

STATE OF NORTH CAROLINA
COUNTY OF UNION

AGREEMENT

THIS AGREEMENT is made and entered into _____, by and between UNION COUNTY, a political subdivision of the State of North Carolina, whose address is 500 North Main Street, Monroe, NC 28112, hereinafter "Union," and USI INSURANCE SERVICES, LLC, a North Carolina limited liability company, whose address is 8540 Colonnade Center Drive, Suite 111, Raleigh, NC 27615, hereinafter "Contractor."

W I T N E S S E T H

WHEREAS, Union desires that Contractor perform certain insurance brokerage services; and

WHEREAS, Contractor is willing to perform such services as described in this Agreement.

NOW, THEREFORE, in consideration of the mutual covenants and agreements hereinafter set forth, the parties hereto do each contract and agree with the other as follows:

1. SERVICES PERFORMED. Contractor agrees to perform the services as set forth in (i) Union's Request for Proposal No. 2026-019, "Insurance Broker Service," including Addendum No. 1 thereto dated September 12, 2025 (the "RFP"), and (ii) Contractor's proposal (the "Proposal"), which are each attached and incorporated herein by reference. This document (pages 1-6), the RFP, and the Proposal are collectively referred to herein as the "Agreement." In the event of any conflict among these documents, the RFP shall govern over the Proposal, and this document (pages 1-6) shall govern over the RFP and the Proposal.

2. FEE AND PAYMENT SCHEDULE. Union shall pay Contractor in accordance with the rates set forth in the attached "Appendix A – Pricing Form," which is incorporated herein by reference. Contractor shall invoice Union on an annual basis for Services performed, or upon such other schedule as may be agreed upon by the parties. Payment is due within thirty (30) days of receipt of an accurate invoice by Union's Finance Department. All payments shall be conditioned upon appropriation by the Union County Board of Commissioners of sufficient funds for each request for services.

3. TERM AND TERMINATION. The Effective Date is January 1, 2026. This Agreement shall have a term of two (2) years (the "Initial Term"). Upon completion of the Initial Term, Union may, in its sole discretion, elect to renew this Agreement for up to three (3) additional one (1)-year terms, each a "Renewal Term," upon written notice to the Contractor. Union may terminate this Agreement at any time, without cause, upon provision of ten (10) days' written notice to Contractor. In the event of termination without cause, Contractor shall be paid for services performed to the date of notification of termination by Union.

4. OWNERSHIP OF DOCUMENTS. All deliverables and any other contract documents prepared by Contractor, or any subcontractors or subconsultants under the terms of this Agreement ("the Documents"), shall be the property of Union. Contractor further acknowledges that Union is subject to Chapter 132 of the North Carolina General Statutes, the Public Records Act (the

“Act”), and that this Agreement, as well as any of the Documents as defined herein, shall be a public record as defined in such Act, and as such, will be open to public disclosure and copying.

5. INSURANCE. The attached Exhibit A, Insurance Requirements, is incorporated herein by reference.

6. INDEMNIFICATION. Contractor agrees to protect, defend, indemnify and hold Union, its officers, employees and agents free and harmless from and against any and all losses, penalties, damages, settlements, costs, charges, professional fees or other expenses or liabilities of every kind and character arising out of or relating to any and all claims, liens, demands, obligations, actions, proceedings, or causes of action of every kind in connection with or arising out of this Agreement and/or the performance hereof that are due, in whole or in part, to the negligence of Contractor, its officers, employees, subcontractors or agents. Contractor further agrees to investigate, handle, respond to, provide defense for, and defend the same at its sole expense and agrees to bear all other costs and expenses related thereto.

7. DECLARATION BY CONTRACTOR. Contractor declares that Contractor has complied with all federal, state and local laws regarding the location and operation of Contractor's business and regarding business permits, certificates, and licenses that may be required to carry out the work to be performed under this Agreement.

8. FEDERAL, STATE, AND LOCAL TAXES. Neither federal, nor state, nor local income tax nor payroll tax of any kind shall be withheld or paid by Union on behalf of Contractor or the employees of Contractor. Contractor shall not be treated as an employee with respect to the services performed hereunder for federal or state tax purposes.

9. NOTICE TO CONTRACTOR REGARDING ITS TAX DUTIES AND LIABILITIES. Contractor understands that Contractor is responsible to pay, according to law, Contractor's income tax. If Contractor is not a corporation, Contractor further understands that Contractor may be liable for self-employment (social security) tax, to be paid by Contractor according to law.

10. FRINGE BENEFITS. Because Contractor is engaged in Contractor's own independently established business, Contractor is not eligible for, and shall not participate in, any employee pension, health or other fringe benefit plan of Union.

11. UNION NOT RESPONSIBLE FOR WORKERS' COMPENSATION. No workers' compensation insurance shall be obtained by Union concerning Contractor or the employees of Contractor. Contractor shall comply with the workers' compensation law concerning Contractor and the employees of Contractor.

12. NO AUTHORITY TO BIND UNION. Contractor has no authority to enter into contracts or agreements on behalf of Union. This Agreement does not create a partnership or any form of agency between the parties.

13. ASSIGNMENT. Neither Union nor Contractor shall assign, sublet or transfer any rights under or interest in this Agreement (including, but without limitation, monies that may become due or monies that are due) without the written consent of the other, except to the extent that any assignment, subletting or transfer is mandated by law or the effect of this limitation may be restricted

by law. Unless specifically stated to the contrary in any written consent to assignment, no assignment shall release or discharge the assignor from any duty or responsibility under this Agreement.

14. NON-WAIVER. The failure of either party to exercise any of its rights under this agreement for a breach thereof shall not be deemed to be a waiver of such rights or a waiver of any subsequent breach.

15. HOW NOTICES SHALL BE GIVEN. Any notice given in connection with this agreement shall be given in writing and shall be delivered either by hand to the party or by certified mail, return receipt requested, to the party at the party's address stated herein. Any party may change its address stated herein by giving notice of the change in accordance with this paragraph.

16. APPLICABLE LAW AND JURISDICTION. This Agreement shall be construed and enforced in accordance with the laws of the State of North Carolina. The parties to this Agreement confer exclusive jurisdiction of all disputes arising hereunder upon the General Courts of Justice of Union County, North Carolina.

17. COMPLETE AGREEMENT. This Agreement contains the complete agreement of the parties regarding the terms and conditions of the Agreement, and there are no oral or written conditions, terms, warranties, understandings or other agreements pertaining thereto which have not been incorporated herein. This Agreement may be modified only by written instrument duly executed by both parties, or their respective successors in interest.

18. SEVERABILITY. The provisions hereof are severable, and should any provision be determined to be invalid, unlawful or otherwise null and void by any court of competent jurisdiction, the other provisions shall remain in full force and effect and shall not thereby be affected unless such ruling shall make further performance hereunder impossible or impose an unconscionable burden upon one of the parties.

19. AUTHORITY. Each party warrants that it has the corporate or other organizational power and authority to execute, deliver and perform this Agreement. Each party further warrants that the execution, delivery and performance by it of the Agreement has been duly authorized and approved by all requisite action of the party's management and appropriate governing body.

20. E-VERIFY. E-Verify is the federal program operated by the United States Department of Homeland Security and other federal agencies, or any successor or equivalent program, used to verify the work authorization of newly hired employees pursuant to federal law. Contractor shall ensure that Contractor and any subcontractor performing work under this Agreement: (i) uses E-Verify if required to do so by North Carolina law; and (ii) otherwise complies with the requirements of Article 2 of Chapter 64 of the North Carolina General Statutes. A breach of this provision by Contractor will be considered a breach of this Agreement, which entitles Union to terminate this Agreement, without penalty, upon notice to Contractor.

[Signatures follow on the next page.]

IN WITNESS WHEREOF, the parties hereto, acting under authority of their respective governing bodies, have hereunto set their hands and seals, and have caused this Agreement to be duly executed, this the day and year first above written.

UNION COUNTY

By: _____ (SEAL)
Brian W. Matthews, County Manager

USI INSURANCE SERVICES, LLC

By: _____ (SEAL)

Approved as to Legal Form: RLM

This instrument has been preaudited in the manner required by The Local Government Budget and Fiscal Control Act.

