



## THE COUNTY OF GALVESTON

VERONICA VAN HORN  
INTERIM PURCHASING AGENT

COUNTY COURTHOUSE  
722 Moody (21<sup>st</sup> Street)  
Fifth (5<sup>th</sup>) Floor, Purchasing  
GALVESTON, TEXAS 77550  
(409) 770-5371

ERIN S. QUIROGA, MBA, CPPB  
ASST. PURCHASING AGENT

July 21, 2025

Honorable County Judge  
Honorable County Commissioners' Court  
Galveston County Courthouse  
Galveston, Texas 77550

**Re: RFP #B222021, Property & Casualty Insurance Contract #CM21601**

Gentlemen,

The contract associated with RFP #B222021, Property & Casualty Insurance is scheduled for its third extension on November 1, 2025. The contracted vendor for his services is Galveston Insurance Agency.

No amendments to the contract have been requested at this time.

It is requested that the extension be authorized.

Your consideration in this matter will be greatly appreciated.

Respectfully submitted,

A handwritten signature in cursive script that reads "Veronica Van Horn".

Veronica Van Horn  
Interim Purchasing Agent

## Dickey, Tammy

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**From:** Fleming, Melissa  
**Sent:** Thursday, July 10, 2025 10:33 AM  
**To:** Dickey, Tammy  
**Subject:** FW: Bid B222021 - Property & Casualty Insurance  
**Attachments:** SKM\_C650i25070918470.pdf

Hi Tammy,

This is for B222021 - Property & Casualty Insurance.

Sincerely,  
**Melissa Fleming**  
**Contract Administrator**  
Galveston County Purchasing Department  
Galveston County Courthouse  
722 21st. Street, 5th Floor  
Galveston, Texas 77550  
Office: (409) 770-5375  
Fax: (409) 765-3106  
e-mail: [melissa.fleming@galvestoncountytexas.gov](mailto:melissa.fleming@galvestoncountytexas.gov)



**Principles and Practices of Public Procurement**  
*Accountability, Ethics, Impartiality, Professionalism, Service, Transparency*

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**From:** Van Horn, Veronica <[Veronica.VanHorn@co.galveston.tx.us](mailto:Veronica.VanHorn@co.galveston.tx.us)>  
**Sent:** Wednesday, July 9, 2025 4:45 PM  
**To:** Fleming, Melissa <[Melissa.Fleming@galvestoncountytexas.gov](mailto:Melissa.Fleming@galvestoncountytexas.gov)>  
**Subject:** RE: Bid B222021 - Property & Casualty Insurance

Yes

**Veronica Van Horn**  
Legal Services Manager  
722 Moody Ave., 2<sup>nd</sup> Floor  
Galveston, TX 77550  
409-770-5562 Direct  
409-770-5560 Fax  
[veronica.vanhorn@co.galveston.tx.us](mailto:veronica.vanhorn@co.galveston.tx.us)

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**From:** Fleming, Melissa <[Melissa.Fleming@galvestoncountytexas.gov](mailto:Melissa.Fleming@galvestoncountytexas.gov)>  
**Sent:** Wednesday, July 9, 2025 4:13 PM  
**To:** Van Horn, Veronica <[Veronica.VanHorn@co.galveston.tx.us](mailto:Veronica.VanHorn@co.galveston.tx.us)>  
**Subject:** Bid B222021 - Property & Casualty Insurance

Hi Veronica,

Bid B222021 - **Property & Casualty Insurance** will be due for renewal on 11/01/2025. Do you want to offer the third extension to GIA Insurance?

Sincerely,

**Melissa Fleming**

**Contract Administrator**

Galveston County Purchasing Department

Galveston County Courthouse

722 21st. Street, 5th Floor

Galveston, Texas 77550

Office: (409) 770-5375

Fax: (409) 765-3106

e-mail: [melissa.fleming@galvestoncountytexas.gov](mailto:melissa.fleming@galvestoncountytexas.gov)



**Principles and Practices of Public Procurement**

***Accountability, Ethics, Impartiality, Professionalism, Service, Transparency***



**THE COUNTY OF GALVESTON**

**RUFUS G. CROWDER, CPPO CPPB**

PURCHASING AGENT

**COUNTY COURTHOUSE**

722 Moody (21<sup>st</sup> Street)

Fifth (5<sup>th</sup>) Floor

GALVESTON, TEXAS 77550

Wednesday, July 9, 2025

GIA Insurance Agency, LLC  
DBA: Galveston Insurance Associates  
6025 Heards Lane  
GALVESTON, TX 77552-6767

**RE: SOLICITATION NAME: Property & Casualty Insurance**  
**Contract # CM21601 / Bid # B222021**

Good day,

The resultant contract listed below is eligible for the third extension period and requires a response from your company to initiate the next contractual period.

- Contract Number: CM21601
- Bid Number: B222021
- Solicitation Name: Property & Casualty Insurance
- Extension Period: 11/01/2025 – 10/31/2026

This signed letter is required by the County to be completed and returned to the Galveston County Purchasing Agent prior to any contract extension request to be placed on the Commissioners' Court agenda for consideration. This contract extension is subject to these requirements.

