

LAUDERDALE COUNTY BOARD OF SUPERVISORS

612 22nd Avenue S, 2nd Floor
Meridian, Mississippi 39301
601-482-9746
purchasing@lauderdalecounty.org



**REQUEST FOR QUOTATIONS (RFQ)
RFQ NO. LC010-2025: PROPERTY AND CASUALTY INSURANCE COVERAGE**

PACKET INCLUDES THE FOLLOWING:

- Legal Advertisement
- General Information (Section A)
 - Objective
 - Solicitation Timeline
 - Term
 - Instructions
 - Questions & Inquiries
 - Addenda
- Scope of Services (Section B)
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 - Loss Runs – WC (2023-2024)

PROPOSALS ARE DUE ON OR BEFORE WEDNESDAY, FEBRUARY 26, 2025, NOT LATER THAN 9:00 A.M. CDT

NO LATE RESPONSES WILL BE ACCEPTED

Name of Firm/Agency/or Broker

LEGAL NOTICE

REQUEST FOR QUOTATIONS

NOTICE is hereby given that the Lauderdale County Board of Supervisors will receive quotes until 9:00 a.m. on Wednesday, February 26, 2025, for the following:

RFQ NO. LC010-2025: PROPERTY AND CASUALTY INSURANCE COVERAGE

The Board of Supervisors is soliciting quotes from qualified Respondents that are interested in providing property and casualty insurance coverage to the County for the term beginning March 25, 2025. To be considered, prospective firms must submit a complete response as required based on the documents within the proposal package. The bid opening will be held in the boardroom located on the 1st floor.

Detailed specifications and forms/documents can either be downloaded from Lauderdale County Board of Supervisors website at <https://lauderdalecounty.org> or Central Bidding at www.centralbidding.com.

Electronic Bids can be submitted via Central Bidding at www.centralbidding.com.

Sealed Bids can be submitted by mail via USPS, by courier service i.e., FedEx or by hand to the Lauderdale County Purchasing Department, 612 22nd Avenue S, 2nd Floor – Suite 2013, Meridian, MS 39301, Monday thru Friday between the hours of 8:00 a.m. to 5:00 p.m. Envelopes must be received by the acceptance date and time listed above.

Each bid must be received in a sealed envelope which is clearly marked on the outside:
“RFQ #LC010-2025 PROPERTY & CASUALTY INSURANCE COVERAGE – LAUDERDALE COUNTY”

After the time and in a designated room and place, the names of the Companies submitting bids will be publicly read. No further information will be read, discussed, or provided until the evaluation of all submittals is completed. No extension of the bidding period will be made other than by a formal written addendum to this Bid. Any bids received after the date and time listed above will not be accepted.

From the bids submitted, the Board of Supervisors shall select the most qualified based on price, and other relevant factors, negotiate and enter a contract, all pursuant to Section 31-7-13, Mississippi Code of 1972, as amended.

No Vendor may withdraw his/her submission within thirty (30) days after date of opening bids without the consent of Lauderdale County Board of Supervisors.

The County reserves the right to select the bid which best meets the needs of Lauderdale County.

The Lauderdale County Board of Supervisors reserves the right to accept or reject any and/or all bids and waive informalities in bidding.

**LAUDERDALE COUNTY REQUEST FOR QUOTES:
RFQ NO. LC010-2025 – PROPERTY AND CASUALTY
INSURANCE COVERAGE**



SECTION A - GENERAL INFORMATION

1. OBJECTIVE

This RFQ has been issued to provide prospective Insurance Agency and Brokers with essential information to enable them to prepare and submit quotes regarding professional Property and Casualty Insurance as described herein.

The purpose of this Request for Quotes (RFQ) is to select the agency/or broker best qualified to represent the insurance interest of Lauderdale County Board of Supervisors. The quote(s) should be based upon the coverages of the attached policies and supporting documentation.

As this RFQ is for an agency/or broker, insurance/risk management consultants will not be considered.

The County’s intent is to minimize the cost to firms who are responding to this Request for Quotes; therefore, you are encouraged to be brief and succinct. Thick volumes of background and general marketing material will not be appreciated and will not carry favor with the reviewers. We are seeking competitive pricing.

This RFQ in no way commits LAUDERDALE COUNTY to award a contract, to pay any costs in preparation of a submission, or to contract for the services offered.

2. TIMELINE

This tentative timeline may be altered at any time at the discretion of Lauderdale County.