Deputy Finance Officer

Exhibit A
Insurance Requirements

I. BASIC INSURANCE REQUIREMENTS. At Contractor's sole expense, Contractor shall procure and maintain the following minimum insurances with insurers authorized to do business in North Carolina and rated A-VII or better by A.M. Best, or as otherwise authorized by the Union County Risk Manager.

A. WORKERS' COMPENSATION

Statutory (coverage for three or more employees) limits covering all employees, including Employer's Liability with limits of:

\$500,000	Each Accident
\$500,000	Disease - Each Employee
\$500,000	Disease - Policy Limit

B. PROFESSIONAL LIABILITY

\$1,000,000 Claims Made

Contractor shall provide evidence of continuation or renewal of Professional Liability Insurance for a period of two (2) years following termination of the Agreement.

II. ADDITIONAL INSURANCE REQUIREMENTS.

A. The Contractor's General Liability policy shall be endorsed, specifically or generally, to include the following as Additional Insured:

UNION COUNTY, ITS OFFICERS, AGENTS AND EMPLOYEES ARE INCLUDED AS ADDITIONAL INSURED WITH RESPECT TO THE GENERAL LIABILITY INSURANCE POLICY.

B. Before commencement of any work or event, Contractor shall provide a Certificate of Insurance in satisfactory form as evidence of the insurances required above.

C. Contractor shall have no right of recovery or subrogation against Union County (including its officers, agents and employees).

D. It is the intention of the parties that the insurance policies afforded by Contractor shall protect both parties and be primary and non-contributory coverage for any and all losses covered by the above-described insurance.

E. Union County shall have no liability with respect to Contractor's personal property whether insured or not insured. Any deductible or self-insured retention is the sole responsibility of Contractor.

- F. Notwithstanding the notification requirements of the Insurer, Contractor hereby agrees to notify County's Risk Manager at 500 North Main Street, Monroe, NC 28112, within two (2) days of the cancellation or substantive change of any insurance policy set out herein. Union, in its sole discretion, may deem failure to provide such notice as a breach of this Agreement.
- G. The Certificate of Insurance should note in the Description of Operations the following:

Department: County Management
Contract #: 10059

- H. Insurance procured by Contractor shall not reduce nor limit Contractor's contractual obligation to indemnify, save harmless and defend Union County for claims made or suits brought which result from or are in connection with the performance of this Agreement.
- I. Certificate Holder shall be listed as follows:

Union County
Attention: Risk Manager
500 North Main Street
Monroe, NC 28112

- J. If Contractor is authorized to assign or subcontract any of its rights or duties hereunder and in fact does so, Contractor shall ensure that the assignee or subcontractor satisfies all requirements of this Agreement, including, but not limited to, maintenance of the required insurances coverage and provision of certificate(s) of insurance and additional insured endorsement(s), in proper form prior to commencement of services.

APPENDIX A – PRICING FORM

RFP 2026-019 Insurance Broker Service

Insurance proposals for the following coverage for Union County shall be quoted net of commission. Offerors must provide a detailed annual fee proposal for the brokerage services described in this RFP. Include the total annual fee for procuring insurance coverage for the County's Property, General Liability, Automobile, Law Enforcement, Employee Benefits Liability, Employment Practice Liability, Umbrella, Crime, Professional Liability, Network Security & Privacy (Cyber), Excess Workers' Compensation, and Pollution coverage. The selected Broker may be asked to assist in evaluating and marketing appropriate coverage for Union County's portion of the CRWTP. Additionally, provide any proposed fees for optional services, such as evaluating the consolidation of additional insurance policies under a single brokerage agreement, along with assumptions used. Describe whether your compensation is based on a fixed fee, commission, or a combination thereof. Only clearly defined, fixed fees will be considered.

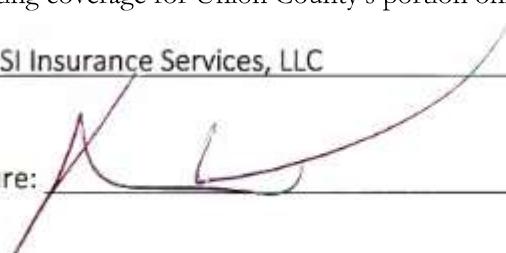
All travel, lodging (Union County Travel Policy applies), and miscellaneous support costs are to be included in these rates.

The initial term shall be a fixed-price fee, per annum, for a period of two (2) years, with the option to renew at Union County's discretion, for three (3) one-year terms, pending annual budget appropriation. Indicate below your annual rate for providing services as outlined in this proposal.

Contract Year	Total Cost
Year 1 – 2 Annual Fee per year	\$62,500
Option Year 3	\$67,500
Option Year 4	\$70,000
Option Year 5	\$72,500

The fee quoted for Broker services for Union County shall include coverage for Union County's insurable interests in the Catawba River Water Treatment Plant (CRWTP), as provided under the County's property policy with Travelers. Lancaster County maintains separate coverage for its share, and the selected Broker may be asked to assist in evaluating and marketing coverage for Union County's portion only

Company Name: USI Insurance Services, LLC

Authorized Signature: 

Date: 09/30/2025



Request for Proposal No. 2026-019

Insurance Broker Service

Due Date: September 30, 2025
Time: 10:00 AM EST
Submittal Location: Electronic Submission (Refer to Section 2)

Procurement Contact:

Juan Rodriguez-Cruz
Procurement Specialist
704.283.3519
Juan.Rodriguez-Cruz@unioncountync.gov

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1 NOTICE OF ADVERTISEMENT

**Union County, North Carolina
Request for Proposals No. 2026-019
Insurance Broker Service**

Electronic proposals will be received by Union County's Procurement and Contract Management Department. The proposal must be submitted electronically by 10:00 AM EST September 30, 2025. Refer to section 2.2 for submittal instructions.

Union County, North Carolina is seeking proposals from qualified firms to provide Insurance Broker Service.

Copies of the solicitation may be obtained from the locations listed below:

1. Download the Solicitation Documents from the Union County website: <https://www.unioncountync.gov/departments/bids-procurement/current-bids>
2. Download the Solicitation Documents from the State of North Carolina eVP website: <https://evp.nc.gov/solicitations/> (Search County of Union)

All questions about the meaning or intent of the RFP Documents are to be submitted in writing to the Procurement Representative listed on the cover page (Juan.Rodriguez-ruz@unioncountync.gov) no later than September 4, 2025, at 3:00 PM EST.

Union County reserves the right to reject any or all proposals, to waive technicalities and to make such selection deemed in its best interest.

Union County reserves the right to award to multiple vendors.

Offerors are required to comply with the non-collusion requirements set forth in the Solicitation Documents.

Union County encourages good faith effort outreach to Minority Businesses (HUB Certified) and Small Businesses.

--End of Advertisement--

2 SUBMITTAL DETAILS

2.1 PROPOSAL SUBMISSION DEADLINE

All Proposals are to be received electronically by the Union County Procurement Department no later than **September 30, 2025, at 10:00 AM EST**, per the instructions below. Any proposals received after this date and time shall be rejected without exception.

2.2 PROPOSAL SUBMISSION REQUIREMENTS

The proposal must be submitted electronically using the following link: <https://fportal.unioncountync.gov/Forms/procurementsubmit>. The proposal must be signed by a person who is authorized to bind the proposing Company. Instructions for preparing the proposal are provided herein.

Select the solicitation drop down arrow and choose this RFP from the list. Complete the form, upload your proposal as one (1) complete document, and select submit. The maximum size accepted is 30 MB. A delivery notification email, from LF-Forms@co.union.nc.us, will be sent as your confirmation of receipt. Please add this email address to your contact list.

Paper submissions and/or email submissions will not be accepted.

There is no expressed or implied obligation for Union County to reimburse for any expenses incurred in preparing proposals in response to this request.

Union County reserves the right to reject any or all proposals, to waive technicalities and to make such selection deemed in its best interest, cancel this solicitation, and award to multiple vendors.

2.3 PROPOSAL QUESTIONS

Proposal questions will be due on or before **September 4, 2025, at 3:00 PM EST**. The primary purpose of this is to provide participating vendors with the opportunity to ask questions, in writing, related to the RFP.