Please contact the Purchasing Department with any questions regarding this matter including the proposed date that this item may be placed on the Commissioners' Court agenda. Your attendance is not required.

Sincerely,

Melissa Fleming  
Contract Administrator  
Galveston County

  
ACCEPTED BY (signature)

  
PRESIDENT  
TITLE

DATE 7/9/2025

## SPECIAL PROVISIONS

### REQUEST FOR PROPOSAL PROPERTY & CASUALTY INSURANCE GALVESTON COUNTY, TEXAS

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**SPECIAL PROVISIONS**  
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**GALVESTON COUNTY, TEXAS**

The General Provisions and the Special Provisions of this Request for Qualification and the Exhibits attached hereto are made a part of this agreement between the Parties. In the event of a conflict between the General Provisions and the Special Provisions, the terms of the Special Provisions shall control.

**A. PURPOSE**

The County of Galveston is seeking an agent or agency to provide property and casualty insurance coverage quotations and services as requested with the specifications listed herein.

**B. EXCEPTIONS**

The proposer will list on a separate sheet of paper any exceptions to the conditions of this Request for Proposal. This sheet will be labeled, "Exceptions to Bid Conditions", and will be attached to the proposal submittal.

If no exceptions are stated, it will be understood that all general and special conditions will be complied with, without exception.

The Proposer must specify in its submittal, any alternatives it wishes to propose for consideration by the County. Each alternative should be sufficiently described and labeled within the submittal and should indicate its possible or actual advantage to the program being offered.

The County reserves the right to offer these alternatives to other Bidders.

**C. PROCUREMENT TIMELINE**

A timeline for this solicitation and initial process is included below. Galveston County reserves the right to change these dates and will notify Respondents of any changes:

Advertise Solicitation (first date of publication)	Thursday, August 25, 2022
Advertise Solicitation (second date of publication)	Thursday, September 1, 2022
Deadline for Questions & Inquiries	Tuesday, September 6, 2022, by 5:00 p.m.
Submission Deadline / RFP Opening	Thursday, September 22, 2022, at 2:00 p.m.

Interested parties may attend the 2:00 p.m., Thursday, September 22, 2022 bid opening virtually by using the following link:

Join from the meeting link

<https://galvestoncountytexas.webex.com/galvestoncountytexas/j.php?MTID=m0592fc187d22a6e40d3b7cb931c51d8d>

Join by meeting number

Meeting number (access code): 2493 168 8326

Meeting password: B222021 (2222021 from video systems)

Tap to join from a mobile device (attendees only)

+1-415-655-0001..24931688326## US Toll

Join by phone

+1-415-655-0001 US Toll

Global call-in numbers

Join from a video system or application



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Dial 24931688326@galvestoncountytexas.webex.com

You can also dial 173.243.2.68 and enter your meeting number.

Join using Microsoft Lync or Microsoft Skype for Business  
Dial 24931688326.galvestoncountytexas@lync.webex.com

**D. SUBMISSION INSTRUCTIONS:**

One (1) unbound single-sided original proposal, five (5) single-sided proposal copies, must be submitted no later than 2:00 P.M. CST, on Thursday, September 22, 2022:

**Rufus G. Crowder, CPPO CPPB**  
**Purchasing Agent**  
**County of Galveston**  
**722 Moody Avenue (21<sup>st</sup> Street), Fifth (5<sup>th</sup>) Floor**  
**Galveston, TX 77550**

The timestamp clock located in the Purchasing Agent's office shall serve as the official time-keeping piece for this solicitation process. Any proposals received after 2:00 P.M. CST on the specified date will be returned unopened.

Proposal Specifications can be obtained at the office of the Galveston County Purchasing Agent, located in the Galveston County Courthouse, 722 Moody, (21<sup>st</sup> Street), Floor 5, Purchasing, Galveston, Texas 77550, or by visiting the Galveston County website @ <http://www.galvestoncountytexas.gov/county-offices/purchasing>

**E. PROPOSAL SURETY**

A surety/bond is not a requirement of this solicitation.

**F. PERFORMANCE AND PAYMENT BONDS**

Performance and Payment Bonds are not requirements of this solicitation.

**G. BEST AND FINAL OFFERS (BAFO)**

The Best and Final Offer process is applicable to this solicitation.

**H. PERSONNEL TO CONTACT**

Respondents desiring an explanation or interpretation relative to this solicitation must request it in writing. Oral explanations or instructions will not be binding. Any information given to a Respondent, which in the opinion of the County affects all Respondents or would be prejudicial to other Respondents if not communicated, shall be furnished to all Respondents as an addendum to the solicitation. Respondents **must** direct all inquiries to the following:

**Rufus G. Crowder, CPPO CPPB**  
**Purchasing Agent**  
**722 21<sup>st</sup> Street (Moody)**  
**Galveston, Texas 77550**  
**e-mail: [purchasing.bids@co.galveston.tx.us](mailto:purchasing.bids@co.galveston.tx.us)**

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**GALVESTON COUNTY, TEXAS**

Respondents must e-mail their requests (with the subject line “**Property & Casualty Insurance – RFP #B222021– Questions**”) for additional information and/or clarification to the address listed above. The request must include the Responder’s name and the solicitation number and title.

