# SANTA ROSA INDEPENDENT SCHOOL DISTRICT

## PROPERTY/CASUALTY
## Request for Proposals (RFP) Specifications

## 13-003

**Policy Inception: August 1, 2013**

**Proposals due: June 7, 2013**

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## Exhibits


A. Property Schedule

B. Loss Runs


## GENERAL REQUIREMENTS / INSTRUCTIONS

### A. General Information

**SANTA ROSA INDEPENDENT SCHOOL DISTRICT** desires to secure a competitive insurance program that will provide the broadest coverage at the most competitive price available. This program should cover all buildings and auxiliary structures for perils of Windstorm, Hail, Flood and all other perils. These specifications will enable *Santa Rosa ISD* to select the agent and carrier that can provide such a program.

In no case is it the desire of *Santa Rosa ISD* for insurers to use illegal forms or in any manner to deviate from approved or acceptable insurance practice in the State of Texas.

Please note that a "no" answer to certain requests will not necessarily result in a disqualification or complete rejection of the entire proposal. Where specifications call for specific information please provide it.

**B. Timetable**

1. Specifications will be available on _May 13, 2013_____.

2. Proposals are due _June 7, 2013_at 11:00 am_ Sealed envelopes will be opened in public in such a manner as to avoid disclosure. The contents of the proposals shall be kept confidential through the negotiation process. Please label any trade secrets or confidential information to avoid public disclosure.

3. Proposals will be considered at the first scheduled board meeting in June. It is anticipated but not certain that a decision will be reached on that date. The selected proposer will be notified after the board meeting in which the contract is awarded

4. Binders are to be delivered to *Santa Rosa ISD* on or before _August 1, 2013.

5. Policies are due to *Santa Rosa ISD* sixty days of policy inception.

**C. Selection**

*Santa Rosa ISD* reserves the right to accept or reject all or part of the proposals, waive technicalities, and award the proposal that best serves its interest. The contract will be awarded to the vendor who submits the most responsive proposal based on coverage, insurance company financial condition, reputation, and the quality of service.

**D. Submission of Proposal**

Proposals shall be submitted in a sealed envelope plainly marked "Proposal for Property and Casualty Insurance" and shall be submitted to:

__Hilda Rendon
102 Jesus R Cruz Street Rm #37
P. O Box 395
Santa Rosa, Texas 78593

Proposals must be received at or before 11:05 am on the due date. Telephone, telephonic email or fax proposals will not be accepted. *Santa Rosa ISD* or its' agents will not be responsible for misdirected mail or packages. Any delay in mail or delivery is at the risk of the proposer. Proposals received after the deadline will be returned unopened.

**E. Underwriting Information**

Quotations shall be based on the underwriting information furnished in these specifications.

Due care and diligence have been used in preparation of the specifications and/or applications and the information contained therein is believed to be substantially correct. The ultimate responsibility, however, for determining the full extent of the exposures and the verification of information rests solely on the proposer.

**F. Company Eligibility**

All proposals must include the name of the insurance company. Each company must have a rating of AVII or better as published by the A.M. Best Company, Inc., on the RFP due date.

**G. Proposal**

Proposals are to be submitted in accordance with these specifications. Any restrictions, deviations, or other modifications, which either restrict or broaden coverage, should be noted in the proposals. In the absence of notification of these modifications, companies will be held to the specifications.

**H. Qualifications of Agents**

The proposer must meet these qualifications:

1. The recording agent must have been licensed to conduct fire and casualty insurance business in Texas for the last five years.

2. The agency must be producing a minimum annual gross fire and casualty premium income of at least $1,000,000 average for each of the past five years.

3. The agency must provide a Certificate of Errors and Omissions Coverage with the minimum limits of $2,000,000 annual aggregate with a maximum deductible of $50,000

4. Provide a description of your agency and resumes on the personnel who would be assigned to service *Santa Rosa ISD*.

5. Provide information on Toll Free Services, such as claims handling, underwriting questions, endorsements, and loss control services.

**I. Questions Concerning These Specifications**

Questions should be addressed to Hilda Rendon, Chief Financial Officer

## J. Specimen Policy to be Submitted

Please enclose with your proposal a complete, legible specimen policy with all endorsements, forms, policy jackets and examples of declaration pages.

