



## McGriff, Seibels & Williams of Texas, Inc.

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To: Williamson County Commissioner's Court

Re: RFP #1609-096 -- Risk Policies for Williamson County

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Williamson County has conducted a competitive solicitation process for Property, Auto, Liability and other insurance policies over the past several months. The fundamental objective of the RFP process is to identify the best overall value to the County in terms of insurance products and services. An important by-product of this exercise is the identification of additional insurance coverages that are of interest to the County, as well as aligning insurance policy effective dates.

McGriff, Seibels & Williams (MSW) was engaged to assist with this process by performing Insurance and Risk Management Consulting services. On June 26, 2016, Commissioner's Court approved advertisement of an RFP for the County's Risk Policies. County administration and MSW begin gathering underwriting information, completing carrier applications and preparing RFP solicitation specifications. Once the solicitation was advertised, the County responded to vendor inquiries, supplied additional underwriting applications and facilitated risk control inspections within several County facilities.

The County received proposals from four (4) vendors, which included quotations from five (5) insurance carriers. After the vendor responses were received, the proposals were carefully reviewed and clarifying questions were sent to each vendor. After each vendor provided answers, all RFP responses were input into a comparative analysis per coverage line. Two finalists were identified and a "Best & Final Offer" process was conducted. The Williamson County Risk Committee convened throughout this process in order to evaluate the offer most suitable to the County's needs.

After thoughtful consideration and analysis, the Williamson County Risk Committee recommends the proposal submitted by the Texas Association of Counties (TAC). Per the attached program analysis, the Risk Committee gave the TAC proposal the highest score among the proposals received. The premium comparison below illustrates the premium reduction resulting from this process (\$58,762) relative to the expiring program:

Line of Coverage	Expiring Premium	Expiring Deductible		Renewal Premium	Renewal Deductible
Property Insurance	\$214,514	\$10,000		\$183,016	\$25,000
Public Officials Liability	\$224,512	\$25,000		\$195,907	\$25,000
Auto Liability	\$115,135	\$1,000		\$102,591	\$1,000
Auto Physical Damage	\$88,935	\$2,500		\$102,820	\$2,500
	<b>\$643,096</b>			<b>\$584,334</b>	

The Williamson County Risk Committee also recommends that the County purchase Law Enforcement Liability from TAC for a premium of \$188,816 with a \$25,000 deductible. The total premium for all recommended policies is \$773,150 for the 10/1/2016 – 10/1/2017 policy period.