



LEVY COUNTY BOARD OF COUNTY COMMISSIONERS
310 SCHOOL STREET
BRONSON, FL 32621

RFP_2026_04 - Levy County Property, Casualty & Workers Compensation Insurance

Date of Distribution/post on OpenGov	June 5, 2026
Deadline for Questions and Contract Exception Form	June 18, 2026, 10:00am
Final Addenda Posted	June 24, 2026, 4:00pm
Proposal Due Date NOTE: Any proposal that is submitted after the due date and time (regardless of reason) will be rejected by	July 8, 2026, 10:00am
Proposal Opening (Non-Mandatory)	July 8, 2026, 11:00am Levy County Government Center, 318 Mongo Street, Room C, Bronson, FL 32621
Professional Services Committee Meeting to review and rank proposals (Non-Mandatory)	July 14, 2026, 1:00pm Levy County Government Center, 318 Mongo Street, Room C, Bronson, FL 32621

County Commission Meeting - Authorize staff to negotiate with top firm(s) in ranked order & authorize Chair to sign the Contract (Non- Mandatory)	August 4, 2026, 9:00am Levy County Government Center Auditorium, 310 School Street, Bronson, FL 32621
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SUBMITTAL OF RESPONSE: Levy County only accepts electronic submittals through OpenGov Procurement at <https://procurement.opengov.com/portal/levycounty/projects/249517>. To submit a bid in response to this solicitation, the bidder must be registered with OpenGov. For questions relating to this procurement process, contact Jason Rivera, Director of Finance & Administration at rivera-jason@levycounty.org

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Attachments:

A - Levy County - 2026 - 2027 Coverages

B - Sample Contract Property and Casualty Insurance

C - CONTRACT EXCEPTION FORM

1. ADVERTISEMENT

BOARD OF COUNTY COMMISSIONERS

LEVY COUNTY, FLORIDA

REQUEST FOR PROPOSALS

RFP_2026_04 – Levy County Property, Casualty & Workers Compensation Insurance

Notice is hereby given that Levy County, Florida will be receiving sealed bids via OpenGov Procurement at <https://procurement.opengov.com/portal/levycounty/projects/249517>, for the following:

The County is soliciting sealed proposals from qualified professional firms to furnish Property, Casualty, and Workers' Compensation insurance coverage, together with all ancillary services necessary to support the County's insurance and risk management program.

BID OPENING AT THE LEVY COUNTY GOVERNMENT CENTER

318 MONGO ST, ROOM C

BRONSON, FL 32621

BID DUE DATE: Wednesday, July 8, 2026 - 10:00 am

E-BID OPENING DATE: 7/8/2026 – 11:00 AM

All bid documents are available online through OpenGov at <https://procurement.opengov.com/portal/levycounty/projects/249517>. If you have any questions, please contact Jason Rivera, Director of Finance & Administration at (321) 591-1865 or rivera-jason@levycounty.org.

2. PROJECT REQUIREMENTS

2.1. RFP TIMELINE

The County reserves the right to revise this timeline by issuance of written addenda to this RFP. Proposer must adhere to the published timeline, as revised from time to time.

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2.2. BACKGROUND

Levy County is a local government entity governed by a Board of County Commissioners (the “Board” or “BOCC”) and administered by a County Manager. The County is approximately 1,413 square miles in size and has a population of approximately 46,000 (that includes 7 municipalities). The unincorporated area is largely rural with approximately 92.8% of the County’s Future Land Use being comprised of Natural Resources and Conservation (18%), Forestry/Rural Residential (42.4%) and Agricultural/Rural Residential (32.4%).

2.3. PROPOSAL FORMAT/CONTENTS

Proposals should be numbered sequentially. In determining the overall quality and completeness of a proposal, document presentation, organization, and format will be considered. Proposals must be organized in the following format. If any criterion is not applicable, or if the proposer has no information to provide in response to that criterion, the proposer shall so indicate.

Part 1 – Knowledge, Experience and Qualifications of Personnel and the Firm (Total Possible Points 35):

- A list of the persons who will be assigned to provide the Services with a description of their anticipated role, including identifying the primary contact to manage the Services.
- A resume for each person on the list that describes their experience, education, and qualifications to provide the Services.
- A list of projects/work of a similar nature that the firm or its personnel have been involved.

Part 2 – Approach to Services (Total Possible Points 30):

Proposer shall provide a written narrative explaining their intended approach and a proposed timeline for the completion of the Services with clear deadlines and specific action items identified for each phase of the project, including alternatives for providing effective stakeholder engagement and public participation and underrepresented members of our community.

