERS COMPENSATION

Classification	Code No.	Estimated Payroll
Civil Defense-EMT	7710	\$16,800
Clerical Office	8810	\$130,000
Municipal Operations-Misc.	9413	\$213,196
Police Officers	7720	\$346,677
Volunteer Fire Department	7709	\$2,802

#### IX. Additional Requirements

1. Proposal shall conform to all applicable federal, state and local laws, codes and ordinances.
2. No Proposer will be provided with financial and/or competitive Proposer information on this Proposal until after the award of the contract has been made. At that time, all Proposals will be available for review in accordance with the Wisconsin Open Records Law. Proposer shall cooperate with the Town to comply with any Open Records Request(s).
3. Town of Campbell and its departments are exempt from payment of all federal, state and local taxes on its purchases.
4. Any contract between Proposer and the Town of Campbell shall be subject to the laws of the State of Wisconsin. In connection with the performance of work under such contract, the Proposer agrees not to discriminate against any employee or applicant for employment because of age, race, religion, color, handicap, sex, physical condition, developmental disability, sexual orientation, or national origin.
5. Upon awards of the contract, the selected Proposer will be required to submit a federal W-9 form and payment address to the Town of Campbell. Proposers previously established with the Town may have this requirement waived.

6. This proposal shall be prepared with a straightforward, concise delineation of the Proposer's capabilities to satisfy the requirements of this RFP.
7. Any cost and/or pricing data submitted or related to the vendor's proposal including any cost and/or pricing data related to contractual extension options, whether required or voluntary, shall be subject to evaluation, and awarded only if deemed to be in the best interest of the Town of Campbell.
8. A Proposer may withdraw or modify its proposal prior to the proposal due date. Any changes or withdrawals must be made in writing prior to the proposal due date.
9. Deviations and exemptions from terms, conditions, or specifications shall be described fully, on the proposer's letterhead, signed, and attached to the request. In the absence of such a statement, the proposal shall be accepted as in strict compliance with all terms, conditions, and specifications and the proposers shall be held liable.
10. All materials, equipment, and supplies provided to the Town of Campbell must comply fully with all safety requirements as set forth by the Wisconsin Administrative Code and all applicable OSHA Standards.
11. All proposals shall be good for 90 days from the date of the due date of the RFP.

**X. EVALUATION PROCESS**

After determining that a proposal satisfies the mandatory requirements stated in the Request for Proposal, the comparative assessment of the relative benefits and deficiencies of the proposal in relationship to the published evaluation criteria shall be made by using subjective judgement. The award of contract resulting from this Request for Proposal shall be based on the lowest cost and best proposal received in accordance with the submission requirements. Proposals will be reviewed by the Town of Campbell staff and a recommendation will be made to the Campbell Town Board.

**XI. CONTRACT**

In the event that the Proposer whom the services are awarded does not execute a contract within 30 days after the award of the bid, the Town may award the contract to the next most qualified Proposer or call for new proposals. The Town shall assume no cost by the Proposer in preparation of new proposals.

The Town reserves the right to discontinue the contract due to unsatisfactory service. It may reconsider any proposal that was received in response to this request.

This contract shall not be assigned, transferred, or subcontracted.

The Proposer agrees to maintain worker's compensation coverage as required by state law, general liability insurance, and crime insurance on its premise or operations.

**XII. GENERAL REQUIREMENTS**



1. **INSURANCE RESPONSIBILITY:** The proposer performing services for the Town of Campbell shall comply with the insurance requirements contained herein.
  - 1.1 Provide own insurance, countersigned by an insurer licensed to do business in the State of Wisconsin, covering the period of the agreement/contract indicating that Proposer is insured under professional liability insurance in an amount not less than minimum amounts reasonably necessary and sufficient within the profession.
  - 1.2 Provide insurance certificates indicating required coverage, countersigned by an insurer licensed to do business in Wisconsin, covering the period of the agreement/contract. The insurance certificate is required to be presented prior to the issuance of the purchase order or before the commencement of the contract.
2. **EXPERIENCE AND RELIABILITY**
  - 2.1 Experience and reliability of the Proposer's organization is considered in the evaluation process. Therefore, the proposer is advised to submit any information which documents successful and reliable experience in past performance related to the requirements of this RFP.
3. **EXPERTISE OF PERSONNEL**
  - 3.1 The qualifications of the personnel proposed by the Proposer to perform the requirements of this RFP will be considered in the evaluation. Therefore, the Proposer should submit information related to the experience and qualifications of the staff proposed. A list with three public entity references is required.
4. **RIGHT TO REJECT**
  - 4.1 The Town of Campbell reserves the right to reject any and all proposals and accepts no responsibility for the cost of proposal preparation.