## K. General Policy Conditions

1. Name Insured and Address

*Santa Rosa* ISD, the board of trustees, all past and present Trustees, Directors, members of the Board of Education, employees of the educational entity, student teachers, and volunteers within the scope of their duties on behalf of *Santa Rosa ISD*.

2. Term of Policy

Policy effective date is to be August 1, 2013 for a 1-year period.

If renewal coverage and price are acceptable, *Santa Rosa ISD* may renew the contract with the winning proposer for a period of up to three years.

3. Cancellation Provisions

60 days notice of cancellation (except for non-payment) and 60 days notice of non-renewal or material change.

## L. Disqualification Provision

It is necessary for the proposer/vendor to provide the documentation requested and complete response pages. Failure to comply may result in disqualification.

# ANTI-COLLUSION CERTIFICATION

By submission of this proposal, the Proposer certifies that:

1. This proposal has been independently arrived at without collusion with any other Proposer or with any competitor;

2. This proposal has not been knowingly disclosed and will not be knowingly disclosed, prior to the opening of proposals for this project, to any other proposer competitor or potential competitor;

3. No attempt has been or will be made to induce any other person, partnership or corporation to submit or not to submit a proposal;

4. The person signing this proposal certifies that he has fully informed himself regarding the accuracy of the statements contained in this certification, and under the penalties being applicable to the proposer as well as to the person signing in its behalf.

| | |
|---|---|
| Company Name | Authorized Signature |
| Address | Type Signatory's Name & Title |
| | Telephone Number |
| Agent Name | Telephone Number |
| Agent Address | Fax Number |

## PROPOSAL VARIATION STATEMENT

I certify that all specified coverage and services will be provided except as indicated below. If needed, please add a separate sheet(s) to explain reasons why your proposal differs from criteria outlined in the specifications.

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

| | |
|---|---|
| Company Name | Authorized Signature |
| Address | Type Signatory's Name & Title |
| | Date |
| Agent's Telephone | Agent's Facsimile |

## INSURANCE AGENCY QUESTIONNAIRE

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

1. Number of years in the 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 the insurance business: _____
2. Insurance background: _____
3. Educational background: _____
4. Number of other public entities serviced: _____

C. How many Texas school districts does your agency (this office, if a national broker) provide coverage on behalf of:

D. What is your (this office, if a national broker) estimated premium volume with Texas school districts:

E. Other public entities:

F. Has your agency been licensed to conduct fire/casualty insurance in Texas for the past five years? ___ Yes _____ No

G. Has your agency produced a minimum annual gross fire and casualty premiums income of at least $1,000,000 average for each of the past three years? ____ Yes _____ No

H. The District will expect an annual summary of premium and losses by coverage.

I. Please attach a copy of the following documents:

1. A copy of the current license.
2. A certificate for agent's errors and omissions coverage insured for at least $2,000,000 aggregate limit.

## General Certifications

1. Do policies provide at a minimum, 60 days notice of cancellation, Non-renewal or material change in policy terms, conditions, or premiums? Please indicate exceptions: ___ Yes _____ No

2. Do you acknowledge that unless you have specifically made comment otherwise, you will be held to strict compliance with these specifications? ___ Yes _____ No

Signature: _____

Agent:

Address:

Telephone:

Facsimile:

## PROPERTY SUBMISSION FORM

### A. General Information

Property and liability insurance may be presented on a package or monoline basis. **If coverage is on a package basis and contingent upon purchase of other lines of coverage, please specify which lines of coverage must be purchased.**

### B. Desired Program

1. Limits to Insure (See schedules in appendix):

| | |
|---|---|
| Buildings | $32,529,449 |
| Business personal Property | $ 8,007,944 |
| Auxiliary Structures | $ 2,178,025 |
| | --- |
| | $42,715,418 |

2. The policy form should provide coverage for the perils of fire, extended coverage and special extended coverage including theft of contents. Coverage is to be provided on a replacement cost basis.

3. Desired Deductible levels are::
   All other Perils - $50,000 per occurrence
   Wind/Hail - $50,000 per occurrence

   Other deductible options will be considered.

4. The program should cover all buildings – permanent and portable, contents, listed auxiliary structures. Please list any special conditions on the deviation page.

