

COLUMBIA-BRAZORIA ISD



REQUEST FOR PROPOSAL

March 1, 2023-2024

INSURANCE PROGRAM

BUILDING & CONTENTS / BOILER & MACHINERY / CRIME

Carrier Assignment
Requests

November 4, 2022

Deadline for
Questions

December 9, 2022

Proposal DUE
DATE

January 13, 2023

EFFECTIVE DATE

March 1, 2023

Columbia-Brazoria ISD

ATTACHMENTS

PROPERTY SCHEDULE.....	A
5 YEAR LOSS RUNS.....	B
MAP OF CAMPUSES.....	C

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NOTICE TO PROPOSERS

The school district invites interested parties to submit proposals Property Insurance and related coverages. This is a two-step process, as follows:

Step 1: Agents/Poolers are required to submit *Request for Carrier Market Assignment & Insurance Agent/Pool Questionnaire* forms by November 4, 2022, to Julie Taylor, Chief Financial Officer, 520 South 16th Street, West Columbia, Texas, 77486. The District will notify awarded vendors of their carrier assignments by December 5, 2022. Once carrier assignments are made, agents/pools are required to retract any and all prior submissions to non-assigned carriers and insurance markets.

Step 2: Complete insurance proposals are due January 13, 2023. All forms within these RFP specifications must be completed and included within the proposal. Insurance company quotations and specimen policy forms shall be included. This RFP notice shall satisfy any agreement with the current carrier/pools(s) bylaws stipulating notice of intent to non-renew the current agreement(s) upon the coverage expiration date of March 1, 2022.

Information provided in these specifications is to be used only for preparing a proposal detailing the coverages specified. It is further expected that each proposer will read these specifications with care, for failure to meet every one or a combination of specified conditions may invalidate the proposal. The school district reserves the right to accept or reject any or all proposals, waive any formalities and/or technicalities in the proposal and award the contract to the best proposal that serves the interests of the district. The district may negotiate with proposers as deemed advisable or necessary. Proposers are requested to submit quotations on the basis of these specifications. Alternative quotations (for coverage on a basis different than that requested in these specifications) will receive consideration providing such alternatives are clearly explained. Any exceptions to coverages requested herein must be clearly noted in writing and be included as a part of the proposal. The information provided within these specifications is based upon the latest available information but shall not to be considered in any way as a warranty.

Carrier Assignment Request Forms must be submitted to Julie Taylor, Chief Financial Officer, 520 South 16th Street, West Columbia, Texas, 77486 no later than 4pm on November 4, 2022.

Requests for additional information need to be emailed to: Julie.taylor@cbisd.com, no later than December 9, 2022 at 11:00 a.m., CST. The district will not respond to verbal inquiries.

Sealed proposals (two copies) will be received no later than 1:30 p.m., CST, Friday, January 13, 2023. Proposals must be clearly marked and should be addressed to:

**Columbia-Brazoria Independent School District
Attn: Julie Taylor
520 S 16th St
West Columbia, Texas 77486**

Please mark envelopes **"Sealed Proposal for Property/Boiler & Machinery/Crime Insurance for the - RFP Do Not Open Until 2:00 p.m., January 13, 2022."**

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CONDITIONS FOR PROPOSAL

1. Specimen Policies with all endorsements must be included.
2. Any proposal received after the bid due date and time will not be considered.
3. Insurance companies must have a Best Rating of A- VII and licensed to transact business in the state of Texas. Financial strength derived from reinsurance carriers will not be considered. A Lloyds Company will be acceptable if it is a 100% owned subsidiary of a company with a financial A. M. Best rating of A- or a Guaranty Bond with proper power of attorney submitted with the proposal.
4. A program or plan qualifying under the Interlocal Cooperation Act will also be acceptable. Financial information must be included as well as the most recent financial audit.
5. Proposals received by 1:30 p.m., CST, Tuesday, January 13, 2023 will be recorded. Individual contact for clarification may occur. The information contained in the proposals will not be released until the school board has approved the selected companies. The winning carrier(s) will then be notified.

Contract Time Period

The time period for purchases covered by any contract resulting from any award under this bid is stated in the specifications to Proposers. Unless otherwise indicated in the Instructions to Proposers, all proposal pricing will be firm through the entire contract period.