Submit questions by email to Juan Rodriguez-Cruz at Juan.Rodriguez-Cruz@unioncountync.gov by the deadline shown above. The email should identify the proposal number and title. All questions and answers may be posted as addenda on www.unioncountync.gov and <https://evp.nc.gov/solicitations/>.

2.4 PROPOSAL ADDENDUM

Union County may modify the RFP prior to the date fixed for submission of proposals by the issuance of an addendum. Should an Offeror find discrepancies or omissions in this RFP, or any other documents provided by Union County, the Offeror should immediately notify the County of such potential discrepancy in writing via email as noted above.

Any addenda to these documents shall be issued in writing. No oral statements, explanations, or commitments by anyone shall be of effect unless incorporated in the written addenda. Receipt of Addenda shall be acknowledged by the Offeror on Appendix C, Addendum and Anti-Collusion Form.

2.5 COMMUNICATION

All communications, any modifications, clarifications, amendments, questions, responses or any other matters related to this Request for Proposals must be made only through the Procurement Contact noted on the cover of this RFP. A violation of this provision is cause for the County to reject a Company's proposal. No contact regarding this document with other County employees is permitted and may be grounds for disqualification.

3 INTRODUCTION

3.1 COUNTY

The County (estimated population 263,386) is located in the central, southern piedmont. The County provides its citizens with a full array of services that include public safety, water/wastewater utilities and sanitation, human services, cultural and recreational activities, and general government administration.

3.2 PURPOSE

Union County (hereafter the "County"), through its Risk Management Division, is seeking qualified Property & Casualty (P&C) insurance broker firms to provide Broker Services in accordance with the specifications outlined in this Request for Proposal (RFP) document. The RFP process is the means by which the County will determine which P&C Insurance Broker Firm is most qualified to meet the needs for this project

4 SCOPE OF WORK

The County is seeking proposals from qualified firms to provide Broker Services. The requested brokerage services, should include the following:

4.1 EXPERIENCE

The County asks that all insurance carriers proposed by the Broker have a minimum of 5 years of demonstrated experience providing insurance coverage to public entities.

4.2 COLLUSION

By submitting an executed proposal, the signer certifies that this proposal is submitted competitively and without collusion, that none of the officers, directors, or owners of an unincorporated business entity has been convicted of any violations of the applicable General Statutes, the Securities Act of 1933, or the Securities Exchange Act of 1934.

4.3 BROKER COMPENSATION

1. The successful bidder will be compensated on an annual fee basis for procuring insurance coverage for the County's Property, General Liability, Automobile, Law Enforcement, Employee Benefits Liability, Employment Practice Liability, Umbrella, Crime, Professional Liability, Network Security & Privacy (Cyber), Excess Workers' Compensation, and Pollution coverage.

2. As of July 2024, the Catawba River Water Treatment Plant (CRWTP) is included under Union County's property policy with Travelers. Coverage applies only to Union County's insurable interests. Due to the joint ownership with Lancaster County, SC, not all aspects of the CRWTP are covered under a single policy. The selected Broker may be asked to assist in evaluating and marketing appropriate coverage for Union County's portion of the CRWTP. The programs to be marketed for CRWTP include Property & Casualty coverage.
3. The County currently maintains a small number of additional insurance policies that have been brokered through other avenues. As part of this engagement, the County may seek to evaluate the feasibility and cost effectiveness of consolidating those policies under a single brokerage agreement. Therefore, the selected Broker may be asked to provide recommendations and pricing for assuming brokerage responsibilities for these additional lines of coverage.

4.4 DELIVERABLES

The County typically has completed necessary applications by March 15th of each year. The County's expectation is that insurance proposals will be received no later than May 15th.

5 DETAILED SUBMITTAL REQUIREMENTS AND INSTRUCTIONS

5.1 TERMS OF SUBMISSION

All material received from a person or company ("Respondent") in response to this solicitation shall become the property of Union County and will not be returned to the Respondent. Any and all costs incurred by a Respondent in preparing, submitting, or presenting submissions are the Respondent's sole responsibility and Union County shall not reimburse the Respondent. All responses to this solicitation will be considered a public record and subject to disclosure under applicable public records law.

Any material in a response which the Respondent considers a trade secret and exempt from disclosure as a public record under applicable law, including N.C.G.S. §§ 132-1.2 and 66-152, must be properly designated as a trade secret. In order to properly designate such material, the Respondent must: (I) submit any trade secret materials in a separate envelope, or file, from all other submitted material, being clearly marked as "Trade Secret – Confidential and Proprietary Information," and (ii) stamp the same trade secret/confidentiality designation on each page of the materials therein which contain trade secrets.

To the extent consistent with public records law, Union County will make reasonable efforts to maintain the confidential nature of trade secrets, as determined by Union County and subject to the conditions set forth herein. Respondent understands and agrees by submitting a response to this solicitation, that if a request is made to review or produce a copy of any information in the Respondent's materials which was properly labeled by the Respondent as a trade secret, Union County will notify the Respondent of the request and the date that such materials will be released to the requestor unless the Respondent obtains a court order enjoining that disclosure. If the Respondent fails to obtain the court order enjoining disclosure prior to that date, Respondent understands and agrees that Union County will release the requested information to the requestor on that date.

Furthermore, the Respondent also agrees to indemnify and hold harmless Union County and each of its officers, employees, and agents from all costs, damages, and expenses incurred in connection with refusing to disclose any material that has been designated as a trade secret by Respondent.

5.2 PROPOSAL FORMAT

The County desires all responses to be identical in format in order to facilitate comparison. While the County's format may represent a departure from the Offeror's preference, the County requests adherence to the format. All responses are to be in the format described below.

Offerors should prepare their proposals in accordance with the instructions outlined in this section. Each Offeror is required to submit the proposal electronically – Refer to Section 2.2. Each section should be identified as described below. Proposals should be prepared as simply as possible and provide a straightforward, concise description of the proposer's capabilities to satisfy the requirements of the RFP.

The successful Offeror's proposal must include all responses to the requirements contained within this RFP and all appendices (if applicable) must be completed in their entirety.

The utmost attention should be given to accuracy, completeness, and clarity of content. All parts, pages, figures, or tables should be numbered and clearly labeled. Response information should be limited to pertinent information only. Marketing and sales type information is not to be included.

The RFP should include a response to each of the following criteria. **Failure to address each area could result in rejection of a proposal.** Please provide a table of contents in the format of the proposal requirements along with tabs identifying each section and subsection. Include examples of procedures, reports, or other information where applicable.

The proposal should be organized and identified by sections as follows:

- **Section A** – Cover Letter
- **Section B** – Company Background and Experience
- **Section C** – Proposed Brokerage Services
- **Section D** – Broker Team and Implementation Plan
- **Section E** – References
- **Section F** – Cost Proposal
- **Section G** – Required Forms
 - Appendix A – Pricing Form
 - Appendix B – Proposal Submission (signed)
 - Appendix C – Addenda Receipt and Anti-Collusion (signed)

The instructions to submit information for this proposal are listed below.

Omissions and incomplete answers may be deemed unresponsive.

5.2.1 SECTION A – COVER LETTER

The proposal must include a cover letter attesting to its accuracy and signed by an individual authorized to execute binding legal documents on behalf of the Offeror. Include the following:

- Legal company name and DBA (if applicable).
- Company address, telephone number and website address.
- Location providing service, address, and telephone number.
- Name of single point of contact, title, direct telephone number and/or extension, and direct email address. (required)
- Name of person with binding authority, title, address, direct telephone number and/or extension, and email address.
- Make the following representations and warranty in the cover letter, the falsity of which might result in rejection of its proposal: “The information contained in this proposal or any part thereof, including any exhibits, schedules, and other documents and instruments delivered or to be delivered to the County, is true, accurate, and complete. This proposal includes all information necessary to ensure that the statements therein do not in whole or in part mislead the County as to any material facts.”

5.2.2 SECTION B – COMPANY BACKGROUND AND EXPERIENCE

This section provides each company with the opportunity to demonstrate how its history, organization, and partnerships differentiate it from other companies. Careful attention should be paid to providing information relevant to Union County needs.