RFQ Publication	Jan 22, 2025
Final day to submit questions regarding this RFQ	Feb 10, 2025, by 3:00 p.m. CDT
Questions answered	Feb 13, 2025, by 5:00 p.m. CDT
Quotes due by 9:00 a.m. CDT.	Feb 26, 2025, by 9:00 a.m. CDT
Submissions evaluated by committee	Feb 26-27, 2025
Proposers under consideration will be interviewed	Feb 28 - Mar 03, 2025, time TBD
If needed, follow-up interviews will be conducted	Mar 5-7, 2025
Company selected, and contract negotiations begin	March 10-12, 2025
Company/contract presented to Board for discussion/review	March 13, 2025
Contract approved by the Board of Supervisors	March 17, 2025
New Insurance Policy goes into effect	March 29, 2025

3. TERM

Based upon the outcome of this process, Lauderdale County will award a two (2) year contract, with the option for a two (2) year renewal at the sole discretion of the Board of Supervisors. The successful respondent will be expected to commence services as soon as possible upon award, effective 03/29/2025. It is expected that the successful agency/or broker will take over the existing policies immediately after being approved by the Lauderdale County Board of Supervisors.

4. INSTRUCTIONS TO PROPOSERS

- a. All RFQ proposals should be delivered to:
Lauderdale County Board of Supervisors
Purchasing Department
612 22nd Avenue S, 2nd Floor
Meridian, MS 39301
- b. Proposals must be received on or before February 26, 2025, at or before the hour of 9:00 a.m. CST. Proposals received after 9:00 a.m. may not be considered in the proposal process. The official time is determined by the clock in the office of the Purchaser.
- c. Two (2) copies of the RFQ must be placed in a sealed envelope and clearly labeled “RFQ #LC010-2025 PROPERTY & CASUALTY INSURANCE COVERAGE”
- d. In addition to premiums and pricing broken down by coverage line and rates, the following information must be included in all proposals:
 - i. An agent/broker’s statement delineating proven experience and expertise in providing the services requested in the RFQ.
 - ii. Identification of the service team in charge of providing all services including customer service, claims, etc. (i.e., owner, manager, supervisor).
 - iii. Premium payment options.
- e. All materials submitted in response to this RFQ become the property of Lauderdale County, upon delivery, and are to be appended to any formal documentation that would further define or expand any resulting contract.
- f. Submitted proposals will be considered public information. If proprietary information is included to support the proposal, it must be packaged separately and labeled “CONFIDENTIAL.”
- g. Lauderdale County Purchasing Office will not be responsible for late or incomplete responses due to mistakes, delays of the respondent, or carrier used by the respondent, or weather delays. A postmark will not be considered proof of timely submission.

5. QUESTIONS & INQUIRIES

All questions and request for clarifications shall be submitted by an individual authorized to commit their organization to the Terms and Conditions of this bid and shall be received in writing at the Lauderdale County Purchasing Department no later than **3:00 pm on Monday February 10, 2025**.

Questions shall not be submitted to anyone other than the Purchasing Director or his/her representative. Submissions shall clearly identify the RFQ Number in the subject line, and include the Vendor’s name, address, and the name of the person submitting the question.

All questions are to be submitted by e-mailed to purchasing@lauderdalecounty.org.

No communications of any kind may be considered a change to the terms, conditions, and specifications in this RFQ unless a formal written addenda is prepared and posted to the County’s website.

6. ADDENDA

Responses to all questions received will be sent to each Vendor known to have copies of the RFQ. Answers and clarifications which are considered to materially change the solicitation will be issued as written addenda to the original RFQ and will be posted to both the Lauderdale County website at <https://lauderdalecounty.org> and Central Bidding at www.centralbidding.com.

Before your submission and periodically prior to the RFQ closing, check the site for any addenda or other materials that may have been issued affecting the bid.

It is the Bidder's sole responsibility to review this site and retrieve all related documents up to the RFQ due date.

SECTION B - SCOPE OF SERVICES

To provide Property and Casualty Insurance Agency/or Brokerage Services.