### C. Proposed Policy Questionnaire

#### *Building/Contents Questionnaire*

1. Is this proposal providing "Special Perils" (including theft) coverage._ Yes _____ No

2. Is the policy Blanket or Scheduled coverage?
3. Is there a co-insurance clause applicable to property coverage? ___ Yes _____ No
   What is the co-insurance percentage? _80%_____

4. Is the basis of recovery replacement cost new, both on building and contents? ___ yes _____ No

6. Has a specimen been submitted? ____Yes ___ No

7. Is newly acquired or constructed property covered? ___ Yes ____ No
Limit:__$250,000_____

8. Does the policy include demolition cost? _____ Yes ___ No
Limit: _____

9. Does proposal include a debris removal clause? ___ Yes _____ No
Limit: ___25% of Loss_____

10. Does policy have an extension of coverage for personal property off premises? ___ Yes _____ No
Limit: __$10,000_____

11. Increased cost of Construction due to the operation of building ordinances? _____ Yes ____ No
Limit: _____

12. Will you attach a joint loss agreement if the insurer is not the same as the Boiler & Machinery carrier? ____ Yes _____ No

13. Is Earthquake Coverage available? Limit $5,000,000 _____ Yes ____ No
Additional Premium: _____

14. Is Flood Coverage available? ____ Yes _____ No
Limit applicable:
Additional Premium: _____

15. Does the policy include environmental claims such as those for mold? Is there a sub limit. Please explain… _____ Yes __ _ No

_____

# Santa Rosa ISD Property and Contents Schedule

| loc | bldg | Location Name | AddressNum | *Street Address | *City | *State Code | *Zip | County | Is Prop within 1000 ft of saltwater | Const | *Orig Year Built | 2010 values - real property | Personal Property Value ($) | *Total TIV | *Occupancy |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 1 | Old M.S. | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 1995 | $ 1,000,614 | $ 261,030 | $ 1,261,644 | M.S. Clrms/Offices |
| 1 | 2 | Su Clinica-Rented | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | JM | 1968 | $ 298,972 | $ - | $ 298,972 | Clinic |
| 1 | 3 | Central Office | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MFR | 1963 | $ 1,736,552 | $ 453,014 | $ 2,189,566 | Central Office |
| 1 | 4 | Covered Pavillion | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | NC | 1993 | $ 104,395 | $ 225,000 | $ 329,395 | Covd Pavillion |
| 1 | 5 | De La Fuente | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 1963 | $ 998,907 | $ 260,585 | $ 1,259,492 | Gymnasium |
| 1 | 6 | M.S. Dressing | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 1971 | $ 277,544 | $ 72,403 | $ 349,947 | Rest Rooms & Dressing Rm. |
| 1 | 7 | Weight Room | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 1986 | $ 112,876 | $ 29,446 | $ 142,322 | Weight Room |
| 1 | 8 | Athletic Complex | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 1999 | $ 1,009,125 | $ 263,250 | $ 1,272,375 | Athletic Complex |
| 1 | 9 | Storage | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 1986 | $ 40,494 | $ - | $ 40,494 | Storage |
| 1 | 10 | Cafetorium/Fine Arts | | 102 S. Main | | | | | | MNC | 2010 | $ 3,837,040 | $ 959,260 | $ 4,796,300 | Cafetorium/Fine Arts |
| 1 | 11 | Administration | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MFR | 1987 | $ 1,286,100 | $ 150,000 | $ 1,436,100 | Administration |
| 1 | 12 | Ag. Building | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 1997 | $ 781,830 | $ 203,956 | $ 985,786 | Ag. Building |
| 1 | 13 | New Middle School | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 2003 | $ 3,680,000 | $ 960,000 | $ 4,640,000 | New Middle School |
| 1 | 14 | High School | | 102 S. Main | Santa Ros | TX | 78539 | Cameron | No | MNC | 2006 | $ 8,050,000 | $ 2,100,000 | $ 10,150,000 | High School |
| | | **Additional Structures** | | | | | | | | | | | | | |
| | | **Football Stadium** | | | | | | | | | | | | | |
| 1 | 15 | Bleachers/Press Box | | 102 S. Main | | | | | | | | $ 18,400 | | $ 18,400 | |
| 1 | 16 | Scoreboard | | 102 S. Main | | | | | | | | $ 24,000 | | $ 24,000 | |
| 1 | 17 | Ticket Office | | 102 S. Main | | | | | | | | $ 575 | | $ 575 | |
| 1 | 18 | Stadium/Track | | 102 S. Main | | | | | | | | $ 1,380,000 | | $ 1,380,000 | |
| 1 | 19 | Sign | | 102 S. Main | | | | | | | | $ 20,000 | | $ 20,000 | |
| 1 | 20 | Concession Stand | | 102 S. Main | | | | | | | | $ 5,750 | | $ 5,750 | |
| 1 | 21 | Light/ Light Poles (6) | | 102 S. Main | | | | | | | | $ 16,675 | | $ 16,675 | |
| | | **Baseball Stadium** | | | | | | | | | | | | | |
| 1 | 22 | Scoreboard | | 102 S. Main | | | | | | | | $ 2,875 | | $ 2,875 | |
| | | **Other:** | | | | | | | | | | | | | |
| 1 | 23 | Hog Barn | | 102 S. Main | | | | | | | | $ 28,750 | 20,000 | $ 48,750 | |
| 1 | 24 | Maintenance Building | | 102 S. Main | | | | | | ICM | 2012 | $ 175,000 | $ 25,000 | $ 200,000 | |
| 2 | 1 | Barrera Elementary | | 1201 FM 506 | Santa Ros | TX | 78539 | Cameron | No | MNC | 1999 | $ 7,935,000 | $ 1,725,000 | $ 9,660,000 | |
| 2 | 2 | Barrera Gym | | 1201 FM 506 | Santa Ros | TX | 78539 | Cameron | No | MNC | 1999 | $ 1,380,000 | $300,000 | $ 1,680,000 | |
| | | **Baseball/Softball Stadium (new 2009)** | | | | | | | | | | | | | |
| 2 | 3 | Concession Stand | | 1201 FM 506 (rear) | | | | | | | | $305,000 | | $305,000 | |
| 2 | 4 | Scoreboards (2) | | 1201 FM 506 (rear) | | | | | | | | $21,300 | | $21,300 | |
| 2 | 5 | Lights/Light Poles(9) | | 1201 FM 506 (rear) | | | | | | | | $152,000 | | $152,000 | |
| 2 | 6 | Bleachers | | 1201 FM 506 (rear) | | | | | | | | $27,700 | | $27,700 | |
| | | **Total including new values** | | | | | | | | | | $34,707,474 | $8,007,944 | $42,715,418 | |

