

Town of Goffstown
Invitation for Bids

Proposal for the Following Coverage

PROPERTY AND LIABILITY COVERAGE
WORKERS' COMPENSATION COVERAGE

The Town of Goffstown is requesting proposals for property and liability (general liability, property, boiler and machinery, crime, auto, volunteer accident coverage, and public officials scheduled bond) coverage, and workers' compensation coverage. Coverage will be commencing July 1, 2016.

Sealed proposals shall be submitted to Sue Desruisseaux, Town Administrator, Town of Goffstown, 16 Main Street, Goffstown, NH 03045 12:00 noon on **December 1, 2015** and will be publicly opened immediately thereafter. Proposals shall be firm up to the expected effective date of July 1, 2016.

Proposals shall be sealed and endorsed with the name of the proposer and plainly marked "Proposal for Coverage". Proposals are to include the name of the coverage organization with which the coverage will be placed. If the coverage organization is not a New Hampshire 5-B Public Sector Risk Pool, it must have an A.M. Best Policyholder's rating of A- or better. Agents and companies other than 5-B Public Sector Risk Pools must be duly licensed to do business in the State of New Hampshire by the New Hampshire Insurance Department.

The Town of Goffstown reserves the right to accept or reject any quote for any reason or no reason, and to award the contract on any basis which the Town of Goffstown, in its sole and absolute discretion, determines to be in its best interest.

Town of Goffstown

PROPOSAL FOR COVERAGE

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PROPOSAL SPECIFICATIONS AND CONDITIONS

1. The Town of Goffstown is requesting pricing and coverage terms/conditions for the coverage listed below for the term of three years. It is expected that the first-year rates will be submitted along with a locked-in or not-to-exceed percentage of increase/decrease for years two and three. While the town will consider a one year proposal, its preference is a multi-year agreement.
 - I. Property & Liability Coverage - Current Member Agreement and coverage summary containing amounts of protection and deductibles is attached for reference.
 - i. Property Coverage
 - ii. Boiler and Machinery Coverage
 - iii. Crime Coverage
 - iv. Public Officials Schedule Bond Coverage
 - v. Auto Coverage
 - vi. Comprehensive General Liability Coverage – including Personal Injury Liability, Property Damage Liability, Public Officials Errors and Omissions, Unfair Employment Practices, Employee Benefit Liability, and Volunteer Liability Coverage
 - vii. Volunteer and/or Student Medical Expense Coverage
 - viii. Employed Lawyer Coverage (if applicable)
 - II. Workers' Compensation Coverage - Current Member Agreement is attached for reference.
2. All proposals must be sealed and marked "Proposal for Coverage." Failure to meet the specification contained herein may be cause for the rejection of a proposal.
3. Each proposal must include the enclosed bid forms and must contain the full name or names of the parties making the proposal and all persons interested therein. Each vendor shall state in their proposal the names of the coverage company or companies and/or program in which they propose the coverage.
4. The effective date of the coverage is July 1, 2016.
5. Coverage shall be written with a responsible company or companies, each of which is qualified and/or licensed in the State of New Hampshire. Surplus lines companies are not desired, but should be on the New Hampshire Insurance Department's "approved list." All non-5-B entities must carry a current A.M. Best Rating of A- or better, proof of which shall be included with each proposal. The financial condition of the organization shall be subject to the review of the Town of Goffstown. Vendor must include a list of all public entities located in New Hampshire covered by the proposing entity.