- Provide company history, and number of years in business under the current organizational name, structure and services offered.
- Describe your company's complete corporate structure, including any parent companies, subsidiaries, affiliates and other related entities.
- How many public sector (cities and counties) clients does your company have?
- Provide a management organization chart of your company including director and officer positions and names and the reporting structure.
- Provide detailed description of efforts your firm will undertake to achieve client satisfaction and to satisfy the requirements of the solicitation.
- List any projects or services terminated by a government entity. Please disclose the government entity that terminated and explain the reason for the termination.
- Are audited or otherwise verifiable financial statements available upon request?
- Is the offeror's organization involved in any pending litigation that may affect its ability to provide its proposed solution or ongoing maintenance or support of its products and services.
- Detailed description of specific tasks you will require from County staff. Explain what the respective roles of County staff and your staff would be to complete the tasks specified herein.

5.2.3 SECTION C – PROPOSED BROKERAGE SERVICES

Based on the information provided in this RFP, please provide a detailed description of the brokerage services you propose to deliver. The County is seeking comprehensive broker services for Property, General Liability, Automobile, Law Enforcement,

Employee Benefits Liability, Employment Practice Liability, Umbrella, Crime, Professional Liability, Network Security & Privacy (Cyber), Excess Workers' Compensation, and Pollution coverage. Describe your process for marketing and securing coverage with carriers that meet the County's requirements, including identification of proposed carriers (each with a minimum of five years of experience providing coverage to public entities), your strategy for obtaining competitive quotes, and any additional risk management or consulting services you offer. As of July 2024, the Catawba River Water Treatment Plant (CRWTP) is included under Union County's property policy with Travelers. Coverage applies only to Union County's insurable interests. Due to the joint ownership with Lancaster County, SC, not all aspects of the CRWTP are covered under a single policy. The selected Broker may be asked to assist in evaluating and marketing appropriate coverage for Union County's portion of the CRWTP. If applicable, describe how you would approach evaluating consolidation of other County insurance policies under a single brokerage agreement. Only established and proven brokerage services will be considered.

5.2.4 SECTION D – BROKER TEAM AND IMPLEMENTATION PLAN

This section covers your proposed broker team and implementation plan for this engagement. Please respond with as much relevant detail as possible given the information you've been provided in this RFP. Describe your communication and project management approach to ensure timely deliverables.

- Project Team: Provide names, roles, involvement levels and durations, and relevant experience for each person on your brokerage team who will serve the County, highlighting municipal and public-sector experience.
- Timeline: Provide a schedule outlining the key milestones and tasks for marketing and securing insurance coverage, including target dates for application completion (around March 15), receipt of carrier proposals (no later than May 15), carrier marketing, and policy binding.

5.2.5 SECTION E – REFERENCES

Provide, at a minimum, three (3) comparable clients with whom your firm has an established relationship similar to the Scope of Work outlined in this RFP and one former client that stopped doing business with you and include the following:

- Company/Government Entity
- Contact Name and Title
- Address
- Direct Phone Number
- Email Address
- Length of Relationship

5.2.6 SECTION F – COST PROPOSAL

Offerors must provide a detailed annual fee proposal for the brokerage services described in this RFP. Include the total annual fee for procuring insurance coverage for the County's Property, General Liability, Automobile, Law Enforcement, Employee Benefits Liability, Employment Practice Liability, Umbrella, Crime, Professional Liability, Network Security & Privacy (Cyber), Excess Worker's Compensation, and Pollution coverage. The selected Broker may be asked to assist in evaluating and marketing appropriate coverage for Union County's portion of the CRWTP. Additionally, provide any proposed fees for optional services, such as evaluating the consolidation of additional insurance policies under a single brokerage agreement, along with assumptions used. Describe whether your compensation is based on a fixed fee, commission, or a combination thereof. Only clearly defined, fixed fees will be considered. Refer to appendix A.

5.2.7 SECTION G – REQUIRED SIGNATURE FORMS

Offerors must include completed copies of the following documents:

1. Appendix B – Proposal Submission Form (signed)
2. Appendix C – Addenda Receipt and Anti-Collusion (signed)

6 EVALUATION CRITERIA AND SELECTION PROCESS

6.1 SELECTION PARTICIPANTS

1. Maintaining the integrity of the RFP process is of paramount importance for the County. To this end, please do not contact any members of Union County or its staff regarding the subject matter of this RFP until a selection has been made, other than the County's designated contact person identified in the introduction to this RFP.
2. Representatives of Union County (Evaluation Team) will read, review, and evaluate the RFP independently based on the evaluation criteria. Union County reserves the right to conduct interviews with a shortlist of selected Offerors. Failure to abide by this requirement shall be grounds for disqualification from this selection process.

3. At its sole discretion, the Owner may ask written questions of Offerors, seek written clarification, and conduct discussions with Offerors on the RFPs.
4. The County reserves the right to determine the suitability of proposals on the basis of a proposal meeting scope and submittal criteria listed in the RFP. Evaluation criteria and other relevant RFP information will be used to assist in determining the finalist Vendor.

6.2 EVALUATION SELECTION PROCESS

A weighted analysis of the evaluation criteria will be utilized to determine the Vendor that represents the best value solution for the County.

In the evaluation and scoring/ranking of Offerors, the Owner will consider the information submitted in the RFP as well as the meetings (if applicable) with the respect to the evaluation criteria set forth in the RFP.

The initial evaluation criteria/factors and relative weights listed below will be used to recommend selection of the Proposed Offeror or for the purpose of selecting Short-Listed Offerors. The County may choose to award without engaging in interview discussions. The criteria is outlined on the following page:

RFP Evaluation Criteria	Weights
Company Background and Experience	25%
Brokerage Services	35%
Broker Team and Implementation Plan	20 %
Cost Proposal & Compliance with Submittal Requirements	20%

After identification of Short-Listed Offerors, the Owner may or may not decide to invite Short-Listed firms to interview. If interviews are scheduled with the Short-Listed Offerors, previous evaluation and rankings are not carried forward. For the purpose of selecting a Preferred Offeror, the evaluation criteria will be given the following relative weights:

RFP Interview/Presentation Criteria	Weights
Proposed Brokerage Services, Broker Team and Implementation Plan	65%
Cost, Quality and Relevance of Interview as it Relates to the Scope of the RFP	35%

6.3 AWARD PROCEDURE

The County reserves the right to make an award without further discussion of the proposals received. Therefore, it is important that the proposal be submitted initially on the most favorable terms. It is understood that any proposal submitted will become part of the public record.

The County reserves the right to award to multiple vendors.

Union County (UC) reserves the right to reject any or all proposals, to waive technicalities and to make such selection deemed in its best interest.

A proposal may be rejected if it is incomplete. Union County may reject any or all proposals and may waive any immaterial deviation in a proposal.

The County may accept that proposal that best serves its needs, as determined by County officials in their sole discretion.

More than one proposal from an individual, firm, partnership, corporation or association under the same or different names, will not be considered.

County may select and enter into negotiations with the next most advantageous Offeror if negotiations with the initially chosen Offeror are not successful.

The award document will be a Contract incorporating, by reference, all the requirements, terms and conditions of the solicitation and the Offeror's proposal as negotiated.

7 GENERAL CONDITIONS AND REQUIREMENTS

7.1 TERMS AND CONDITIONS

The contract award may have an initial term of two (2) years with three (3) one-year renewal options at the County's discretion, pending annual budget approval.

All payroll taxes, liability and worker's compensation are the sole responsibility of the Offeror. The Offeror understands that an employer/employee relationship does not exist under this contract.

All proposals submitted in response to this request shall become the property of Union County and as such, may be subject to public review.

Union County has the right to reject any or all proposals, to engage in further negotiations with any Company submitting a proposal, and/or to request additional information or clarification. The County is not obligated to accept the lowest cost proposal. The County may accept that proposal that best serves its needs, as determined by County officials in their sole discretion.

7.2 CONTRACTUAL OBLIGATIONS

The contents of this Proposal and the commitments set forth in the Proposal shall be considered contractual obligations if a contract ensues. Failure to accept these obligations may result in cancellation of the award. All legally required terms and conditions shall be incorporated into final contract agreements with the selected Service.

7.3 SUB-CONTRACTOR/PARTNER DISCLOSURE

A single Company may propose the entire solution. If the proposal by any Company requires the use of subcontractors, partners, and/or third-party products or services, this must be clearly stated in the proposal. The Company submitting the proposal shall remain solely responsible for the performance of all work, including work that is done by subcontractors.