EXHIBIT "A"

# The Republic Group

## Policy Experience Report

**Type of Report:** REQUEST

**Valued as of:** 5/10/2013

**Insured:** SANTA ROSA IND SCHOOL DISTRICT

**Address:** P O BOX 368
SANTA ROSA, TX 78593

**Agency:** SHEPARD WALTON KING INSURANC

**Address:** PO BOX 1830
HARLINGEN, TX 785511830

| Loss Date | Claim Number | Policy/ Claimant /(D) Driver | Policy Period/ Description of Loss | Status | Claim Totals/ Coverage Type | Loss Paid | Outstanding Reserves | Paid XLAE | Subro | Total Loss and XLAE |
|---|---|---|---|---|---|---|---|---|---|---|
| ***Policy Term Totals:*** | | Policy: CFA 5508808-05 | *8/1/2012 to 8/1/2013* | | Number of Claims: 0 | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| ***Policy Term Totals:*** | | Policy: CFA 5508808-04 | *8/1/2011 to 8/1/2012* | | Number of Claims: 0 | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| ***Policy Term Totals:*** | | Policy: CFA 5508808-03 | *8/1/2010 to 8/1/2011* | | Number of Claims: 1 | $0.00 | $0.00 | $1,261.00 | $0.00 | $1,261.00 |
| 9/7/2010 | | | | | | $0.00 | $0.00 | $1,261.00 | $0.00 | $1,261.00 |
| | 08 CPP 0512458 | | | | | $0.00 | $0.00 | $1,261.00 | $0.00 | $1,261.00 |
| | | SANTA ROSA IND SCHOOL DISTRICT | WIND | Closed W/O Payment | GROUP II PERILS BLDGII PERILS | $0.00 | $0.00 | $1,261.00 | $0.00 | $1,261.00 |
| | | SANTA ROSA IND SCHOOL DISTRICT | WIND | Closed W/O Payment | GROUP II PERILS BLDGII PERILS | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| ***Policy*** | ***Totals:*** | **Number of Claims:** | | | | **Loss Paid** | **Outstanding Reserves** | **Paid XLAE** | **Subro** | **Total Loss and XLAE** |
| *5508808* | | 1 | | | | $0.00 | $0.00 | $1,261.00 | $0.00 | $1,261.00 |