In the event this contract expires before another bid is awarded, upon the mutual written agreement of the parties, this contract may be extended on a month-to-month basis beyond the expiration of the contract time period. The District reserves the unilateral right to extend the proposed contract for two additional one-year terms. Any request for a rate change will be evaluated.

Extension / Termination / Non-Appropriations

The District reserves the right to extend any contract(s) at the time of renewal if agreed upon by both parties. The District reserves the right to terminate any multiple year contracts at the time of renewal at the District's discretion. The District's Board of Trustees shall have the continuing right to terminate the contract for coverage at the expiration of each budget period during the term of the contract. The continuing right to terminate the contract shall be based on the Board of Trustees' best efforts to obtain and appropriate funds for the payment of the contract.

The school district is interested in receiving proposals from responsible parties, which will allow it to reduce its cost to the lowest level possible, while providing the broadest coverage available.

- Proposals should be mailed or hand-delivered to the Business office no later than 1:30 p.m., CST, Friday, January 13, 2023.
- Submitters of successful proposals will be notified as soon as practical after the scheduled board meeting.
- The effective date of the program will be March 1, 2023.

To promote the fair and objective evaluation of each proposal, a specific proposal format is required. Delivery of the proposal is the responsibility of the proposer whether it be mailed or in person. Where proposals are sent by mail, the proposers shall be responsible for their delivery before the date and time set for the closing of proposal acceptance.

Bid Evaluation / Award / Proposal Selections

Columbia-Brazoria ISD reserves the right to: waive any or all bidding irregularities, formalities, or other technicalities; be the sole and independent judge of quality and suitability of any products offered; accept or reject any bid in its entirety, or may reject any part of any bid without affecting the remainder of that bid; award the individual items on this bid in any combination or in any way to best serve the interests of the District as it perceives those interests to be in its sole discretion.

It is not the policy of the District to purchase on the basis of low bid price alone. In evaluating the bids received and determining to which bidder(s) (if any) to award a contract, the District shall consider the following: (1) the purchase price; (2) the reputation of the vendor and of the vendor's goods and/or services; (3) the quality of the vendor's goods or services; (4) the extent to which the goods or services meet the needs of the District; (5) the vendor's past relationship with the district; (6) the impact on the ability of the District to comply with laws and rules relating to historically underutilized businesses; (7) the total long term cost to the District.

It is the intent of the District to award to one proposer who can provide coverage as a package. Preference will be given to packaged proposals, however, final purchasing decisions will be made based on the options that are most advantageous to the district.

The District's intent is to establish a minimum three-year relationship with the Proposer. The District prefers that the rates be guaranteed for a three-year period. Rates can be adjusted annually, subject to losses, but the District must be provided with a detailed formula that will be followed for the annual premium renewals and subject to a maximum rate increase from the prior year. Provisions for 2nd and 3rd year renewals must be provided with the submission.

Proposals must disclose which proposed coverage lines cannot be purchased on a "monoline" basis and which coverage lines (if any) must be purchased as a package.

Withdrawal of Proposals

Proposers may withdraw their proposals at any time prior to the bid due date and time. No proposer shall withdraw or cancel his proposal for a period of sixty (60) days after the specified closing time. Once the school district accepts a proposal and notifies the successful proposer, that proposal may be withdrawn, canceled, or modified only at the request of the school district.

Interpretation of Specifications

If any person contemplating submitting a proposal is in doubt as to the true meaning of any part of these specifications, he may submit a written request for interpretation thereof. The person submitting the request will be responsible for its prompt delivery. Any interpretation of these specifications will be made in writing and distributed to all those that received a copy of these specifications.

Failure on the part of the prospective proposers to receive a written interpretation prior to the closing time for acceptance of proposals will not be grounds for withdrawal of the proposal.

Qualifications of Proposers or Insurers

Proposers and /or insurers shall be duly licensed or approved non-admitted carriers and comply with all applicable state insurance and property casualty laws and requirements of duly constituted regulatory authorities. In addition, proposals will be accepted from municipal joint self-insurance funds established to serve Texas schools, cities, counties and other political subdivisions (latest audited financial statements of the program or plan must be submitted). Agents must furnish a Best's policy rating for each separate insurance company with which coverage is quoted.

Copies of Contracts / Service Agreements / Policies

It is requested that complete specimen contracts, interlocal agreements, bylaws, service agreements, reinsurance (excess insurance or stop loss) policies, and /or insurance policies be included in all proposals.