1. The firm shall designate an agent/or broker to be assigned to this account to act as the primary and provide service for day-to-day contact on insurance matters for Lauderdale County.
2. Meet with the Lauderdale County annually at least 120 days prior to policy renewal, to develop a strategy for the upcoming renewal.
3. Obtain bids and negotiate with insurers on Lauderdale County's behalf, agreeing to bind no coverage without the authorization of Lauderdale County Board of Supervisors.
4. Evaluate the commitment and financial stability of underwriters and insurers, notifying Lauderdale County whenever an insurer falls below the broker's minimum financial guidelines or when significant material changes occur in an insurer's Moody's, Standard & Poor's or AM Best ratings.
5. The agent/or broker is responsible for notification to Lauderdale County Board of Supervisors of any changes to the conditions, endorsements or exclusion from the current policies in-force.
6. Follow up with insurers for timely issuance of policies and endorsements.
7. Review policies and endorsements for accuracy and conformity to specifications and negotiated coverage.
8. Deliver all renewed or new insurance policies in a timely manner, after carefully cross-checking coverage with expired policies.
9. Meet periodically with Lauderdale County to analyze the effectiveness of the insurance program and approach to risk transfer.
10. Assist in developing insurance provisions and hold harmless clauses for contracts, intergovernmental agreements, leases and other types of agreements.
11. Assist and participate in carrier claim reviews as necessary.
12. Provide coverage summaries for all new insurance policies as well as written updates on changes to existing coverage.
13. Meet with Lauderdale County representatives to periodically provide information regarding significant changes or trends in the insurance marketplace as well as to develop strategies for dealing with major areas of loss or exposure to loss.
14. Process or facilitate the processing of certificates of insurance, auto insurance cards and other documents requested by Lauderdale County.
15. Review for accuracy all premium billings, audits, ratings adjustments and dividend calculations.
16. Act as an intermediary or liaison between Lauderdale County and its insurers when necessary.
17. Provide or facilitate with carrier for loss control assistance and development of unique loss control programs to address the specific loss experience and exposures of Lauderdale County.
18. Assist Lauderdale County in making periodic reports the Board of Supervisors and other groups as requested.
19. Prepare an annual report highlighting significant changes in the insurance program and summarizing key aspects of specific coverage, as well as the major services provided by the broker during the policy year.
20. Meet or call quarterly to report current patterns, review Lauderdale County claims versus national data and to discuss general updates. These meetings and reporting features shall be at no additional charge to Lauderdale County.

SECTION C - TERMS & CONDITIONS

1. Lauderdale County reserves the right to reject any, and all proposals to waive minor irregularities not involving price in any proposals received, to re-advertise for proposals, or take any other actions including an award of contract pursuant to this RFQ that may be deemed to be in the best interest of Lauderdale County. Lauderdale County shall be the sole judge of the submittal that is in the best interest of Lauderdale County and its decision shall be final.
2. Lauderdale County reserves the right to request clarification of information submitted and to request additional information from the Proposer. Lauderdale County reserves the right and sole discretion to reject any response or proposal if a response is non-responsive to the RFQ, is incomplete or irregular in any way, or is not in the best interest of Lauderdale County.
3. Lauderdale County reserves the right to modify the frequency and/or scope of services within the RFQ.
4. Lauderdale County reserves the right to consider and rely upon factors other than pricing in its selection process.
5. In the case of possible conflicts, Lauderdale County reserves the right to make carrier assignments as necessary and/or make any or all agent/broker of record appointments as may be in Lauderdale County's best interests.
6. Lauderdale County shall not be responsible for any costs incurred by the firm in preparing, submitting or presenting its response to this RFQ.
7. Lauderdale County, as a local government authority, is exempt from sales and use taxes.

SECTION D - INFORMATION TO BE SUBMITTED WITH PROPSAL

Each Proposer must include in their RFQ a response to each of the following requests/questions in a clear and comprehensive manner. Any incomplete or inaccurate response may prevent the Proposer from receiving further consideration in the RFQ process.

1. Profile. Provide the full name, main office address, and tax identification number of the entity that would ultimately provide services to Lauderdale County.
2. Identify whether your firm is an individual, partnership, or corporation and the state of incorporation. Include your Form W-9.
3. Provide the name(s), address(es), and telephone number(s) of the person(s) who are authorized to negotiate with Lauderdale County, and also the contact person to whom notices regarding this RFQ should be sent.
4. Provide Agent/Broker license number for the State of Mississippi.
5. References/Experience/Past Services:
 - a. List three (3) references, including names, titles, and telephone numbers of contact persons, to which you have provided services in the past two (2) years.
 - b. Provide a list of three (3) additional businesses that your firm currently services that are similar in scope to this RFQ.
 - c. Please tell us about your background and experience.
 - d. List any other relevant experience.
6. Agent/Broker's Quote detailing coverage cost and fees (if any).

