

**ST. TAMMANY PARISH SCHOOL BOARD
COVINGTON, LOUISIANA**

**REQUEST FOR PROPOSALS ON
INSURANCE AND BOND COVERAGES 2026**

The St. Tammany Parish School Board will receive written proposals until 3:00 PM on Friday, April 10, 2026, to provide insurance and bond coverages for the policy period beginning July 15, 2026, and in accordance with the following instructions and specifications. All proposals arriving after the above date and time will be returned unopened to the proposers.

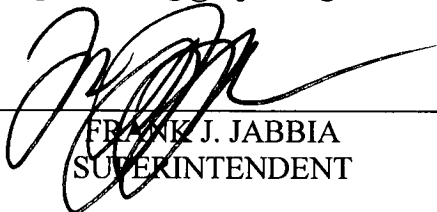
1. All proposals shall be received by the date above and at the St. Tammany Parish School Board Office located at 321 N. Theard Street, Covington, LA 70433 by one of the methods below. Any proposals arriving after this date and time or not in the proper location or format will be considered non-responsive and not considered.
2. Proposals may be sent via registered or certified mail, UPS or FedEx with a return receipt requested, hand delivered, or submitted electronically.
3. Proposals may be submitted electronically at www.centralbidding.com.
4. You can find related materials including detailed specifications necessary to complete your proposal at www.centralbidding.com and/or www.stpsb.org/bids.
5. Any conventional paper proposals must be clearly marked on the exterior packaging “RFP # 210 – INSURANCE AND BOND COVERAGES 2026 – April 10, 2026. An original, five (5) copies and an electronic copy (i.e., flash drive, USB drive, CD, etc.) of the proposal shall be submitted.
6. Proposals submitted will be evaluated by a committee consisting of at least three (3) members appointed by the Superintendent. During the evaluation process, evaluators may, at their discretion, request any one or all firms/individuals to make oral presentations. Such presentations may be requested with as little as 48 hours’ notice and will provide firms with an opportunity to answer any questions the evaluators may have on a firm’s proposal. Not all firms may be asked to make such oral presentations.
7. Proposals should be prepared in a concise and economical manner and need not contain any special bindings, materials, promotional materials, et cetera. Proposal emphasis should be given to completeness and clarity of content. All costs associated with developing, preparing, copying and participating in the proposal process are entirely the responsibility of the proposer. The St. Tammany Parish School Board will not in any way be responsible for costs incurred by prospective proposers.
8. Successful bidder must consent to and yield to the exclusive venue and jurisdiction of the 22nd Judicial District Court for the Parish of St. Tammany, and waive any and all claims of entitlement to removal of any case from this jurisdiction, including any removal to any Federal Court, in connection with any proposal or bid.
9. The successful bidder must be authorized by the Secretary of State to do business in Louisiana pursuant to applicable law. Documentation of such authorization must be provided if requested by the St. Tammany Parish School Board.

10. The following is a list of coverages required by the School Board for this policy term. Agents may submit a proposal for any one or all lines listed. The School Board reserves the right to award on an individual basis or as a package:
- Errors & Omissions Coverage including Employment Practices Liability Coverage
 - Property Insurance
 - Computer Equipment Coverage
 - Cyber Liability Coverage
 - General Liability Coverage
 - Commercial Automobile Coverage
 - Public Employees Blanket Bond
 - Depositors Forgery Bond
 - Worker's Compensation

NOTE:

Policy proposals of property insurance with a commission above eight percent (8%) commission will not be considered, excluding NFIP. Proposals for one (1) year policy terms are to be provided.

11. Specifications and account data along with information or facts for each coverage can be obtained by contacting Ronald Randolph, Supervisor of Purchasing at 985-898-3224 or via email at ronald.randolph@stpsb.org. Variations from specifications may be considered. Please propose all lines of coverage as a package, but where appropriate, price separately by lines. A copy of the proposed policies and/or complete outline of policy coverage including all exclusions and exceptions must accompany each proposal.
12. These specifications should be considered general and are not intended to limit an agent, broker or company from proposing any new or innovative self-insured plans that could benefit the St. Tammany Parish School Board.
13. Give full name of each company or companies indicating latest A.M. Best's rating and whether admitted or non-admitted carriers for each quotation. Agent/Broker must submit evidence of Errors & Omissions Insurance with a limit of at least \$1,000,000.00.
14. Prompt, efficient and competent servicing of the insurance needs of the St. Tammany Parish School Board together with financial conditions and willingness of the insurance carrier to accord deference to the Board relative to claim/litigation management and choice of defense counsel, if necessary, will be important considerations in the award of the contract.
15. In accordance with Revised Statute 38:2237A(9), the St. Tammany Parish School Board may reject any or all proposals when it is deemed that such action is in the best interest of the School Board.
16. Questions regarding this Request for Proposal will be accepted until Tuesday, March 31, 2026 at 4:00 PM via email to purchasing@stpsb.org.