Other Conditions

The proposers must have the knowledge and capability of complying with the Governmental Accounting Standards Board (GASB) Statement No. 10 (establishes accounting and financial reporting procedures) should they be required. The carrier must be able to provide the required reports. Please describe in your proposal how this would be carried out if necessary.

Each proposer should outline in detail its experience in providing property and casualty services to other similar political subdivisions. References should be listed, with phone numbers. Account representatives in each major area should be identified.

Agreements will be construed and governed according to the laws of the State of Texas. Both parties agree that venue for any litigation arising from any contracts shall lie in West Columbia, Brazoria County, Texas.

UNDERWRITING INFORMATION

General Information

The District believes the following information to be accurate and is based upon the latest available information, but it is not to be considered in any way as a warranty.

- The School Board has implemented specific loss control policies for the protection of students and staff
- The district is in compliance with the Americans with Disabilities Act (A.D.A.)
- The district was established in 1959 (consolidated two districts)
- There are no swimming pools at any district location.
- The district does not operate a day care center.
- The district does not own any aircraft or watercraft.
- The district leases property to others for activities other than school activities. Any activity involving sports use a certificate of insurance is required from lessee.
- The district utilizes campus security guards. All guards are certified by the TCLEOSE.
- The district utilizes safety measures such as security alarms, security lighting, and patrolling.
- The fire protection for 2 campuses is provided by the West Columbia Volunteer Fire Department. The WCVFD is a volunteer fire department that uses city water resources. 1 campus's protection is provided by the Wild Peach VFD and is not within city limits. The other 2 campuses and support center are provided by Brazoria VFD. The BVFD is a volunteer fire department that uses city water resources.
- Fire Alarms are present in most buildings.
- All district kitchens have hooded ventilating systems, which are periodically cleaned and have appropriate extinguishing systems.
- There are no vacant building(s).
- Barrow Elem, Columbia High C wing, West Brazos Junior High and West Columbia Elem are sprinkled.

Columbia-Brazoria ISD

P_{ROPOSAL} **R**_{ESPONSE} **F**_{ORMS}

STEP 1: INSURANCE AGENCY/POOL QUESTIONNAIRE & CARRIER ASSIGNMENT REQUEST FORM

Please answer the following questions concerning your Insurance Agency/Pool:

A. Who will have primary responsibility for the District's account? _____

1. Number of years in insurance business: _____

2. Insurance background: _____

3. Educational background: _____

4. Number of other public entities serviced: _____

B. Who will be the backup person for the District's account? _____

1. Number of years in insurance business: _____

2. Insurance background: _____

3. Educational background: _____

4. Number of other public entities serviced: _____

- Number of Texas school districts your agency/pools provides Property Insurance coverage on behalf of: _____
- What is your estimated premium volume of Texas school districts: \$ _____
- Other Public Entities/Local Governments: \$ _____
- Provide five (5) current school district references with contact name and email address
- Provide three (3) former school district clients/members
- Attach the following: Copy of current TDI license(s) & Current Insurance Certificate: Errors and Omissions coverage

LIST THE CARRIERS YOU WISH TO REPRESENT IN THE TABLE BELOW:

RANKED PREFERENCE	PROPERTY INSURANCE	BOILER INSURANCE	CRIME INSURANCE
1			
2			
3			
4			
5			
6			
7			
8			
9			

STEP 2: INSURANCE QUOTATIONS – PROPERTY INSURANCE FORMS

Blanket Building & Personal Property TIV - 132,308,491

Deductible (AOP) Ded Quoted _____

Limit Quoted _____

Deductible (Wind & Hail) Ded. Quoted _____

Limit Quoted _____

Deductible (Named Storm) Ded. Quoted _____

Limit Quoted _____

Blanket Replacement Cost Yes No

Agreed Amount Endorsement Yes No

Per Occurrence Yes No

Is coverage for mold/fungus as a consequence of a covered peril provided? Yes No

Backup of Sewers, Drains, & Sumps Limit Quoted _____

Building Ordinance or Law-Demolition, Cost & Construction Blanket Limit Quoted _____