7.4 EXCEPTION TO THE RFP

An “exception” is defined as the Contractor’s inability or unwillingness to meet a term, condition, specification, or requirement in the manner specified in the RFP. All exceptions taken must be identified and explained in writing and must specifically reference the relevant section(s) of this RFP. Other than exceptions that are stated in compliance with this Section, each proposal shall be deemed to agree to comply with all terms, conditions, specifications, and requirements of this RFP. If the Contractor provides an alternate solution when taking an exception to a requirement, the benefits of this alternate solution and impact, if any, on any part of the remainder of the Contractor’s solution, must be described in detail.

7.5 MODIFICATION OR WITHDRAWAL OF PROPOSAL

Prior to the scheduled closing time for receiving proposals, any Offeror may withdraw their proposal. After the scheduled closing time for receiving proposals, no proposal may be withdrawn for 120 days. Only written requests for the modification or correction of a previously submitted proposal that are addressed in the same manner as proposals and are received by the County prior to the closing time for receiving proposals will be accepted.

7.6 EQUAL EMPLOYMENT OPPORTUNITY

All Firms will be required to follow Federal Equal Employment Opportunity (EEO) policies. Union County will affirmatively assure that on any project constructed pursuant to this advertisement, equal employment opportunity will be offered to all persons without regard to race, color, creed, religion, national origin, sex, and marital status, status with regard to public assistance, membership or activity in a local commission, disability, sexual orientation, or age.

7.7 MINORITY AND SMALL BUSINESS PARTICIPATION PLAN

It is the policy of Union County that Minority Businesses (MBEs), Disadvantaged Business Enterprises (DBEs) and other small businesses shall have the opportunity to compete fairly in contracts financed in whole or in part with public funds. Consistent with this policy, Union County will not allow any person or business to be excluded from participation in, denied the benefits of, or otherwise be discriminated against in connection with the award and performance of any contract because of sex, race, religion, or national origin.

7.8 LICENSES

The successful Firm(s) shall have and maintain a valid and appropriate business license (if applicable), meet all local, state, and federal codes, and have current all required local, state, and federal licenses.

7.9 E-VERIFY

E-Verify is the federal program operated by the United States Department of Homeland Security and other federal agencies, or any successor or equivalent program, used to verify the work authorization of newly hired employees pursuant to federal law. Offeror/Firm shall ensure that Firm and any Sub-Contractor performing work under this contract: (a) uses E-Verify if required to do so; and (ii) otherwise complies with applicable law.

7.10 DRUG-FREE WORKPLACE

During the performance of this Request, the Offeror agrees to provide a drug-free workplace for his employees; post in conspicuous places, available to employees and applicants for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in the workplace and specify the actions that will be taken against employees for violations of such prohibition; and state in all solicitations or advertisements for employees placed by or on behalf of the firm that the Offeror maintains a drug-free workplace.

For the purposes of this section, “drug-free workplace” means a site for the performance of work done in connection with a specific contract awarded to a Service Provider/Firm in accordance with this chapter, the employees of whom are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana during the performance of the Request.

7.11 INSURANCE

One or more of the following insurance limits may be required if it is applicable to the project.
The County reserves the right to require additional insurance depending on the nature of the agreement.

At Contractor's sole expense, Contractor shall procure and maintain the following minimum insurances with insurers authorized to do business in North Carolina and rated A-VII or better by A.M. Best.

A. WORKERS' COMPENSATION

- i. (for any agreement unless otherwise waived by the Risk Manager)
- ii. Statutory limits (where Contractor has three or more employees) covering all employees, including Employer's Liability with limits of:
 1. \$500,000 Each Accident
 2. \$500,000 Disease – Each Employee
 3. \$500,000 Disease – Policy Limit

B. COMMERCIAL GENERAL LIABILITY

- i. (for any agreement unless otherwise waived by the Risk Manager)
- ii. Covering Ongoing and Completed Operations involved in this Agreement.
 1. \$2,000,000 General Aggregate
 2. \$2,000,000 Products/Completed Operations Aggregate
 3. \$1,000,000 Each Occurrence
 4. \$1,000,000 Personal and Advertising Injury Limit
 5. \$5,000 Medical Expense Limit

C. COMMERCIAL AUTOMOBILE LIABILITY

- i. (for any agreement involving the use of a contractor vehicle while conducting services associated with the agreement)

- 1. \$1,000,000 Combined Single Limit – Any Auto

D. PROFESSIONAL LIABILITY

- i. (for any agreement providing professional service such as engineering, architecture, surveying, consulting services, etc)

- 1. \$1,000,000 Claims Made

- ii. Contractor shall provide evidence of continuation or renewal of Professional Liability Insurance for a period of two (2) years following termination of the Agreement.

E. POLLUTION LIABILITY INSURANCE

- 1. (for any agreement involving the clean-up or transportation of pollutants)

- 2. \$1,000,000 Claims Made

- ii. Contractor shall provide evidence of continuation or renewal of Pollution Liability Insurance for a period of two (2) years following termination of the Agreement.

F. NETWORK SECURITY & PRIVACY LIABILITY (CYBER)

- 1. (for any agreement involving software applications)

- ii. \$1,000,000 Claims Made

- iii. Contractor shall provide evidence of continuation or renewal of Technology Errors & Omissions Insurance for a period of two (2) years following termination of the Agreement.

G. Builder's Risk

- i. (for any agreement involving above ground construction projects)
 - ii. Amount of Contract

ADDITIONAL INSURANCE REQUIREMENTS

A. The Contractor's General Liability policy shall be endorsed, specifically or generally, to include the following as Additional Insured:

- i. **UNION COUNTY, ITS OFFICERS, AGENTS AND EMPLOYEES ARE INCLUDED AS ADDITIONAL INSURED WITH RESPECTS TO THE GENERAL LIABILITY INSURANCE POLICY.**

- ii. Additional Insured status for Completed Operations shall extend for a period of not less than three (3) years from the date of final payment.

- B. Before commencement of any work or event, Contractor shall provide a Certificate of Insurance in satisfactory form as evidence of the insurances required above.
- C. Contractor shall have no right of recovery or subrogation against Union County (including its officers, agents and employees).
- D. It is the intention of the parties that the insurance policies afforded by Contractor shall protect both parties and be primary and non-contributory coverage for any and all losses covered by the above-described insurance.
- E. Union County shall have no liability with respect to Contractor's personal property whether insured or not insured. Any deductible or self-insured retention is the sole responsibility of Contractor.
- F. Notwithstanding the notification requirements of the Insurer, Contractor hereby agrees to notify County's Risk Manager at 500 N. Main Street # 130, Monroe, NC 28112, within two (2) days of the cancellation or substantive change of any insurance policy set out herein. Union, in its sole discretion, may deem failure to provide such notice as a breach of this Agreement.
- G. The Certificate of Insurance should note in the Description of Operations the following:
 - a. Department: _____
 - b. Contract #: _____
- H. Insurance procured by Contractor shall not reduce nor limit Contractor's contractual obligation to indemnify, save harmless and defend Union County for claims made or suits brought which result from or are in connection with the performance of this Agreement.
- I. Certificate Holder shall be listed as follows:
 - a. Union County Risk Management
 - b. 500 N. Main Street
 - c. Monroe, NC 28112
- J. If Contractor is authorized to assign or subcontract any of its rights or duties hereunder and in fact does so, Contractor shall ensure that the assignee or subcontractor satisfies all requirements of this Agreement, including, but not limited to, maintenance of the required insurances coverage and provision of certificate(s) of insurance and additional insured endorsement(s), in proper form prior to commencement of services.

7.12 INDEMNIFICATION

Contractor agrees to protect, defend, indemnify and hold Union County, its officers, employees and agents free and harmless from and against any and all losses, penalties, damages, settlements, costs, charges, professional fees or other expenses or liabilities of every kind and character arising out of or relating to any and all claims, liens, demands, obligations, actions, proceedings, or causes of action of every kind in connection with or arising out of this agreement and/or the performance hereof that are due, in whole or in part, to the negligence of the Contractor, its officers, employees, subcontractors or agents. Contractor further agrees to investigate, handle, respond to, provide defense for, and defend the same at its sole expense and agrees to bear all other costs and expenses related thereto.