FRANK J. JABBIA
SUPERINTENDENT

**ST. TAMMANY PARISH SCHOOL BOARD
COVINGTON, LOUISIANA**

**REQUEST FOR PROPOSALS
ON INSURANCE COVERAGES**

SPECIFICATIONS & INFORMATION PACKAGES

1. Experience and professional qualifications:

(a) Provide a brief narrative summarizing your company's ability to meet the requirements of this RFP. Include:

- Length of time your company has been in business as an insurance agency,
- Location of the principal office of your company,
- Identify principal team members with their individual roles and experiences with organizations similar in size and discipline as STPSB.

(b) Identify the location from which the account will be served.

2. References:

(a) Provide a minimum of three (3) references from clients of similar size and discipline and any other pertinent information on the firm's experience in working with school districts and other government entities.

(b) Provide a list of other Louisiana public entities who are currently clients of your agency. Special emphasis will be placed on Louisiana School Boards. Please provide name and telephone number of individuals who may be called as references.

3. Coverage Requirements:

Property Insurance

(a) The St. Tammany Parish School Board has a self-insured program in place with a \$500,000 retention for all perils EXCEPT a named storm which has a \$10,000,000 retained limit.

(b) Named Storm coverage must have a minimum of \$10,000,000.00 limit in excess of the retained limit.

(c) All other Wind, Hail and All Other Perils (AOP) coverage must have a minimum of \$200,000,000.00 limit in excess of the retained limit.

(d) Minimum of an "A" rated Louisiana admitted carriers are preferred as set forth in the AM Best ratings guide.

(e) Property Policies of Insurance must have 8% or less commission, excluding NFIP.

(f) Quotations for the following level of insurance are requested:

Current Coverage		
Coverage	Deductible	Limits
Property	\$10,000,000 Named Windstorm; \$500,000 All Other Perils	\$200,000,000 on any occurrence in excess of policy deductible; Sublimit of \$10,000,000 Named Storm.

Property Options Requested	
Deductible	Limits
\$15,000,000 Named Windstorm; \$500,000 All other Perils	\$200,000,000 on any occurrence in excess of policy deductible; Sublimit of \$10,000,000 Named Storm.
\$20,000,000 Named Windstorm; \$500,000 All other Perils	\$200,000,000 on any occurrence in excess of policy deductible; Sublimit of \$10,000,000 Named Storm.

4. Coverage Requirements:

General Liability, Automobile Liability, School Board Legal, Employment Practices

- (a) Minimum of an "A" rated Louisiana admitted carriers are preferred as set-forth in the A.M. Best ratings guide.

REQUESTED COVERAGE				
Liability Coverage	Limits	Med Pay	SIR (Options)	Retroactive Date
General Liability	\$1,000,000 Each Occurrence / \$3,000,000 Aggregate Additional Limit Options: \$2,000,000	\$5,000	Current: \$500,000 Additional Options: \$750,000 each occurrence	
Sexual Abuse (sublimit of GL)	\$1,000,000 each Act \$1,000,000 Aggregate		Current: \$500,000	07/15/2002
Student In Practicum (sublimit of GL)	\$1,000,000 each Occurrence \$1,000,000 Aggregate		Current: \$500,000	
Fire Damage Legal	\$1,000,000 each Occurrence / \$1,000,000 Aggregate		Current: \$500,000	
School Board Legal (Educators legal liability), Employment Practices & Employee Benefits	\$1,000,000 each Occurrence \$2,000,000 Aggregate		Current: \$500,000	07/15/2002
Automobile	\$1,000,000 each Occurrence Unlimited Aggregate	\$5,000	Current: \$500,000 each occurrence Additional Options: \$750,000 each occurrence	

5. Coverage Requirements:

Worker's Compensation

- (a) The St. Tammany Parish School Board currently has a self-insured program in place with a \$1,000,000 retention. Coverage is statutory above the retention and provides employer's liability limit of \$1,000,000.
- (b) Minimum of an "A" rated Louisiana admitted carriers are preferred as set forth in the A.M. Best ratings guide.

6. Coverage Requirements:

Cyber Liability

- (a) The St. Tammany Parish School Board currently has a \$3,000,000 aggregate limit of coverage with a \$250,000 retained limit.

7. Coverage Requirements:

Boiler & Machinery

- (a) The St. Tammany Parish School Board currently has a \$150,000,000 coverage limit with a \$5,000 deductible.

8. Coverage Requirements:

Crime

- (a) The St. Tammany Parish School Board currently has a \$100,000 coverage limit with a Single Loss Retention of \$1,000.

Evaluation Criteria

EVALUATION CRITERIA	POINTS
Professional Qualifications and Experience • Company qualifications and demonstrated experience. • Documentation of at least (5) years' experience with public education or other government entities relevant to this RFP. • Identified location in which account will be served • Identified principal team members	15%
Cost • Is overall cost reasonable and affordable to the scope of the contract? • Has company included a rate schedule including any "extra work" not outlined in proposal?	55%
References • Provided a minimum of (3) relevant references including school district if applicable. • Provided a list with contact information of Louisiana public entities who are currently clients.	15%
Technical • Provided detailed Exclusions which are reasonable and acceptable • Prepared to deploy immediately • Ability to execute contract and provide adequate coverages and services	15%
Total	100%