*Any request for additional information or clarification must be received in writing no later than ten (10) calendar days prior to the solicitation due date.* Late requests or those not delivered to the proper address may not receive a reply. Respondents shall not attempt to contact the County by any other means. The Purchasing Agent shall post the answers on the County website from the procurement web page and via addendum.

The County will issue responses to inquiries and any other corrections or amendments, it deems necessary, in the form of a written addendum, issued prior to the solicitation Submission Deadline / Solicitation Opening date. The County, at its sole discretion, may not issue a response to an RFI submittal. Respondents should not rely on any oral or written representations, statements, or explanations, other than those made in this solicitation or in any written addendum to this solicitation. Where there appears to be conflict between the solicitation and any issued addenda, the last addendum issued will prevail.

Addenda will be posted and made available on the County’s procurement web page. **It is the Responder’s sole responsibility to ensure receipt of all addenda prior to submitting its response.** All Respondents should check the County’s procurement web page for all addenda prior to submitting a response.

The County’s procurement web page is located at <http://www.galvestoncountytexas.gov/county-offices/purchasing>

The Respondent must acknowledge the receipt of all addenda on the forms provided. In the event a Responder fails to acknowledge receipt of such addenda, the County may, at its sole discretion, determine that such failure to acknowledge any or all addenda does not materially affect the solicitation and waive the acknowledgment of one or more addenda.

Respondents who submit inquiries *after* the deadline date for receipt of questions indicated on the Procurement Timeline, risk that its response in the procurement will not be responsive or competitive because the County is not able to respond before the solicitation receipt date or insufficient time for the Responder to prepare a responsive or competitive submittal.

All questions and responses as posted on the County website pertaining to this solicitation are considered an addendum to, and part of, this solicitation. Each Responder shall be responsible to monitor the County website for new or revised solicitation information. The County shall not be bound by any verbal information, nor shall it be bound by any written information that is not either contained within the solicitation or formally issued as an addendum by the Purchasing Agent.

**I. PROGRAM ADMINISTRATION & CONTRACT MANAGEMENT**

The Program Administrator/Contract Manager that will manage the work to be performed under the resultant contract for the purpose of this solicitation is:

**Sergio Cruz**  
**Chief Financial Officer**  
**722 Moody, 21<sup>st</sup> Street, 3<sup>rd</sup> Floor**  
**Galveston, TX 77550**

The Galveston County Commissioners’ Court, and/or authorized designees will be responsible for negotiating with the successful Vendor the scope of work, the standards of performance, the specific technology provided, and the support services required for the proposed projects. All contractual amendments will be processed in accordance with Galveston

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County Purchasing Policies. Amendments will also be brought to Galveston County Commissioners Court for approval as deemed necessary. The approval process serves to ensure the project technology and/or service is within the scope of the resultant contract that pricing meets the agreed-upon pricing methodology as specified in the contract, and that funds are available.

**J. REQUIREMENTS OF REQUEST FOR PROPOSAL**

Respondent shall provide one (1) one-sided original and five (5) one-sided hard copies of its response to the Purchasing Agent on or before the submission deadline specified herein. Font size is limited to no smaller than font size 11, except that organizational charts, other graphics, and footers may be as small as font size 9.

**K. INSURANCE**

Responder must submit, with its response, a current certificate of insurance evidencing coverage in the amounts specified below or greater. In lieu of submitting a certificate of insurance, Respondents may submit a notarized statement from an insurance company authorized to conduct business in the State of Texas guaranteeing that Respondent has such insurance. Provided, however, that successful Respondent(s) shall be required to provide a current certificate of insurance to the Galveston County Purchasing Agent's Office before Respondent commences any work hereunder. **Insurance shall be placed with insurers having an A.M. Best's rating of no less than A.** Such insurance must be issued by a casualty company authorized to do business in the State of Texas and in standard form approved by the Board of Insurance Commissioners of the State of Texas, with coverage provisions ensuring the public from loss or damage that may arise to any person or property by reason of services rendered by Contractor.

**Galveston County shall be listed as an additional insured on each policy and all certificates of insurance and Contractor shall provide Galveston County with no less than thirty (30) calendar days prior notice of any changes to the policy during the contractual period.**

Certificates of Insurance, fully executed by a licensed representative of the insurance company written or countersigned by an authorized Texas state agency, shall be filed with the County Purchasing Agent within ten (10) calendar days of the execution of this Agreement as written proof of such insurance and further provided that Contractor shall not commence work under this Agreement until Contractor has obtained all insurance required herein, provided written proof as required herein, and received written notice to proceed issued from the County Purchasing Agent. **Failure to provide such evidence of insurance within the ten (10) calendar day period shall constitute an event of default.**

Workers' Compensation Insurance. Respondent shall carry in full force Workers' Compensation Insurance Policy(ies), if there is more than one employee, for all its employees, including but not limited to full-time, part-time, and emergency employees employed by the Contractor.