--Intentionally Left Blank--

8 APPENDIX A – PRICING FORM

RFP 2026-019 Insurance Broker Service

SUBMIT WITH PROPOSAL

Insurance proposals for the following coverage for Union County shall be quoted net of commission. Offerors must provide a detailed annual fee proposal for the brokerage services described in this RFP. Include the total annual fee for procuring insurance coverage for the County's Property, General Liability, Automobile, Law Enforcement, Employee Benefits Liability, Employment Practice Liability, Umbrella, Crime, Professional Liability, Network Security & Privacy (Cyber), Excess Workers' Compensation, and Pollution coverage. The selected Broker may be asked to assist in evaluating and marketing appropriate coverage for Union County's portion of the CRWTP. Additionally, provide any proposed fees for optional services, such as evaluating the consolidation of additional insurance policies under a single brokerage agreement, along with assumptions used. Describe whether your compensation is based on a fixed fee, commission, or a combination thereof. Only clearly defined, fixed fees will be considered.

All travel, lodging (Union County Travel Policy applies), and miscellaneous support costs are to be included in these rates.

The initial term shall be a fixed-price fee, per annum, for a period of two (2) years, with the option to renew at Union County's discretion, for three (3) one-year terms, pending annual budget appropriation. Indicate below your annual rate for providing services as outlined in this proposal.

Contract Year	Total Cost
Year 1 – 2 Annual Fee per year	\$ per year
Option Year 3	\$
Option Year 4	\$
Option Year 5	\$

The fee quoted for Broker services for Union County shall include coverage for Union County's insurable interests in the Catawba River Water Treatment Plant (CRWTP), as provided under the County's property policy with Travelers. Lancaster County maintains separate coverage for its share, and the selected Broker may be asked to assist in evaluating and marketing coverage for Union County's portion only

Company Name: _____

Authorized Signature: _____ **Date:** _____

9 APPENDIX B – PROPOSAL SUBMISSION FORM

RFP 2026-019 Insurance Broker Service

SUBMIT WITH PROPOSAL

This Proposal is submitted by:

Company Legal Name: _____

Representative Name: _____

Representative Signature: _____

Representative Title: _____

Address: _____

City/State/Zip: _____

Email Address: _____

Phone Number: _____

Website Address: _____

It is understood that Union County reserves the right to reject any and all proposals, to make awards according to the best interest of the County, to waive formalities, technicalities, to recover and resubmit this project. Proposal is valid for 120 calendar days from the Proposal due date and is submitted by an executive of the company that has authority to contract with Union County, NC.

Name: _____

Title: _____

Signature: _____

Date: _____

10 APPENDIX C – ADDENDUM AND ANTI-COLLUSION FORM

RFP 2026-019 Insurance Broker Service

SUBMIT WITH PROPOSAL

Please acknowledge receipt of all addenda by including this form with your Proposal. Any questions or changes received will be posted as an addendum on www.co.union.nc.us and/or www.ips.state.nc.us. It is your responsibility to check for this information.

Addendum No.	Date Downloaded

I certify that this proposal is made in good faith and without collusion with any other offeror or officer or employee of Union County.

Company Name: _____

Name: _____

Title:

Email Address:

Signature:

Date:

11 APPENDIX D – TEMPLATE CONTRACT

RFP 2026-019 Insurance Broker Service

DO NOT SUBMIT WITH PROPOSAL



Request for Proposals 2026-019

Insurance Broker Service

ADDENDUM No. 1

ISSUE DATE: September 12, 2025

Responding Offerors on this project are hereby notified that this Addendum shall be made a part of the above named RFP document.

The following items add to, modify, and/or clarify the RFP documents and shall have the full force and effect of the original Documents. This Addendum shall be acknowledged by the Offeror in the RFP document.

Delete/Add/Replace Section

1. Add: Addendum 1 Spreadsheet

Located at the end of addendum 1

2. Add: Addendum 1 Redacted COI

Located at the end of addendum 1

Question/Answer Section

1. Question: Please provide a detailed schedule of Insurance that Includes current coverage type, carriers, policy limits, deductibles, total premium as well as TIV.

Answer: I have attached a document which may help with question number one, with the caveat that all of this information would be disclosed and discussed throughout the process. This is essentially what the RFP is for.

2. Question: In addition to broking annual placements, what other services is your current broker(s) providing to the county & how often? For example, claims advocacy, safety & loss control meetings, stewardship, contract reviews (how many per year), etc.?

Answer: Consulting, advocacy, and others as needed.

3. Question: Is your broker compensated by a flat fee, commission or combination of both? Please detail which lines of coverage include commission and the percent (%) of commission paid?

Answer: Flat Fee.

4. Question: Are there any wholesalers being used on the program? If so, what is the percent of commission being paid in compensation?

Answer: No

5. Question: What is the reason for the RFP being issued?

Answer: Market Evaluation.

6. Question: Are there any services the current broker is not providing that Union County would like to have? If so, please provide the CBA and which facilities are unionized.

Answer: Potentially. There is not a specific service in mind, but we are looking forward to learning about services we may not currently have or utilize.

7. **Question:** Per Page 7, 4.3, #3, Please provide further clarification as to what small amount of policies are being written through “other avenues” and what do they consist of? How would you like for us to price for these policies?

Answer: There are two policies (volunteer Ins & Medical Malpractice) which were brokered outside of our P&C broker. All we would like is to see if we would be able to broker those renewals to have everything under one roof. Would just look to see what prices could be obtained.

8. **Question:** The programs for P&C coverage for the CRWTP...Please clarify the coverages that are in place and/or expected to be placed by the successful broker? Would the proposed compensation for them be an additional or standard commission?

Answer: Flat rate part of contract. There is property coverage in place at the CRWTP in addition to some liability coverages.

9. **Question:** Provide a summary of insurance coverages including current carriers, limits, exposures, and program structure.

Answer: I have attached a document which may help with question number one, with the caveat that all of this information would be disclosed and discussed throughout the process. This is essentially what the RFP is for.

10. **Question:** Is the county seeking to use a bundled or unbundled solution? Will the county want the broker to help with TPA selection and management?

Answer: May need clarification on the difference between bundled and unbundled solutions. TPA input would be welcomed when that renewal time comes.

11. **Question:** Supply copies of historical claims reports for all lines.

Answer: At times we may need historical claim information.

12. **Question:** Provide details of claims support, training and risk control services provided by your broker and what additional resources are you seeking.

Answer: Consulting, advocacy, and others as needed.

13. **Question:** Provide details of claims support, training and risk control services provided by your insurance carriers and what additional resources are you seeking.

Answer: Consulting, advocacy, and others as needed.

14. **Question:** What specific goals is the County looking to achieve through the brokered services RFP?

Answer: Market Evaluation.

15. Question: What is your annual budget for insurance premiums excluding broker fees.

Answer: Not available

16. Question: What is your current broker fee?

Answer: Not available at this time. For this information, please submit a Public Records request through the link provided below.

Union County Public Communications - Public Records Request

17. Question: Will you provide a schedule of current insurance policies.

Answer: I have attached a document which may help with question number one, with the caveat that all of this information would be disclosed and discussed throughout the process. This is essentially what the RFP is for.

18. Question: If you are willing to provide a schedule of current insurance policies, will you include the following for each policy in that schedule?

1) **Answer:** The bulk of our P&C policies are with Travelers for our Auto & GL Lines. Most deductibles and lines can be found in the attached

- Insurance carrier.
- Policy term.
- Policy limits of insurance.
- Policy deductibles
- Self-Insured Retentions
- Recent loss run or loss history report or confirm there have been no losses reported.

19. Question: Are there any lines of insurance currently self-insured?

Answer: Workers' Compensation is self-insured and we utilize a TPA for claim-handling.

20. Question: Who is the current broker and how long have they managed the account.

Answer: Not available at this time. For this information, please submit a Public Records request through the link provided below.

Union County Public Communications - Public Records Request

21. Question: Are you looking for the broker to provide other services such as loss control or claims management?

Answer: Yes.

22. Question: Can you disclose the current compensation.

Answer: Not available at this time. For this information, please submit a Public Records request through the link provided below.

[Union County Public Communications - Public Records Request](#)

Attached:

Addendum 1 Spreadsheet.

Addendum 1 Redacted COI.