Part 3 – Price Proposal (Total Possible Points 30):

Proposer shall describe basis for billing for the Services, such as a fixed fee for each Task or hourly rates with a not to exceed amount per Task. Please include time/cost for travel to public meetings. For Budget purposes, it is critical to the County to have a maximum cost for these Services.

Part 4 – Forms and Documents (Total Possible Points 5):

- A. Completed Proposal Signature Form (with all Forms and required documents attached); and
- B. Copies of Certifications/Licenses (if any) of personnel who will be assigned to the Services.

2.4. REVIEW OF PROPOSALS; SELECTION PROCESS

The County will evaluate each complete proposal received based on capabilities, adequacy of personnel, past record, experience, whether the proposer is a certified minority business enterprise and other factors determined by the County to be applicable to the particular requirements of the Services. The County reserves the right to reject any response, or any part of a response, reject all responses, to waive any irregularities in any responses, and to award the Contract(s) as deemed to be in the best interest of the County. The Board shall be the final judge of the merits of any award and its decision(s) shall be final.

The following selection process will be followed for this RFP:

First, the proposals will be publicly opened at the date/time/place specified in this RFP and the name of each proposer will be announced at that meeting.

Second, the Evaluation Committee will hold a public meeting to discuss and score the proposals (based on the weighted criteria in "Proposal Format/Criteria" above.) The Professional Services Committee may hold a closed meeting to conduct interviews (if they determine interviews necessary) by phone or virtual means, such as Teams, Zoom, or Go to Meeting.

Third, the Evaluation Committee will present its ranking to the Board of County Commissioners, who, if satisfied, will direct the County Manager (or designee) to negotiate with the proposers in ranked order, and authorize the Chair to sign the Agreement (in the Form contained in the ATTACHMENTS section of this RFP), subject to approval by the County Attorney as to form and legal sufficiency.

Note: In the event that the top ranked proposer does not execute an Agreement, the County reserves the right to negotiate with the next highest ranked proposer, and so on, until an Agreement is executed or until the County elects to end the RFP process.

Note regarding Public Meetings and Public Records: In accordance with Section 119.071(1)(b)2, Florida Statutes, the sealed proposals, proposals, or replies received by the County pursuant to a competitive solicitation are exempt from Section 119.07(1), Fla. Stat., and s. 24(a), Art. I of the State Constitution, until such time as the County provides notice of an intended decision or until 30 days after opening the proposals, proposals, or final replies, whichever is earlier.

In addition, in accordance with Section 286.0113(2), Florida Statutes, any portion of a meeting at which a proposer makes an oral presentation, answers questions, or engages in negotiations as part of a competitive solicitation is exempt from the public meeting requirements in Section 286.011, Florida Statutes and S. 24(b), Article I of the Florida Constitution; but will be recorded and made available as required by State law.

3. INSURANCE REQUIREMENTS

The (Contractor/Vendor) shall furnish Levy County (County) with Certificates of Insurance. The Certificates are to be signed by a person authorized by that insurer to bind coverage on its behalf. The County is to be specifically included as an additional insured on all policies except Workers' Compensation. In the event the insurance coverage expires prior to the completion of the project, a renewal certificate shall be issued 30-days prior to said expiration date. The policy shall provide a 30-day notification clause in the event of cancellation or modification to the policy. All certificates of insurance must be on file with and approved by the County before the commencement of any work activities.

3.1. Worker's Compensation

Coverage to apply for all employees for Statutory Limits in compliance with the applicable state and federal laws. The policy must include Employers' Liability with a limit of \$3,000,000 each accident, \$1,000,000 each employee, \$1,000,000 policy limit for disease.

3.2. Professional Liability/Errors or Omissions Insurance

Coverage of a minimum one million dollars (\$1,000,000) in coverages per claim, \$2,000,000 Annual Aggregate for this project.

3.3. Public Liability Insurance

Policy must include bodily injury and property damage, Combined Single Limits (CSL) of \$1,000,000 per occurrence, \$2,000,000 Annual Aggregate.

3.4. Commercial General Liability – Occurrence Form Required

Policies shall include, but not be limited to, Independent Contractor, Contractual, Premises/Operations, Products/Completed Operations and Personal Injury covering liability assumed under indemnification provisions, with limits of liability for personal injury and/or bodily injury, including death, of not less than \$3,000,000 each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this location/project in the amount of \$6,000,000. Products and completed operations aggregate shall be \$6,000,000. CGL insurance shall be written on an occurrence form and shall include bodily injury and property damage liability for premises, operations, independent contractors, products and completed operations, contractual liability, broad form property damage and property damage resulting from explosion, collapse or underground (x, c, u) exposures, personal injury and advertising injury. Damage to rented premises shall be included at a minimum of \$100,000.