6. The entity submitting a proposal must provide evidence of the ability to provide effective, local claims administration and services to the Town of Goffstown. The proposal shall include a synopsis of entity operations and a certificate verifying errors and omissions coverage for the entity in the minimum amount of one million dollars (\$1,000,000).
7. The Town of Goffstown seeks a primary comprehensive property, liability, board errors and omissions, and umbrella program to encompass all of its property and all of the activities associated with the operations of Town of Goffstown. It is the desire of the Town of Goffstown to make an award to one vendor for all coverage lines requested; however, consideration will be given to awarding the policies separately. The Town of Goffstown desires to award the property and liability coverage as one package. Where multiple policy discounts are offered, vendor must state premiums both with and without discounts.
8. Proposals submitted to or received by the Town of Goffstown shall impose no liability or obligation upon the town, and the Town of Goffstown reserves the right to request future proposals at its discretion.
9. The Town of Goffstown prefers that the proposed policy shall provide coverage on an occurrence basis. If any segment of coverage is not occurrence based, this must be specified in the proposal. Additionally, any cost or other provision for tail coverage for the claims-made portion of Public Officials Liability coverage must be specified.
10. Any differences in the coverage or services provided in the new policy must be clearly identified. Also note any additional coverage offered that the Town of Goffstown is not currently receiving. Vendor shall provide a summary of policy exclusions and exceptions. The Town of Goffstown reserves the right to consider such exceptions before awarding the contract.
11. Throughout the year, the Town of Goffstown uses property owned by others for various activities. Property owners generally require that the Town of Goffstown indemnify them from claims resulting from such use and name them as additional insured on our liability coverage. Please confirm availability of this option.
12. Please provide sample copies of all proposed coverage policies.
13. Please outline available payment options.
14. Please outline all parties that will be responsible for servicing the Town of Goffstown in conjunction with this bid (e.g., claims adjudication, loss prevention, member relations, and underwriting parties). Please include names and locations of these service units.
15. Loss prevention services (including the number of loss prevention specialists available to public entities), claims handling, and other services available to the Town of Goffstown must be outlined and must be applicable to all coverage lines. The successful bidding entity will be expected to attend Joint Loss Management Committee quarterly meetings. Please include a listing of all available trainings and indicate if these are available on-site, online or at a specified training location.
16. The Town of Goffstown reserves the right to reject any or all proposals, to waive any and all informalities, to cure irregularities in any proposal, and to accept the proposal or combination of proposals that, in its judgment, is the most favorable to the town.

Proposals that exceed the minimum specifications contained herein will be considered. No proposals shall be withdrawn for a period of sixty days subsequent to the opening of bids without the consent of the Town of Goffstown.

17. The Town of Goffstown reserves the right to award all, part, or none of the services requested in this Invitation for Bids. The award of this business will be based on a number of factors, including but not limited to cost. The Town of Goffstown reserves the right to give full and proper consideration to a vendor's knowledge, experience, reputation, and servicing facilities. Proposals other than the lowest price may be considered or awarded.
18. The Town of Goffstown will make every attempt to reply to reasonable information requests. Any discrepancies in or omissions from these specifications or questions regarding their meaning should be reported to Sue Desruisseaux, Town Administrator, at 603-497-8990, or sued@goffstownnh.gov.
19. The Town of Goffstown will not be responsible for any cost related to the development or presentation of any vendor's proposal or for negotiation of any potential contract.
20. Send an email to Sue Desruisseaux, Town Administrator at sued@goffstownnh.gov to receive attachments electronically.

Attachments Available

- A – Property Liability - current Member Agreement
- B – Workers' Compensation - current Member Agreement
- C – Schedule of Exposures
- D – Property Liability Claims History
- E – Workers Compensation Claims History

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RESPONSE FORM

Complete a form for each carrier for which you are submitting a proposal. Enter coverage type, form, limit, deductible, and premium. Any differences in the coverage or services provided in the new policy must be clearly identified. Attach additional explanation sheets where necessary.

Name of Coverage Carrier / Program: _____

A.M. Best Rating (Commercial Carrier or Reinsurer): _____ (Attach proof)

A.M. Best Financial Size Class (Commercial Carrier or Reinsurer): _____

PREMIUM SUMMARY (Please provide detailed exhibits for each coverage):

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VENDOR INFORMATION

Each vendor must complete the following:

Name: _____

Street: _____

City: _____

State: _____ Zip: _____

Phone: _____ Fax: _____

I(we) hereby certify that I(we) are duly authorized and licensed representatives of the above-named organization and are legally permitted to make this proposal and quote for coverage to the Town of Goffstown and will enter into an agreement and/or binder for coverage with the Town of Goffstown, on the effective dates requested, if awarded a contract in writing by May 16, 2016.

Signed:

_____ Date: _____

Printed Name: _____

Title: _____

Signed (if second signature required):

_____ Date: _____

Printed Name: _____

Title: _____