Damage by Water, Other Liquid, Powder, or Molten Material Limit Quoted _____

Debris Removal Limit Quoted _____

Outdoor Property Limit Quoted _____

Newly Acquired Real Property 90 Days Limit Quoted _____

Newly Acquired Personal Property 90 Days Limit Quoted _____

Personal Property at Unscheduled Locations Limit Quoted _____

Valuable Papers & Records	Limit Quoted _____
Errors or Omission	Limit Quoted _
Expediting Expense	Limit Quoted _
Personal Effects of Officers and Employees	Limit Quoted _
Pollutant Clean up and Removal	Limit Quoted _
Data Compromise	Limit Quoted _
Extra Expense - Dependent Property	Limit Quoted _

Outline - Carriers and Premiums - Below

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SPECIFICATIONS CRIME INSURANCE

ATTACHMENT: Application

LIMITS:

		Yes	No	Differences – If Any
\$ 100,000	Public Employee Dishonesty			
\$ 100,000	Faithful Performance			
\$ 100,000	Money & Securities (Inside/Outside)			
\$ 100,000	Forgery & Alteration			
\$ 100,000	Robbery or Safe Burglary (Inside/Outside)			
\$ 100,000	Computer Fraud			
\$ 100,000	Funds Transfer Fraud			
\$ 100,000	Money Orders and Counterfeit Paper Currency			

DEDUCTIBLES:

		Yes	No	Differences – If Any
\$ 2,500	Each Occurrence			

Questions for SELF-INSURANCE POOLS & COOPERATIVES:

- Financial Rating of the Pool (AM Best or S&P):
- Are the pool's financial statements reviewed annually by the Texas Department of Insurance (TDI)?
- Are pool members eligible for recovery from the Texas Property & Casualty Insurance Guaranty Association or any other insolvency guaranty fund?
- Is the pool reviewed and rated by an independent agency?
- Provide a copy of the pool's excess insurance policy, disclosing aggregate levels limits applicable to all members.
- Provide a detailed, independently audited financial statements for most recent fiscal year.
- Provide explanation and details about the pool's reinsurance program to include names of participating carriers and Shared Loss Fund Attachment points by line of insurance coverage.

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Inland Marine

All Risk Including Theft ☐ Yes ☐ No

Replacement Cost includes ☐ Yes ☐ No

Electronic Data Processing - \$5,000,000 Limit/Ded _____

Mobil Equipment Limit/Ded _____

Boiler and Machinery

Comprehensive Form ☐ Yes ☐ No

Breakdown and Property Damage Including Production Machinery Limit Quoted _____

Replacement Cost ☐ Yes ☐ No

Expediting Expense Limit Quoted _____

Hazardous Substance Limit Quoted _____

Ammonia Contamination Limit Quoted _____

Water Damage Limit Quoted _____

Spoilage Limit Quoted _____

Ordinance or Law, Demolition, Increased Cost of Construction Limit Quoted _____

Boiler and Pressure Vessels Inspected (no charge) ☐ Yes ☐ No

Errors in Description Limit Quoted _____

Deductible Ded. Quoted _____

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PROPOSAL CERTIFICATION

The undersigned authorized representative of the bidding company indicated below hereby acknowledges:

- 1. That he/she is authorized to enter into contractual relationships on behalf of the bidding company indicated below; and*
- 2. That he/she has carefully examined this Proposal Certification, the accompanying forms, the Instructions to Proposers, the General Terms and Conditions and Specifications associated with this Proposal Invitation; and*
- 3. That he/she proposes to supply any products or services submitted under this Proposal at the prices quoted and in strict compliance with the Instructions to Proposers, General Terms and Conditions, and Specifications associated with this Proposal Invitation , unless any exception are noted in writing with this bid response; and*
- 4. That if any part of this proposal is accepted, he/she will furnish all products or services awarded under this proposal at the prices quoted and in strict compliance with the Instructions to Proposers, General Terms and Conditions, and Specifications associated with this Proposal Invitation, unless any exceptions are noted in writing with this response; and*
- 5. That any and all exception to the Instruction to Proposers, General Terms or Conditions of this bid have been noted in writing in this proposal response, and that no other exceptions to the General Terms or Conditions will be claimed.*

Date

Signature of Authorized Representative

Name of Bidding Company

Printed Name of Authorized Representative

Address

Title of Authorized Representative

City, State, Zip

Telephone # of Authorized Representative

Company Internet Address

Fax # of Authorized Representative

Telephone Number for Shipping Questions

Email Address of Authorized Representative

This form must be manually signed and returned with proposal. Failure to manually sign and return with proposal will result in disqualification of the proposal

Columbia-Brazoria ISD

CONFLICT OF INTEREST QUESTIONNAIRE

CONFLICT OF INTEREST QUESTIONNAIRE

For vendor or other person doing business with local governmental entity

FORM CIQ

OFFICE USE ONLY

This questionnaire is being filed in accordance with chapter 176 of the Local Government Code by a person doing business with the governmental entity.