Commercial General Liability. Respondent shall carry in full force commercial general liability insurance with a limit of not less than \$1,000,000 each occurrence and \$2,000,000 in the aggregate. The Policy shall, minimally, cover liability for bodily injury, personal injury, and property damage.

Business Automobile Liability. Respondent shall carry in full force business automobile liability coverage with a combined bodily injury/property damage limit of not less than \$1,000,000 each accident. The policy shall cover liability arising from the operation of licensed vehicles by policyholder.

**Subrogation Waiver.** Contractor and Contractor's insurance carrier shall waive any and all rights to subrogation against Galveston County regarding any suit or claim arising out of personal injury or property damage resulting from Contractor's performance under this Agreement.

## **SPECIAL PROVISIONS**

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#### **L. COST**

Any unit prices submitted by the proposer shall include all costs to the County, including the material, delivery, current freight rate, state tax, or any other cost.

#### **M. INVOICES**

Invoices must be itemized indicating all materials and supplies used. Invoices must be submitted to:

**Galveston County Auditor's Office  
Attn: Accounts Payable  
P.O. Box 1418  
Galveston, Texas 77553**

Failure to submit invoices to the above address or failure to include the Purchase Order Number will result in delay in payment.

**Contractor must accept purchase order numbers for specified supplies, equipment, and/or services. Contractor shall not perform any work or release any supplies and/or equipment to any authorized representative of the County of Galveston unless a valid purchase order number issued by the office of the Galveston County Purchasing Agent accompanies the order or if vendor can comply with the provision as stated in the General Provisions, page 3, item 11, Procurement Card Program.**

**Payment for any items issued without prior receipt of a valid purchase order number may become the sole responsibility of the successful contractor.**

#### **N. INFORMATION**

The information contained in these specifications is confidential and is to be used only in connection with the preparation of proposals for insurance coverage.

1. Each proposer is asked to submit quotations on the basis of the specifications contained herein. Alternative proposals will also be considered, however if alternates are to be submitted, they must be in detail and the end result should equal or exceed the desired result set forth in the specifications.
2. A proposer will be defined as one agent or agency without pooling of resources with other agents. Should agents pool resources, they will be considered one bidder. Agents may not bid as independents and as members of pools simultaneously.
3. The information contained herein is believed to be accurate and up to date to the best of our knowledge.

#### **O. LEGALS**

Proposers are expected to comply with all Federal, State, and local insurance laws and regulations relative to the preparation and submission of insurance proposals. Unless otherwise noted, all submissions will be deemed in compliance with all applicable laws.

#### **P. IMPORTANT DATES**

1. Renewal for the current policy is **November 1, 2022**. Any agent that is successful in receiving the proposal award should have all necessary arrangements made to bind coverage on the above date without delay.

## **SPECIAL PROVISIONS**

### **REQUEST FOR PROPOSAL PROPERTY & CASUALTY INSURANCE GALVESTON COUNTY, TEXAS**

2. Binders from the successful proposer should be delivered to the Purchasing Agent no later than 5 working days from the date of award by Galveston County Commissioners Court or 2 days prior to coverage attachment, whichever is sooner.
3. Policies must be delivered no later than 60 days from attachment of coverage.

#### **Q. AGENTS UNDERWRITING DUTIES**

1. All proposals should be clearly explained and identified. Any costs, including optional programs, must be clearly stated and itemized on the bid sheet. Again any deviation from the RFP must be explicitly identified and be as complete and comprehensible as possible. All forms must be completed by each bidder for the bid to be viewed as responsive.
2. It is the bidding agent's responsibility to screen the carrier's coverage proposals for accuracy and compliance with the specifications set forward. The County will not accept any deviation from the submitted bid unless agreed upon by the Commissioners Court as concurred by the County Legal Department and County Purchasing Agent.
3. No proposal may be withdrawn after the closing time for bids set by the County Purchasing Agent.

#### **R. QUALIFICATIONS**

1. Agent: All insurance agents or brokers bidding on this proposal shall be duly licensed as such to do business in the state of Texas. At the request of Commissioners' Court or the Risk Analyst, all agents should be able to furnish evidence of Insurance Agents Errors and Omissions coverage in an amount not to be less than \$1,000,000 each occurrence/\$2,000,000 aggregate. The County also requests that three (3) references be submitted by each agent complete with contact name, mailing address and phone numbers. A comparable size to Galveston County in terms of both number of property and dollar amounts. If none, list your three (3) largest commercial accounts.
2. Insurer:
  - a. All carriers submitted for coverage should possess a *BEST* rating of A or greater. Other comparable rating guides may be used for carrier rating; however each carrier bid must be rated by *BEST*.
  - b. In order to qualify for coverage for the County of Galveston, any and all carriers must be licensed, admitted carriers, or legally established insurance company or self-insurance or governmental pools or programs.
  - c. Local claims, underwriting and engineering capabilities will be a plus. If independent servicing firms are to be used for claims or safety engineering services, their names and addresses should be submitted along with your bid.
  - d. Proposals will be accepted from intergovernmental risk sharing pools. Self- insurance pools must include a current financial statement (Balance Sheet and Statement of operations) and the most recent audited financial statements, including the auditor's opinion, plus complete particulars about its reinsurance programs.