End of Addendum No. 1

Property & Inland Marine

Deductibles:

Windstorm or Hail	\$ 100,000.00
Flood	\$ 100,000.00
Earthquake	\$ 100,000.00
Equipment Breakdown	\$ 50,000.00
Contractors Equipment	\$ 5,000.00
All Other Perils	\$ 50,000.00

Crime

Employee Theft - Per Loss	1000000
Forgery Or Alteration	1000000
On Premises	1000000
In Transit	1000000
Money Orders & Counterfeit Mon	1000000
Computer Fraud	1000000
Funds Transfer Fraud	1000000
Retention	10000
Faithful Performance of Duty Cov Included	
Claim Expense w/ \$0 Retention	5000

Network Security Liability

Limit of Liability	\$ 3,000,000.00
Coverage Section	
Security & Privacy Liability	\$ 3,000,000.00
Regulatory Action Sublimit of Liab	\$ 3,000,000.00
Network Interruption Insurance	\$ 3,000,000.00
Waiting Hours Period	12 Hours
Event Management Insurance	\$ 3,000,000.00
Cyber Extortion Insurance	\$ 3,000,000.00
Medial Content	\$ 3,000,000.00
Retention (for all above)	\$ 100,000.00
Reputation Guard	50000
Retention	0

ACORD™

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
6/30/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: [REDACTED]	FAX (A/C, No): [REDACTED]	
	PHONE (A/C, No, Ext): [REDACTED]		
INSURED Union County 500 North Main Street, Suite 130 Monroe, NC 28112	E-MAIL ADDRESS: [REDACTED]	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: [REDACTED]	[REDACTED]	[REDACTED]
	INSURER B: [REDACTED]	[REDACTED]	[REDACTED]
	INSURER C: [REDACTED]	[REDACTED]	[REDACTED]
	INSURER D: [REDACTED]	[REDACTED]	[REDACTED]
	INSURER E: [REDACTED]	[REDACTED]	[REDACTED]
	INSURER F: [REDACTED]	[REDACTED]	[REDACTED]

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR INSR	WWD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR X BI/PD Ded:25000 GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:				[REDACTED]	07/01/2025	07/01/2026	EACH OCCURRENCE	\$1,000,000
								DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
								MED EXP (Any one person)	\$
								PERSONAL & ADV INJURY	\$1,000,000
								GENERAL AGGREGATE	\$2,000,000
								PRODUCTS - COMP/OP AGG	\$2,000,000
									\$
A	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY X HIRED AUTOS ONLY				[REDACTED]	07/01/2025	07/01/2026	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
								BODILY INJURY (Per person)	\$
								BODILY INJURY (Per accident)	\$
								PROPERTY DAMAGE (Per accident)	\$
									\$
B	UMBRELLA LIAB EXCESS LIAB	<input checked="" type="checkbox"/>	OCCUR		[REDACTED]	07/01/2025	07/01/2026	EACH OCCURRENCE	\$10,000,000
			CLAIMS-MADE					AGGREGATE	\$10,000,000
									\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y / N N	N / A		[REDACTED]	07/01/2025	07/01/2027	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER	
								E.L. EACH ACCIDENT	\$1,000,000
								E.L. DISEASE - EA EMPLOYEE	\$
								E.L. DISEASE - POLICY LIMIT	\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Evidence of Insurance for Union County, NC.

CERTIFICATE HOLDER

CANCELLATION

Union County
500 N. Main Street, Suite 130
Monroe, NC 28112

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



Request for Proposal
Insurance Broker Services

Union County, North Carolina

RFP No.2026-019

September 30, 2025

Submitted by:

Richard Moxley, CIC
Senior Vice President

Woody Doossche
Commercial Risk Advisor

www.usi.com

THE USI ONE ADVANTAGE®

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5.2.1 SECTION A – COVER LETTER Union County, NC

"The information contained in this proposal or any part thereof, including any exhibits, schedules, and other documents and instruments delivered or to be delivered to the County, is true, accurate, and complete. This proposal includes all information necessary to ensure that the statements therein do not in whole or in part mislead the County as to any material facts."

September 30, 2025

Dear Members of the Selection Committee,

USI Insurance Services, LLC (USI) is pleased to submit our response to Union County's Request for Proposal for Insurance Broker Services. We appreciate the opportunity to continue our partnership and reaffirm our commitment to serving as Union County's broker of record.

USI understands the unique challenges faced by public entities, including expanding infrastructure, emerging cyber threats, and the implications of ongoing litigation. Our team is prepared to deliver a comprehensive, strategic risk management program tailored to Union County's evolving needs.

We believe USI is the optimal choice for Union County for the following reasons:

- **Experienced Leadership:** Richard Moxley, your team leader, brings over 20 years of experience working with public entities across the Southeast, including Union County, SC School Boards Insurance Trust, Charleston County School District, and others. His deep understanding of complex public sector risk profiles is unmatched.
- **Expanded Service Team:** Woody Doossche, former Risk Manager for Charleston County School District, will be added to your team. His expertise in large property and casualty programs, claims management, and risk control will be a valuable asset.
- **Dedicated Support:** Jennifer Beasley and Morgan Sleeth have consistently provided exceptional daily service to Union County, ensuring responsiveness and continuity.
- **Claims Advocacy:** Paul Hennessey has delivered strategic consultation and advocacy on a wide range of exposures, including law enforcement liability, EEOC complaints, venue risk assessments, and more. His efforts have resulted in successful coverage reversals and proactive risk mitigation.
- **Budget-Conscious Solutions:** We understand the financial pressures public entities face and work closely with your finance team to align coverage decisions with budget realities, including support for IBNR reporting for auditors.
- **Local Service, National Strength:** Our decentralized, client-centric structure ensures Union County receives personalized service backed by national resources and carrier relationships. As one of the largest insurance brokerages globally, USI maintains strong relationships with key carriers and serves on multiple national insurer producer councils.



We are excited about the opportunity to continue building a best-in-class risk management program for Union County. Please do not hesitate to contact me should you need any additional information or clarification.

Thank you for your consideration.

Richard Moxley

Richard Moxley, CIC
Senior Vice President
c 843.323.2515
richard.moxley@usi.com

Jennifer Beasley

Jennifer Beasley
Senior Account Manager
d 984.255.1083
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Woody Doossche

Woody Doossche
Commercial Risk Advisor
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Servicing Location:

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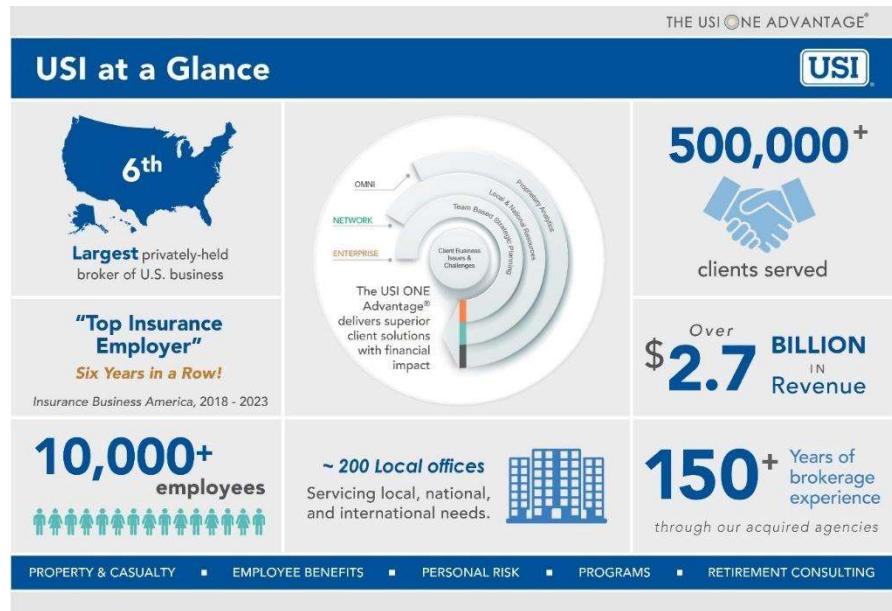


5.2.2 SECTION B – COMPANY BACKGROUND AND EXPERIENCE Union County, NC

USI Insurance Services, LLC (“USI”) was founded in 1994 and incorporated in Delaware. Over the past three decades — through both sustainable, organic growth and a series of strategic acquisitions — USI has become a leading insurance brokerage nationwide. Headquartered in Valhalla, New York, USI connects over 8,000 industry leading professionals across more than approximately 200 offices to serve clients’ local, national, and international needs. For more information, visit www.usi.com.

