



Williamson County Property, Casualty & Workers Compensation RFP – Recommendation

Every 3-5 years, Williamson County releases an RFP for Property, Casualty & Workers Compensation Insurance in order to procure the best value and program fit for the County. Due to Williamson County's size and complexity of risk, there are only a handful of carriers and/or self-insurance risk pools that have the appetite to propose insurance coverage terms to Williamson County. The RFP was released with fully completed underwriting applications, loss history, schedules, directives on program structure and with ample time for underwriters to ask follow up questions in order to thoroughly underwrite the exposure.

The County received multiple proposals from both self-insurance risk pools and standard insurance companies. The carrier/pool respondents are as follows: Texas Association of Counties Risk Management Fund, Texas Political Subdivisions, Travelers, OneBeacon, BITCO, and AIG. (It should be noted it was determined that the TPS quote was not a viable option as it was a Workers Compensation only proposal at a higher premium than all of the other Workers Compensation package quotes.)

As a part of the RFP Solicitation and Evaluation process, the County asked over 200 questions to prospective respondents to gain a true understanding of coverage intent, claim services, risk control services, coverage flexibility, experience in serving complex Counties in an effort to evaluate all respondent proposals with the goal to identify the best fit for the County today and on a go forward basis. All of the respondent proposals and supplemental question responses were put into a comparison document to evaluate the responses side by side and were extensively discussed during the evaluation meeting.

After a careful analysis of all available information, including but not limited to: premium costs, potential out of pocket costs for deductibles, claim services, risk control services, coverage breadth, experience, and coverage flexibility; it is the recommendation of the evaluation committee that the best candidate for Property, Casualty & Workers' Compensation is Travelers Insurance.

After selected as the finalist, Travelers was engaged in negotiation, which resulted in the following items:

- High Hazard Flood Zone coverage wording
- Confirmation of PCI-DSS coverage (payment card industry)
- Law Enforcement Coverage on a Claims Made basis with a retro date of 10/1/16
- Confirmation of Symbol 10 APD wording
- Payment structure for Workers Compensation claims

It is the unanimous decision of the evaluation committee to recommend award to Travelers Insurance.

Travelers offered an additional Excess Liability Umbrella option to sit over all casualty lines for an additional premium. With the addition of the umbrella, the vendor remains the recommended option.

**Footnote:*

*OneBeacon, AIG & BITCO were submitted via USI
TAC was submitted directly from TAC
Travelers & TPS were submitted via Lee Insurance*