#### **S. ADDITIONAL SERVICES**

The County of Galveston will weigh heavily the available services from the proposing agents. The County of Galveston encourages any literature or marketing material outlining such services be submitted along with the proposal.

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**T. DISQUALIFICATION OF PROPOSERS**

Failure to comply with the requirements or the procedures set forth in these specifications and information packet or non-satisfaction of the insurance and servicing criteria set forth herein may result in disqualification of the proposer or the complete rejection of the proposal.

**U. SELECTION CRITERIA**

It is the intent of the County of Galveston and Commissioners Court to award windstorm, flood and property insurance to a single vendor, however, the County of Galveston and Commissioners Court reserves the right to award the subjects of the proposal, in whole or in part, to those bidders who demonstrate professional competence in submitting proposals that satisfy cost, coverage, and servicing criteria. Insurance proposals will be carefully evaluated in terms of cost effectiveness and coverage, and for compliance with the insurance, risk financing and servicing criteria as contained in the specifications. The County will consider the merits of each proposal and arrive at a decision. Award will be made to the proposer submitting the lowest and/or best proposal. The final cost determination will be made on the lump sum cost of the coverage for one policy year. However, we also request that all portions of the itemized proposal sheet be filled out when possible. The County of Galveston and Commissioners Court reserves the right to reject any portion and/or any or all proposals submitted.

Following is a list of criteria, in descending order of importance that the County of Galveston will use to determine the lowest and best bid proposal:

1. The Lump Sum Cost of one year of coverage meeting or exceeding all specifications set forth in the specifications.
2. Carrier Selection
3. Ability to provide all specified coverage's as set forth in these specifications.
4. Service Criteria as outlines in section "K" of this RFP.
5. Agency References
6. Range & Availability of Varying Deductibles
7. Proposed Layering

**V. SERVICING CRITERIA**

The County of Galveston desires to receive personalized and timely service from any insuring agent and/or carrier. All services should be of the highest professional quality. The following criteria will be used in judging service criteria:

1. Number of years agency in Business
2. Size of Agency and Staff
3. Experience and Education of Staff
4. Professional Servicing Capability (i.e. claims, etc.)

## **SPECIAL PROVISIONS**

### **REQUEST FOR PROPOSAL PROPERTY & CASUALTY INSURANCE GALVESTON COUNTY, TEXAS**

5. Capability and willingness of the agency to personally respond to the professional needs of the County of Galveston in a timely manner.
6. Other Technical skill and services offered by the agency.
7. References.
8. After hours contact ability.
9. Assigned/dedicated staff to the account.
10. Nearest principal office location to 722 Moody, Galveston, Texas 77550.
11. Volume and experience in placing business and handling claims with TWIA and NFIP.
12. Ability to process the County's Direct Bill invoices on behalf of the County.

#### **W. AUTHORIZED SIGNATURE**

All proposal forms must be signed by persons who have the legal authority to bind the insurer to the insurances that are proposed

#### **X. EVALUATION CRITERIA**

The selection process will be based on the responses to this Request for Proposal and possibly any interviews required to verify the ability of the proposer to provide the requested services:

An evaluation committee shall review and evaluate the responses timely submitted to the County Purchasing Agent resulting from this solicitation effort. Responses shall be reviewed by the evaluation committee and shall be evaluated in accordance with the evaluation criteria listed herein. The evaluation committee will determine which responses are qualified based on the criteria listed below. The evaluation committee shall evaluate and score each response. The points from each scoring category will be comprised from the following:

- |   |     |
|---|-----|
| • Ability to Provide all specified coverages as set forth in these specifications                                   | 30% |
| • The Lump Sum Cost of one year of coverage meeting or exceeding all specifications set forth in the specifications | 20% |
| • Service Criteria as outline in Section V of this RFP  | 20% |
| • Agency References   | 10% |
| • Range & Availability of varying deductible  | 10% |
| • Carrier Selection   | 5%  |
| • Proposed Layering   | 5%  |

## **SPECIAL PROVISIONS**

### **REQUEST FOR PROPOSAL PROPERTY & CASUALTY INSURANCE GALVESTON COUNTY, TEXAS**

#### **SECTION II**

#### **MINIMUM UNDERWRITING REQUIREMENTS**

1. The named insureds for all coverages shall be:

County of Galveston  
&  
Galveston County Commissioners Court

2. **CANCELLATION & RENEWAL:**

- a. A minimum cancellation provision of sixty (60) days is required in all proposed policies in lieu of any other customary provisions for cancellation.