3.5. Commercial Automobile and Truck Liability Insurance

Policies shall cover owned, hired and non-owned vehicles with minimum limits of \$1,000,000 each occurrence, and property damage of not less than \$1,000,000 each occurrence. Such insurance shall cover liability arising out of any auto (including owned, hired and non-owned autos). The policy shall be endorsed to provide contractual liability coverage.

4. SCOPE OF WORK

4.1. Insurance and Risk Management Services

The purpose of this Scope of Work is to define the insurance coverage, claims administration, risk management, and related services to be provided by the awarded Contractor. The Contractor shall furnish comprehensive property, casualty, and workers' compensation coverage, along with all necessary ancillary services to support the County's insurance and risk management program.

The selected firm shall be responsible for delivering a complete insurance solution that includes, but is not limited to, the following services:

Required Coverage and Services

Property Coverage (All-Risk)

The Contractor shall provide all-risk property insurance coverage, including but not limited to:

- Physical loss or damage to buildings, structures, contents, and other real and personal property
- Business interruption, including loss of revenue, rental income, tax interruption, and extra expense
- Construction-related exposures, including builder's risk-type coverage, soft costs, and delay-related losses
- Debris removal, demolition, and increased cost of construction to comply with applicable codes and ordinances
- Off-premises utility and service interruption coverage

Crime Coverage

The Contractor shall provide coverage for losses resulting from criminal acts, including but not limited to:

- Theft, fraud, embezzlement, and other related dishonest acts
- Coverage shall be subject to policy terms, conditions, and exclusions

General Liability Coverage

The Contractor shall provide commercial general liability coverage, including:

- Bodily injury and property damage
- Personal and advertising injury
- Defense of claims and lawsuits arising from covered occurrences

Automobile Liability Coverage

The Contractor shall provide automobile liability coverage, including:

- Liability arising from the ownership, maintenance, and use of owned, leased, or non-owned vehicles
- Physical damage coverage for County-owned vehicles

Public Officials Errors and Omissions (E&O)

The Contractor shall provide Errors and Omissions coverage for public officials, including:

- Coverage for wrongful acts, errors, omissions, and administrative decisions
- Employment-related wrongful acts, including but not limited to personnel actions

Employee Benefits Liability

The Contractor shall provide coverage for errors and omissions in the administration of employee benefit programs, including:

- Enrollment, eligibility, and recordkeeping errors
- Communication and interpretation of benefit plans

Workers' Compensation Coverage

The Contractor shall provide workers' compensation coverage, including:

- Statutory workers' compensation benefits for self-insured members
- Employers' liability coverage
- Other states coverage, as applicable

Claims Handling and Administration

The Contractor shall provide comprehensive claims administration services, including:

- Receipt, investigation, and processing of all claims
- Payment of covered claims on behalf of the County
- Utilization of a qualified Third-Party Administrator, identified as Davies, or an equivalent approved entity

Legal Defense Services

The Contractor shall provide legal defense services, including:

- Duty to defend the County against covered claims and lawsuits
- Investigation, negotiation, and settlement of claims
- Payment of defense costs, subject to policy terms and limits

Risk Financing and Excess Coverage Structure

The Contractor shall provide a structured risk financing program, including:

- Excess insurance coverage above established self-insured retentions or deductibles
- Coordination with reinsurance and excess insurance layers to ensure adequate protection

Loss Control and Risk Management

The Contractor shall support loss control efforts, including:

- Requiring the County to exercise due diligence in preventing losses
- Conducting inspections, audits, and verification of property values and exposures

- Providing recommendations to reduce or mitigate risk

Subrogation and Recovery Services

The Contractor shall provide subrogation services, including:

- Pursuit of recovery from responsible third parties following claim payments
- Coordination of recovery efforts to reduce overall claim costs

Arbitration and Dispute Resolution

The Contractor shall provide a structured dispute resolution process, including:

- Procedures for resolving claim valuation disputes
- Arbitration mechanisms as outlined in the policy or agreement

General Requirements

The Contractor shall ensure all coverages and services comply with applicable federal, state, and local laws and regulations, and shall provide all necessary documentation, reporting, and support required by the County.

5. INTENT AND GENERAL INFORMATION

Thank you for your interest in working with Levy County. General information regarding this procurement process is provided below:

5.1. INTENT

It is the intent of Levy County ("County") to negotiate a contract with a qualified proposer who meets, or exceeds, all requirements set forth in this Request for Proposals ("RFP").