By law this questionnaire must be filed with the records administrator of the local government not later than the 7th business day after the date the person becomes aware of facts that require the statement to be filed. See Section 176.006, Local Government Code.

A person commits an offense if the person violates Section 176.006, Local Government Code. An offense under this section is a Class C misdemeanor.

1 Name of person doing business with local governmental entity.

2

☐

Check this box if you are filing an update to a previously filed questionnaire.

(The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than September 1 of the year for which an activity described in Section 176.006(a), Local Government Code, is pending and not later than the 7th business day after the date the originally filed questionnaire becomes incomplete or inaccurate.)

3

Describe each affiliation or business relationship with an employee or contractor of the local governmental entity who makes recommendations to a local government officer of the local governmental entity with respect to expenditure of money.

4

Describe each affiliation or business relationship with a person who is a local government officer and who appoints or employs a local government officer of the local governmental entity that is the subject of this questionnaire.

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CONFLICT OF INTEREST QUESTIONNAIRE

For vendor or other person doing business with local governmental entity

FORM CIQ

5

Name of local government officer with whom filer has affiliation or business relationship.
(Complete this section only if the answer to A, B, or C is YES.)

This section, item 5 including subparts A, B, C & D, must be completed for each officer with whom the filer has affiliation or business relationship. Attach additional pages to this Form CIQ as necessary.

- A. Is the local government officer named in this section receiving or likely to receive taxable income from the filer of the questionnaire?

☐ Yes

☐ No

- B. Is the filer of the questionnaire receiving or likely to receive taxable income from or at the direction of the local government officer named in this section AND the taxable income is not from the local government entity?

☐ Yes

☐ No

- C. Is the filer of this questionnaire affiliated with a corporation or other business entity that the local government officer serves as an officer or director, or holds an ownership of 10 percent or more?

☐ Yes

☐ No

- D. Describe each affiliation or business relationship.

6

Describe any other affiliation or business relationship that might cause a conflict of interest.

7

Signature of person doing business with the government entity

Date

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FELONY CONVICTION NOTIFICATION

State of Texas Legislative Senate Bill No. 1, Section 44.034, Notification of Criminal History, Subsection (a), states, "a person or business entity that enters into a contract with a school district must give advance notice to the school district if the person or owner or operator of the business entity has been convicted of a felony" The notice must include a general description of the conduct resulting in the conviction of a felony.

Subsection (b) states, "A school district may terminate a contract with a person or business entity if the district determines that the person or business entity failed to give notice as required by Subsection (a) or misrepresented the conduct resulting in the conviction." The school district must compensate the person or business entity for services performed before the termination of the contract.

**This notice is not required of a publicly held corporation.
Please complete the information below:**

I, the undersigned agent for the firm named below, certify that the information concerning notification of felony convictions has been reviewed by me and the following information furnished is true to the best of my knowledge.

Vendor's Name: _____
Authorized Company Official's Name
(Please print or type): _____

- A. My firm is a publicly held corporation; therefore, this reporting requirement is not applicable:

Signature of Company Official: _____ Date: _

- B. My firm is not owned nor operated by anyone who has been convicted of a felony.

Signature of Company Official: _____ Date: _

- C. My firm is owned or operated by the following individual(s) who has/have been convicted of felony:

Name of Felon(s): _____

Details of Conviction(s): _____

Signature of Company Official: _____ Date: _

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REQUEST FOR PROPOSAL PROPERTY CASUALTY PROGRAM

ATTACHMENT A

PROPERTY SCHEDULE

(Available in December)

Columbia-Brazoria ISD

COLUMBIA-BRAZORIA ISD

REQUEST FOR PROPOSAL PROPERTY CASUALTY PROGRAM

ATTACHMENT B

5-YEAR LOSS RUN

(Available in December 2022)

Columbia-Brazoria ISD

COLUMBIA-BRAZORIA ISD

REQUEST FOR PROPOSAL PROPERTY CASUALTY PROGRAM

ATTACHMENT C

MAP OF CAMPUSES