3. **GENERAL PROVISIONS**

- a. The notice of claims provisions in the policy should state that knowledge of the actual or potential claim by the County of Galveston commences upon receipt of such information or advice by the Risk Manager of the County of Galveston.
  - b. Any policy proposed for Galveston County should be endorsed to the effect that failure to disclose all facts at the inception date of the coverage shall not prejudice the insurance or the County, providing that such failure is due to unintentional error or omission.
  - c. Binders should be delivered and in the possession of the Purchasing Agent no later than five working days from the date of award by Commissioners Court or two (2) days prior to the attachment of coverage, whichever is practical and/or sooner.
  - d. Automatic full coverage for any newly acquired or formed properties should begin at receipt or possession of the property and include coverage for a minimum of ninety (90) days or until such time as appropriate notice is given to the agent and carrier for all coverage's in force.
  - e. As stated in section one, the County of Galveston desires one (1) year contractual insurance agreement, however Commissioners Court in consultation with the Insurance Analyst and the County Purchasing Agent may elect to renew the policy for three (3) additional one (1) year periods should it be so desired. Note these renewals are at the discretion of Commissioners' Court and in no way reflect a contractual agreement for any period longer than one (1) year in the first term or one (1) year after that.

4. **PAYMENT SCHEDULE**

The County of Galveston customarily pays full premium at policy inception, however the County wishes to have the option of and will give favorable reception to, any agent that can, as an option, provide monthly or quarterly installments for payment of premium if so desired by the County. Proposals should detail any fees associated with such an option.



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**GALVESTON COUNTY, TEXAS**

**5. PACKAGING & CONSOLIDATION**

The County of Galveston is not adverse to package coverage and would be receptive to adjoining existing or other newly incepting policies providing that the end coverage equals or exceeds the protection and indemnity sought in this RFP and does not in any way lessen any other coverage that the County currently has with any agent or carrier.

**6. LAYERING OF COVERAGE**

Should any agent or carrier choose to layer any line of Insurance that protects and indemnifies the County of Galveston, the County and Commissioners Court request that all subsequent signers of the slip be disclosed in the proposal. It should also be understood that any other coverage should follow all terms and conditions of the underlying coverage and any premium costs should be reflected in the lump sum annual payment.

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**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**SECTION III**

**SUBSECTION A**

**DESIRED COVERAGES**

**I. COVERAGES:**

The County of Galveston desires the following coverage for its' Physical property locations that are under bid in this RFP:

- A. Special perils or comparable AOP form. Quotes should include coverage for the perils and may exclude perils as set forth in Subsection C. Admitted insurance companies are preferable to non-admitted companies if comparable coverage is available through both.
- B. If unable to include wind, hail, flood, and/or any other requested peril in AOP, quote separately through TWIA, NFIP, etc. as appropriate using the full insurable amounts available up to the values provided in Schedule A. Quote occurrence deductibles of maximum % up to 5% per occurrence for TWIA. For regular AOP quote occurrence deductibles of \$50,000 per occurrence.
- C. The County of Galveston is interested in having windstorm and/or hail coverage written into the main AOP policy, whenever possible. Bids may include multiple coverage options with regard to wind and hail: i.e., a coverage option with wind and hail covered through TWIA; a separate option with wind and hail covered as part of the AOP policy.
- D. Flood - \$5,000 Deductible

Quote flood insurance on all locations including contents for the full insurable values or the maximum amounts available through NFIP. Any deviations from above minimum requirements shall be explained on the Bid Sheet Proposal attached to this packet.

In addition to the physical property coverages requested the County of Galveston request that bidder indicate an:

- E. Employment Practice Liability, Crime Shield policies, and other bonds as requested by the county throughout the bid period.
- F. The ability to provide the appropriate insurance for and service to the current and future qualified CDBG program recipients.

**SPECIAL PROVISIONS**  
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**GALVESTON COUNTY, TEXAS**

**SECTION III**

**SUBSECTION B**

**APPLICABLE DEFINITIONS**

**I. DEFINITIONS:**

Buildings shall be deemed to include:

1. The Building (Including Structure)(Please see Section VII, Schedule "A", for list of buildings)
2. Completed Additions
3. Permanently installed:
  - (a) Fixtures
  - (b) Machinery
  - (c) Equipment
4. Outdoor Fixtures
5. Personal property owned by the county that is used to maintain or service the building or structure or its premises including:
  - (a) Fire Extinguishing Equipment
  - (b) Outdoor Furniture
  - (c) Floor Coverings
  - (d) Appliances used for refrigerating, ventilating cooking, dishwashing or laundering.
6. Additions under construction, alterations and repairs to the building or structure.
7. Materials, equipment, supplies and temporary structures, on or within the 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure.
8. Pavement, foundations etc.,
9. Underground plumbing, electrical and phone equipment

Contents (Personal Property) shall include:

1. Furniture and Fixtures (Unattached)
2. Machinery and Equipment (Please see Section VII, Schedule D and Schedule F, for lists of machinery and equipment)
3. "Stock"
4. All other property owned by the County and used in the business.
5. Labor, materials or services furnished or arranged by the county on personal property of others
6. Use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
  - (a) Made a part of the building or structure we occupy but do not own; and
  - (b) We acquired or made at our expense but cannot legally remove.
7. Leased personal property for which we have contractual responsibility to insure, unless otherwise provided for under Personal Property of others.