SECTION E - PROPOSER'S QUALIFICATION CERTIFICATE

Proposer's Qualification Certificate Form to be created by Proposer and submitted with the proposal package, **must include responses to all the following items** regarding Proposer's expertise and proven experience in the following areas:

1. More than five (5) years of verifiable experience in Property/Casualty insurance as an agent and/or broker.
2. More than three (3) years of verifiable experience in Property/Casualty insurance as an agent and/or broker with specific experience with similar clients and/or entities.
3. Business Information:
 - a. Current State of Mississippi, proof of legal ability to act and operate as an Agent/broker.
 - b. Number of years in business under present name.
 - c. List any other business names used by Proposer during past five (5) years if different than listed in Section D-2.
 - d. Specific expertise and experience to be considered by Lauderdale County.
 - e. Has the Proposer ever been found guilty of any violations of State or Federal Laws, or, in the last five years, been the subject of any state insurance license inquiry or action of any type? If so, please give details.
 - f. Has the Proposer ever filed for Chapter 11 or other bankruptcy? If yes, please provide details.
 - g. Have any adverse legal judgments been rendered against the Proposer in the past five (5) years? If yes, please provide details.
 - h. Provide two (2) bank references. If only one bank reference is possible, please make note when providing only one reference.
 - i. Proposer should include a separate signed statement, listing their title with the firm, stating that they have the authority to bind the Proposer, that they are over the age of 18 and that they have personal knowledge of the information presented in their RFQ to Lauderdale County.

The following pages must be completed, along with the Cover Page (pg. 1), and returned/submitted with bid. Failure to do so will result in the bid being deemed non-responsive.

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ADDENDA FORM

RFQ NO. LC010-2025: PROPERTY AND CASUALTY INSURANCE COVERAGE

The following Addenda have been received. The modifications to the Proposal Documents noted below have been considered and all costs are included in the Proposal Total.

(If no addenda, please indicate with N/A in space provided.)

1. Addendum # _____ Date: _____
2. Addendum # _____ Date: _____
3. Addendum # _____ Date: _____
4. Addendum # _____ Date: _____

Addendum Acknowledgement:

Signature of Proposer or Authorized Agent

Date

THIS FORM MUST BE COMPLETED/SIGNED AND RETURNED WITH YOUR PROPOSAL

VENDOR PROPOSAL DATA & CERTIFICATION FORM

RFQ NO. LC010-2025: PROPERTY AND CASUALTY INSURANCE COVERAGE

The affiant, _____ states with respect to this submission to County: I (we) hereby declare and warrant that no elected or appointed official, officer or employee of the County has been or shall be compensated, directly or indirectly, in connection with this bid. Should any agreement be approved in connection with this bid, vendor declares and warrants that no elected or appointed official, officer, or employee of the County, during the term of his/or her service with the County shall have any direct interest in that agreement, or obtain any present, anticipated or future material benefit arising therefrom.

My signature certifies that the accompanying bid is not the result of or affected by, any act of collusion with another person/or company engaged in the same line of business or commerce, or any act of fraud.

I hereby certify that I have full authority to bind the company and that I have personally reviewed the information contained in the Proposal and this submission, and all attachments and appendices, and do hereby attest to the accuracy of all information contained in this submission, including all attachments and exhibits.

Mississippi Department of Insurance License #: _____

Name of Business: _____

Legal Address: _____

Phone (_____) _____ Fax (_____) _____

Type of business organization (corporation, LLC, partnership, proprietorship)

Federal ID #: _____

Signature: _____ Date: _____

Printed Name & Official Title: _____

*******PLEASE PRINT THE INFORMATION PROVIDED BELOW*******

Owner #1: Name: _____ Phone Number: _____

Owner #2: Name: _____ Phone Number: _____

Parent Company Name: _____ Phone Number: _____

(if applicable)

(SEAL-Bidder's Notary)

ATTEST: Signed and sworn (or affirmed before me on _____ (date) by
_____ (name(s) of person(s) making statement).

Print Name: _____

Signature: _____

TITLE: _____

My Commission expires _____, 20_____

THIS FORM MUST BE COMPLETED/SIGNED AND RETURNED WITH YOUR PROPOSAL