EXHIBIT "B"

## The Republic Group

## Policy Experience Report

**Type of Report:** REQUEST

**Valued as of:** 5/10/2013

| Loss Date | Claim Number | Policy/ Claimant /(D) Driver | Policy Period/ Description of Loss | Status | Claim Totals/ Coverage Type | Loss Paid | Outstanding Reserves | Paid XLAE | Subro | Total Loss and XLAE |
|---|---|---|---|---|---|---|---|---|---|---|

EXHIBIT "B"

# The Republic Group

## Policy Experience Report

**Type of Report:** REQUEST

**Valued as of:** 5/10/2013

**Insured:** SANTA ROSA IND SCHOOL DISTRICT

**Address:** P O BOX 368
SANTA ROSA, TX 78593

**Agency:** SHEPARD, WALTON, KING INSURANC

**Address:** 121 W PECAN BLVD
MCALLEN, TX 78501

| Loss Date | Claim Number | Policy/ Claimant /(D) Driver | Policy Period/ Description of Loss | Status | Claim Totals/ Coverage Type | Loss Paid | Outstanding Reserves | Paid XLAE | Subro | Total Loss and XLAE |
|---|---|---|---|---|---|---|---|---|---|---|
| ***Policy Term Totals:*** | | Policy: CFA 5635450-02 | *8/1/2009 to 8/1/2010* | | Number of Claims: 1 | $0.00 | $0.00 | $2,231.00 | $0.00 | $2,231.00 |
| 6/30/2010 | | | | | | $0.00 | $0.00 | $2,231.00 | $0.00 | $2,231.00 |
| | 08 CPP 0511904 | | | | | $0.00 | $0.00 | $2,231.00 | $0.00 | $2,231.00 |
| | | SANTA ROSA IND SCHOOL DISTRICT | WATER DAMAGE | Closed W/O Payment | GROUP II PERILS BLDGII PERILS | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| | | SANTA ROSA IND SCHOOL DISTRICT | WATER DAMAGE | Closed W/O Payment | GROUP II PERILS BLDGII PERILS | $0.00 | $0.00 | $2,231.00 | $0.00 | $2,231.00 |
| ***Policy Term Totals:*** | | Policy: CFA 5635450-01 | *8/1/2008 to 8/1/2009* | | Number of Claims: 0 | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| ***Policy Term Totals:*** | | Policy: CFA 5635450-00 | *8/1/2007 to 8/1/2008* | | Number of Claims: 1 | $0.00 | $0.00 | $21,950.00 | $0.00 | $21,950.00 |
| 7/23/2008 | | | | | | $0.00 | $0.00 | $21,950.00 | $0.00 | $21,950.00 |
| | 08 CPP 0507337 | | | | | $0.00 | $0.00 | $21,950.00 | $0.00 | $21,950.00 |
| | | SANTA ROSA IND SCHOOL DISTRICT | DOLLY | Closed W/O Payment | GROUP II PERILS BLDGII PERILS | $0.00 | $0.00 | $21,950.00 | $0.00 | $21,950.00 |
| ***Policy*** | ***Totals:*** | **Number of Claims:** | | | | **Loss Paid** | **Outstanding Reserves** | **Paid XLAE** | **Subro** | **Total Loss and XLAE** |
| *5635450* | | 2 | | | | **$0.00** | **$0.00** | **$24,181.00** | **$0.00** | **$24,181.00** |



EXHIBIT "B"

## The Republic Group

## Policy Experience Report

**Type of Report:** REQUEST

**Valued as of:** 5/10/2013

| Loss Date | Claim Number | Policy/ Claimant /(D) Driver | Policy Period/ Description of Loss | Status | Claim Totals/ Coverage Type | Loss Paid | Outstanding Reserves | Paid XLAE | Subro | Total Loss and XLAE |
|---|---|---|---|---|---|---|---|---|---|---|

EXHIBIT "B"