**SPECIAL PROVISIONS**

**REQUEST FOR PROPOSAL  
PROPERTY & CASUALTY INSURANCE  
GALVESTON COUNTY, TEXAS**

8. Personal Property of others that is:
- (a) In our care, custody and control; and
  - (b) Located in or on the building or structure described in the declarations or in the open (or in a vehicle) within 100 feet of the described premises.

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**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**SECTION III**

**SUBSECTION C**

**NAMED PERILS - CAUSES OF LOSS**

The following are the minimum named perils desired, with additional coverage acceptable.

**I. Perils - Causes of Loss**

1. Fire
2. Lightning
3. Explosion
4. Windstorm
5. Hail
6. Smoke
7. Aircraft or Vehicle
8. Riot or Civil Commotion
9. Vandalism
10. Malicious Mischief
11. Sprinkler leakage
12. Water Damage Caused by Bursting or Leaking Pipes
13. Water Damage Resulting from Plumbing Malfunctions
14. Sinkhole Collapse
15. Volcanic Action
16. Earthquake
17. ISO Special Causes of Loss

**II. Exclusions May Include:**

1. Terrorism Coverage
2. Mold Coverage

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**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**SECTION III**

**SUBSECTION D**

**NAMED LOCATIONS AND LIMITS**

Following, in Section VII Schedule "A", is a listing of properties. Also included is the value given to that property. This value represents to total value of this particular location, and does not take into account any co-insurance clauses.

Replacement costs shall apply to all properties and contents.

Bids shall include premium costs for coverage at the following co-insurance levels:

(c) 100% AOP, 85% with TWIA

The County of Galveston will look favorably on having windstorm coverage written into the main policy whenever possible rather than TWIA.

The County of Galveston will look favorably on any bid submission that contains all coverage limits in one policy without having to have excess policies written.

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**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**SECTION III**

**SUBSECTION E**

**PROPERTY & WIND DEDUCTIBLES**

**I. DEDUCTIBLES:**

1. The County asks that bidders submit proposals including premium costs for all desired coverage (for the property) (with the exception of lesser deductibles listed in item 2.) at the following deductible levels:

Maximum up to 5% per location for windstorm

Maximum up to 5% per location for AOP that includes wind and hail OR maximum  
\$50,000 if wind excluded.

2. Flood Deductible: \$5,000

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**SPECIAL PROVISIONS**

**REQUEST FOR PROPOSAL  
PROPERTY & CASUALTY INSURANCE  
GALVESTON COUNTY, TEXAS**

**SECTION IV**

**LIST OF ALL ATTACHED SCHEDULES**

**SCHEDULE**

**DESCRIPTION**

SCHEDULE "A"

PROPERTY LIST WITH LOCATIONS AND LIMITS

SCHEDULE "B"

FIVE YEAR LOSS RUN FOR PROPERTY  
(this schedule B will be included in the first Addendum)

**Please see Attachment A  
Schedule A**

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**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**SECTION V**  
**PROPOSAL SHEET FOR PROPERTY INSURANCE**  
**COUNTY OF GALVESTON**

This proposal is submitted to provide the County of Galveston with insurance coverage for its owned and/or operated properties. Coverage shall begin at 12:00 a.m. on November 1, 2018, and expire on the same date in 2019. Deductibles, limits and other coverage specifics must be per specifications included with this sheet.

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BID I: Deductible Level = \$50,000

Property Coverage Carrier: \_\_\_\_\_

Windstorm Carrier: \_\_\_\_\_  
(if different from Fire Policy)

Property Carrier Best Rating: \_\_\_\_\_

Fire, Vandalism and Malicious  
Mischief Premium: \_\_\_\_\_

Windstorm Premium: \_\_\_\_\_  
(if carrier differs from  
fire policy)

Total Lump Sum Premium for 1 Year  
Year of Coverage as per specification  
without exception unless otherwise  
noted on this sheet:

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Deviations, Comments or Explanations:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Agency Submitting this Proposal: \_\_\_\_\_

Account Manager/CSR Handling This Account: \_\_\_\_\_

**SPECIAL PROVISIONS**

**REQUEST FOR PROPOSAL  
PROPERTY & CASUALTY INSURANCE  
GALVESTON COUNTY, TEXAS**

Agency Address: \_\_\_\_\_

Agency Phone: \_\_\_\_\_

Signature of Agent Submitting This Proposal: \_\_\_\_\_

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**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**PROPOSAL SHEET FOR PROPERTY INSURANCE**  
**COUNTY OF GALVESTON**

This proposal is submitted to provide the County of Galveston with insurance coverage for its owned and/or operated properties. Coverage shall begin at 12:00 a.m. on November 1, 2018, and expire on the same date in 2019. Deductibles, limits and other coverage specifics must be per specifications included with this sheet.