5.2. QUESTIONS, EXCEPTIONS TO FORM OF AGREEMENT AND ADDENDA

There shall not be any contact between a potential proposer/proposer or their representative(s) and any member of County Staff or County Commissioners regarding this Project or RFP.

The County will not respond to verbal (in person or phone) questions regarding this RFP. Proposers must submit written questions via the OpenGov Procurement Portal at

<https://procurement.opengov.com/portal/levycounty/projects/249517>

Any proposer who requires/requests revision(s) to the Form of Agreement must submit a completed Contract Exception Form. The County is under no obligation to grant any exceptions and proposals that are contingent on exceptions being granted will not be accepted. If an exception is rejected by the County during the question portion of this RFP process and the proposer subsequently submits a proposal, the proposer is deemed to have waived their request for an exception.

All questions and Contract Exception Forms must be received by the County prior to the deadline for same in order to receive a response. The Contract Exception Forms can be found in the [ATTACHEMENTS](#) section of this RFP. The County will respond to each question and each completed Contract Exception Form and will issue written addenda for any supplemental instructions or clarifications to the RFP or the Contract. All addenda will be posted in County's OpenGov Procurement Portal. Each proposer must acknowledge receipt of addenda as part of its proposal and is presumed to have read and be thoroughly familiar with the provisions of this RFP and its addenda.

5.3. HOW TO SUBMIT A PROPOSAL

The County only accepts electronic submittals through OpenGov Procurement. In order to submit a proposal, the proposer must be registered with OpenGov. The complete proposal must be uploaded in PDF format unless the RFP specifically states otherwise. Any proposal submitted after the due date and time will not be accepted by OpenGov and will not be considered. The County is not responsible for any delays in delivery or uploading of a proposal caused by any issues experienced in attempts to upload on OpenGov or caused by any other occurrence. A proposer should give sufficient time to address any delivery or uploading issues when it schedules the submittal of its proposal.

Proposals must be submitted in the format specified by the County in this RFP. Any erasures or other corrections to the County Forms must be explained or noted over the signature of the proposer. Forms containing any conditions, omissions, erasures, alterations, or irregularities of any kind, whether explained or noted or not, may be rejected by the County.

The documents listed within the Vendor Questionnaire must accompany any proposal submitted. A proposal submitted without the required documents may result in the County deeming the proposal non-responsive. The County reserves the right to request additional information from any proposer prior to award.

The County is not responsible for any expense incurred by a proposer in reviewing, evaluating, preparing, or submitting a proposal. Proposers are solely responsible for the entire expense of responding to this RFP.

5.4. WITHDRAWAL OF PROPOSALS

Modifications to or withdrawal of a proposal may be made up until the Due Date. Modifications and withdrawals must be documented in OpenGov in order to be recognized by the County. Error or negligence in preparing the proposal confers no right for withdrawal of the proposal after it has been opened.

5.5. ARITHMETIC DISCREPANCIES

For the purpose of evaluation of proposals, the following will be utilized in resolving arithmetic discrepancies found in any proposal:

- A. Obviously misplaced decimal points will be corrected.
- B. In case of discrepancy between unit price and extended price, the unit price will govern.
- C. Apparent errors in addition of lump sum and extended prices will be corrected.

5.6. PROPOSAL PREPARATION & SUBMITTAL EXPENSES

The County is not responsible for any expense incurred by a proposer in reviewing, evaluating, preparing, or submitting a proposal. Proposers are solely responsible for the entire expense of responding to this RFP.

5.7. CODE OF ETHICS

With respect to this RFP, if any proposer violates or is a party to a violation of the State of Florida Code of Ethics for Public Officers and Employees, Chapter 112, Part III, Florida Statutes, such proposer shall be disqualified from furnishing the goods or services for which the proposal is submitted and may be further disqualified from participating in future County procurement processes.

5.8. PROPOSAL OPENING; PROPOSAL SUBMITTALS

In accordance with Section 255.0518, Florida Statutes, the proposals will be opened at a public meeting, and the name of each proposer and the price submitted in the proposal will be announced at that meeting. However, in accordance with Section 119.071(1)(b)2, Florida Statutes, the sealed bids, proposals, or replies received by an agency pursuant to a competitive solicitation are exempt from Section 119.07(1), Fla. Stat., and s. 24(a), Art. I of the State Constitution, until such time as the agency provides notice of an intended decision or until 30 days after opening the bids, proposals, or final replies, whichever is earlier.