**XIII. ATTACHMENTS**

**ATTACHMENT A**

**RFP LIABILITY, WORKER'S COMPENSATION, AND CRIME INSURANCE**

**PREMIUM COST WORKSHEET**

<b>COVERAGE</b>	<b>COVERAGE LIMITS</b>	<b>DEDUCTIBLE</b>	<b>PREMIUM</b>
GENERAL LIABILITY	\$3,000,000	\$1,000	\$ _____
BODILY INJURY AND PROPERTY DAMAGE	\$3,000,000	\$1,000	\$ _____
PERSONAL INJURY AND ERRORS AND OMISSIONS	\$3,000,000	\$1,000	\$ _____
UNINSURED MOTORIST	\$25,000 PER PERSON \$50,000 PER ACCIDENT	\$1,000	\$ _____
UNDERINSURED MOTORIST	\$50,000 PER PERSON \$100,000 PER ACCIDENT	\$1,000	\$ _____
GOVERNMENT CRIME: EMPLOYEE THEFT	\$250,000 PER OCCURENCE	\$2,500	\$ _____
GOVERNMENT CRIME: INSIDE THE PREMISES- THEFT OF MONEY/SECURITY	\$20,000 PER OCCURENCE	\$500	\$ _____
GOVERNMENT CRIME: OUTSIDE THE PREMISES	\$20,000 PER OCCURENCE	\$500	\$ _____
EXCESS TREASURER COVERAGE	\$1,250,000 PER OCCURENCE	\$250,000	\$ _____
WORKERS COMPENSATION			\$ _____

**ATTACHMENT B**

**RFP LIABILITY, WORKER'S COMPENSATION, AND CRIME INSURANCE PROPOSAL CHECKLIST**

**CHECKLIST OF OTHER PROPOSAL REQUIREMENTS:**

Enclosed proof of insurance provider listing (Yes/No) \_\_\_\_\_

Enclosed proof of A.M. Best Rating of 8+ or better (Yes/No) \_\_\_\_\_

Enclosed proof of Financial size of 8 or better (Yes/No) \_\_\_\_\_

Capability of providing continuous claims service (Yes/No) \_\_\_\_\_

Capable of providing claims reviews with loss control and claims department at least annually (Yes/No) \_\_\_\_\_

Claims Department-Enclosed overview of insurer's Claims Department and Program; including an overview of how a typical claim from the Town would be handled (Yes/No) \_\_\_\_\_

Enclosed explanation of how all insurance services are handled by proposer, including but not limited to other coverages, litigation, claims handling, loss control, and any audits. (Yes/No) \_\_\_\_\_

Proposer meets requirements as set forth by the Wis. Stats. for insurance proposals provided and as set forth by any other applicable laws and regulations. (Yes/No) \_\_\_\_\_

Number of years Proposer has been involved with public entity insurance. \_\_\_\_\_

**ATTACHMENT B**

**RFP LIABILITY, WORKER'S COMPENSATION, AND CRIME INSURANCE PROPOSAL CHECKLIST**

Enclosed list at least three public entity accounts that the proposer is currently or in the past provided insurance for. (Yes/No) \_\_\_\_\_

Enclosed list of account managers and other Support Personnel, and their contact information. (Yes/No) \_\_\_\_\_

Enclosed Attachment A (Yes/No) \_\_\_\_\_

Enclosed Attachment B (Yes/No) \_\_\_\_\_

Enclosed Attachment C (Yes/No) \_\_\_\_\_

I have full authority to make such statements and to submit this proposal as the duly recognized representative of the Proposer.

\_\_\_\_\_  
Signature of Duly Authorized Individual

\_\_\_\_\_  
Date

**Company:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

\_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_