---

BID II: Deductible Level = 1% (of value)

Property Coverage Carrier: \_\_\_\_\_

Windstorm Carrier: \_\_\_\_\_  
(if different from Fire Policy)

Property Carrier Best Rating: \_\_\_\_\_

Fire, Vandalism and Malicious  
Mischief Premium: \_\_\_\_\_

Windstorm Premium: \_\_\_\_\_  
(if carrier differs from  
fire policy)

Total Lump Sum Premium for 1 Year  
of Coverage as per specification  
without exception unless otherwise  
noted on this sheet:

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Deviations, Comments or Explanations:

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Agency Submitting this Proposal: \_\_\_\_\_

Account Manager/CSR Handling This Account: \_\_\_\_\_

**SPECIAL PROVISIONS**

**REQUEST FOR PROPOSAL  
PROPERTY & CASUALTY INSURANCE  
GALVESTON COUNTY, TEXAS**

Agency Address: \_\_\_\_\_

Agency Phone: \_\_\_\_\_

Signature of Agent Submitting This Proposal: \_\_\_\_\_

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**SPECIAL PROVISIONS**

**REQUEST FOR PROPOSAL  
PROPERTY & CASUALTY INSURANCE  
GALVESTON COUNTY, TEXAS**

**PROPOSAL SHEET FOR PROPERTY INSURANCE  
COUNTY OF GALVESTON**

This proposal is submitted to provide the County of Galveston with insurance coverage for its owned and/or operated properties. Coverage shall begin at 12:00 a.m. on November 1, 2014, and expire on the same date in 2015. Deductibles, limits and other coverage specifics must be per specifications included with this sheet.

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BID III: Deductible Level = 5% (of value)

Property Coverage Carrier: \_\_\_\_\_

Windstorm Carrier: \_\_\_\_\_  
(if different from Fire Policy)

Property Carrier Best Rating: \_\_\_\_\_

Fire, Vandalism and Malicious  
Mischief Premium: \_\_\_\_\_

Windstorm Premium: \_\_\_\_\_  
(if carrier differs from  
fire policy)

Total Lump Sum Premium for 1 Year  
of Coverage as per specification  
without exception unless otherwise  
noted on this sheet:

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Deviations, Comments or Explanations:

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Agency Submitting this Proposal: \_\_\_\_\_

Account Manager/CSR Handling This Account: \_\_\_\_\_

**SPECIAL PROVISIONS**

**REQUEST FOR PROPOSAL  
PROPERTY & CASUALTY INSURANCE  
GALVESTON COUNTY, TEXAS**

Agency Address: \_\_\_\_\_

Agency Phone: \_\_\_\_\_

Signature of Agent Submitting This Proposal: \_\_\_\_\_

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**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**PROPOSAL SHEET FOR PROPERTY INSURANCE**  
**COUNTY OF GALVESTON**

This proposal is submitted to provide the County of Galveston with insurance coverage for its owned and/or operated properties. Coverage shall begin at 12:00 a.m. on November 1, 2018, and expire on the same date in 2019. Deductibles, limits and other coverage specifics must be per specifications included with this sheet.

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BID IV: Flood (Attach Itemization of Premium by Location and Amounts Insured by Location)

Deductible Level=\$5,000

Flood Coverage Carrier: \_\_\_\_\_

Total Lump Sum Premium for one (1)

Year of coverage as per specification without  
exception unless otherwise  
noted on this sheet, or attachment: \_\_\_\_\_

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Deviations, Comments or Explanations:

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Agency Submitting this Proposal: \_\_\_\_\_

Account Manager/CS Handling this Account: \_\_\_\_\_

Agency Address: \_\_\_\_\_

Agency Phone: \_\_\_\_\_

Signature of Agent Submitting this Proposal: \_\_\_\_\_

**SPECIAL PROVISIONS**  
**REQUEST FOR PROPOSAL**  
**PROPERTY & CASUALTY INSURANCE**  
**GALVESTON COUNTY, TEXAS**

**SECTION VI.**  
**AGENT INFORMATION SHEET**

NAME OF AGENCY: \_\_\_\_\_

TAX ID NUMBER: \_\_\_\_\_

NAME OF PERSON(S) HANDLING THIS ACCOUNT: \_\_\_\_\_

PERSON #2 (IF ANY): \_\_\_\_\_

ADDRESS OF AGENCY: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PHONE NUMBER OF AGENCY: \_\_\_\_\_ FAX#: \_\_\_\_\_

SIZE OF AGENCY (IN TERMS OF PREMIUM COLLECTED): \_\_\_\_\_

NUMBER OF PEOPLE IN STAFF SERVICE OFFICE: \_\_\_\_\_

PLEASE LIST STAFF MEMBERS HANDLING THIS ACCOUNT ALONG WITH THEIR YEARS OF  
EXPERIENCE AND APPLICABLE EDUCATION.

\_\_\_\_\_

\_\_\_\_\_



**SPECIAL PROVISIONS**

**REQUEST FOR PROPOSAL  
PROPERTY & CASUALTY INSURANCE  
GALVESTON COUNTY, TEXAS**

PLEASE LIST ANY OUTSIDE SERVICING FIRMS YOU MAY USE IN CONJUNCTION WITH THIS ACCOUNT AND INCLUDE THEIR LOCATION.

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PLEASE FEEL FREE TO MAKE ANY OTHER COMMENTS BELOW AND ALSO INCLUDE ANY PROMOTIONAL LITERATURE YOUR FIRM MAY PRODUCE.

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