5.9. EQUAL EMPLOYMENT OPPORTUNITY

In accordance with the provisions of Title VI of Civil Rights Act of 1964 and the Regulations of the Department of Commerce issued pursuant to such Act, no proposer will be discriminated against on the grounds of race, color, or national origin. In addition, in accordance with the provisions of the County's Procurement Policy, small and minority business enterprises, women's business enterprises and labor surplus area firms will be afforded full opportunity to submit responses to this RFP.

6. EVALUATION CRITERIA

No.	Evaluation Criteria	Scoring Method	Weight (Points)
1.	Knowledge, Experience and Qualifications of Personnel and the Firm A. Agency, trust or insurance carrier personnel and qualifications. B. County experience and public sector client base. C. A list of projects/work of a similar nature that the firm or its personnel have been involved including recommendations. D. Financial stability and assigned rating of carriers and re-insurers.	Points Based	35 (35% of Total)
2.	Approach to Services Proposer shall provide a written narrative explaining their intended approach and a proposed timeline for the completion of the Services with clear deadlines and specific action items identified for each phase of the project, including alternatives for providing effective stakeholder engagement and public participation and underrepresented members of our community.	Points Based	30 (30% of Total)
3.	Price Proposal Proposer shall describe basis for billing for the Services, such as a fixed fee for each Task or hourly rates with a not to exceed amount per Task. Please include time/cost for travel to public meetings. For Budget purposes, it is critical to the County to have a maximum cost for these Services.	Points Based	30 (30% of Total)
4.	Forms and Documents A. Completed Proposal Signature Form (with all Forms and required documents attached); and B. Copies of Certifications/Licenses (if any) of personnel who will be assigned to the Services.	Points Based	5 (5% of Total)

7. VENDOR QUESTIONNAIRE

1. Proposal Documents (without Cost)*

Upload your proposal here.

Do not include any pricing information in your proposal.

*Response required

2. Pricing Proposal*

*Response required

3. Is Proposer a small or minority business, women's business enterprise, or labor surplus area firm? *

☐ Yes

☐ No

*Response required

4. Sworn Statement on Public Entity Crime*

Please download the below documents, complete, and upload.

- [SWORN STATEMENT ON PUBLIC E...](#)

*Response required

5. Non-Collusion Affidavit*

Please download the below documents, complete, and upload.

- [NON-COLLUSION.pdf](#)

*Response required

6. Drug-Free Workplace Certification*

Please download the below documents, complete, and upload.

- [DRUG-FREE WORKPLACE FORM.pdf](#)

*Response required

7. Anti-Human Trafficking Affidavit*

Please download the below documents, complete, and upload.

- [ANTI-HUMAN TRAFFICKING AFFI...](#)

*Response required

8. Foreign Country of Concern Affidavit*

Please download the below documents, complete, and upload.

- [Foreign Country of Concern ...](#)

*Response required

9. Do you have any conflicts of interest?*

☐ Yes

☐ No

*Response required

When equals "Yes"

9.1. Conflict of Interest Disclosure Statement*

Please download the below documents, complete, and upload.

- [CONFLICT OF INTEREST DISCLO...](#)

*Response required

10. Vendors on Scrutinized Companies List*

By clicking "Please confirm", the proposal proposer, certifies that it is not:

- A. listed on the Scrutinized Companies that Boycott Israel List, created pursuant to section 215.4725, Florida Statutes,
- B. engaged in a boycott of Israel,
- C. listed on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, created pursuant to section 215.473, Florida Statutes, or
- D. engaged in business operations in Cuba or Syria.

Pursuant to section 287.135(5), Florida Statutes, the County may disqualify the proposal proper immediately or immediately terminate any agreement entered into for cause if the proposal proposer is found to have submitted a false certification as to the above or if the Contractor is placed on the Scrutinized Companies that Boycott Israel List, is engaged in a boycott of Israel, has been placed on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, or has been engaged in business operations in Cuba or Syria, during the term of the Agreement. If the County determines that the proposal proposer has submitted a false certification, the County will provide written notice to the proposal proposer. Unless the proposal proposer demonstrates in writing, within 90 calendar days of receipt of the notice, that the County's determination of false certification was made in error, the County shall bring a civil action against the proposal proposer. If the County's determination is upheld, a civil penalty shall apply, and the proposal proposer will be ineligible to propose on any Agreement with a Florida agency or local governmental entity for three years after the date of County's determination of false certification by proposal proposer.

As the person authorized to sign this statement, I certify that this firm complies fully with the above requirements.

☐ Please confirm

*Response required

11. W-9 Copy*

*Response required

12. Certificate of Insurability*

Please download the below documents, complete, and upload.

*Response required

13. Evidence Qualified to Transact Business*

Upload your SunBiz Registration here.

*Response required

14. Copies of and Applicable/Current License/Certs*

*Response required