USI is owned by [KKR](#), Caisse de dépôt et placement du Québec ([CDPQ](#)) and certain key employees of USI. KKR is a global investment firm that manages investments across multiple asset classes including private equity, energy, infrastructure, real estate, credit, and hedge funds. Caisse de dépôt et placement du Québec (CDPQ) is a long-term institutional investor that manages funds primarily for public and para-public pension and insurance plans.

While USI is a full-service brokerage operation, we have developed specialty operations within each region based upon local niche demographics.



Global Capabilities and Local Expertise

To best serve our clients, USI created a team service model with locally based client executives supported by shared expert resources networked to national USI specialists. Our consulting approach emphasizes constructive dialogue with clients to arrive at sensible, sustainable, long-term solutions.



Local Consulting and Account Team	National Specialty Resource Teams	Hand-selected Team
<ul style="list-style-type: none"> ▪ Relationships ▪ Service excellence ▪ Flexible locations ▪ Long-term goals 	<ul style="list-style-type: none"> ▪ Thought leadership ▪ Intellectual capital ▪ Depth of talent ▪ Deep carrier relations ▪ Credentialed specialists 	<p>Our balanced team approach combines the knowledge and experience of national practice leaders with the service excellence of local insurance professionals to deliver customized solutions.</p>

USI's Mission

USI stands for Understand, Service, and Innovate. At USI, our mission is to:

- **Understand** the specific needs of our clients
- Provide an unparalleled local **Service** experience

- **Innovate** with cutting-edge solutions so our clients can continue to invest and grow.

At USI, we are extremely proud of the work we do for our clients and the positive effect we have on our local communities. We welcome the opportunity to share real examples of our values in action.

USI's Values

At USI, we are guided by the following core values that help us achieve our mission and enable us to deliver long-term benefits for our employees, shareholders, clients, and local communities.

USI Award Winning Culture | Select Award Highlights



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present, thereby cultivating trust, integrity, and longstanding partnerships.

- **Creativity:** Forward thinking, game-changing solutions are at the soul of USI. We expand and change the dialogue on our client's preparedness, leveraging innovation to transform the business model from an insurance checklist to a proven and measurable process for minimizing risk.
- **Community:** At USI, we are proud of the deep roots we have in our communities. With agency offices dating back over 150 years in their local neighborhoods, our teams have a passion for getting involved and helping others who are in need. We believe in corporate social responsibility, and through our actions, including our award-winning USI Gives Back program, we demonstrate compassion, dedication, and drive to improve the communities where we live and work.
- **Consistency:** Our resource-intensive, consultative approach remains consistent from the onset through each consecutive renewal. Our clients know what to expect and they know they can count on us to be there when they need us.

USI is committed to serving public sector clients. We support a national/regional public sector resource group to provide industry knowledge, market information, and assistance to the USI brokers who serve governmental entities throughout the country. We serve as broker for public entity clients at all levels, including state, municipal, public works, and public education.



Our Client Base Includes the Following:

1,350+ Public Sector clients	50+ Sports and Entertainment venues
800+ Municipalities/Counties	300+ Aviation clients
10+ Transportation and Rail clients	100+ Fire and Rescue

Within the public sector, we handle all lines of property/casualty insurance, employee benefits, and bonds. This group represents clients who are county governments, cities and towns, public utilities, airports, bus/rail transportation systems, and specialized governmental agencies representing law enforcement, joint power authorities, and school districts.

Members of the proposed team have extensive public entity client expertise, and we understand the balance that exists between “when to purchase insurance” and “when to self-insure.” Your team members help their clients implement risk management strategies like departmental cost allocation and incentive-based safety programs. They provide training for governmental employees (contractual risk transfer and claim reserving best practices) and help manage complex claims to successful settlement.

Our public sector resource group networks with one another and draws on the group’s experience in a collaborative environment. Each month we have a public entity practice group conference call to discuss risk management trends, the public entity insurance marketplace, newly developed resources, and other issues relevant to our public entity clients. Team members in the public entity practice have been selected for their particular skill set in brokering, servicing, marketing, claims handling, and overall risk management capabilities. The work we do for our public sector clients encompasses a full range of risk management services, property, casualty, environmental, and management liability exposures.

Richard Moxley leads the Midsouth Public Entity with his team, who have experience working with the following:

- Union County
- City of Charleston
- City of Columbia
- Charleston County
- Diocese of Charleston
- City of Raleigh
- SC PEBA
- State of Georgia
- Charleston County School District
- MS Institutes of Higher Learning
- MS Association of Supervisors
- SC School Boards Insurance Trust
- Cabarrus County Schools
- Medical University of SC
- Beaufort County School District
- City of Wilmington
- SC Lottery Commission
- City of Concord
- Town of Cary
- Greenville Utilities



5.2.3 SECTION C – PROPOSED BROKERAGE SERVICES Union County, NC

We believe that while the broker's market partnerships, marketing, and negotiation skills are important, the most powerful thing a broker can bring to the underwriting community is a client with a great story to tell.

We will focus our efforts 365 days a year on helping Union County improve their risks and risk management practices to create a continuously improving set of facts that will support a great story every time we approach the market.

Our strategy for placing insurance is to start the process early and present a complete program proposal with options for consideration, well in advance of pre-determined deadlines and/or renewal dates. We provide a full review of proposed policies to ensure that the broadest terms and conditions in the marketplace are included in your coverage. Our detailed policy summary highlights essential terms and conditions. We also identify any shortcomings in your policy coverage and advise you of solutions to mitigate those issues.

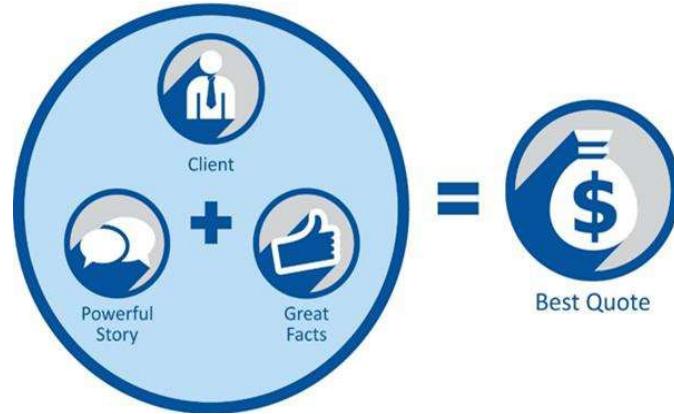
Your USI account service team works collaboratively with our local brokerage and placement experts, as well as our national and regional resource groups, throughout all phases of the process. Our carrier selection effort is thorough and focused on matching you with carriers with a proven commitment to your industry. Each finalist must possess the proper underwriting, claims, and loss control experience, as well as broadness of coverage to ensure a comprehensive, competitively priced, and sustainable program.

Our primary responsibility and focus are to gain a clear understanding of Union County's short- and long-term goals, priorities, and expectations. This will enable us to evaluate the adequacy of your existing program structure, maximize cost-effectiveness, and formulate viable alternatives that will allow for growth commensurate with your plans.

Once the risk analysis is complete, we will arrange discussions with the respective carriers (including face-to-face meetings as appropriate), including key executives and line underwriters, to present your account. In this initial phase, we focus on carriers with knowledge specific to your industry. This would include proven longevity and commitment to the public entity industry, claims and loss control, and coverage experience. Following the initial meetings, we eliminate carriers who do not meet the established criteria or have other constraints not aligned with your organization and develop a group of finalists.

Once the carrier finalists are identified, we strongly recommend a second round of meetings with the finalist carriers which would also include Union County's Risk Management and the USI account service members. We generally hold all meetings on one day, either at the USI offices, or if you prefer, your location. This step is extremely helpful in personalizing the account with the underwriters by giving them a clear understanding of your growth objectives, safety controls, risk tolerance, and what you expect from a carrier. This process also lends itself to relationship building between Union County and the carriers.

There are three key components critical to creating competitive advantage in the marketplace:



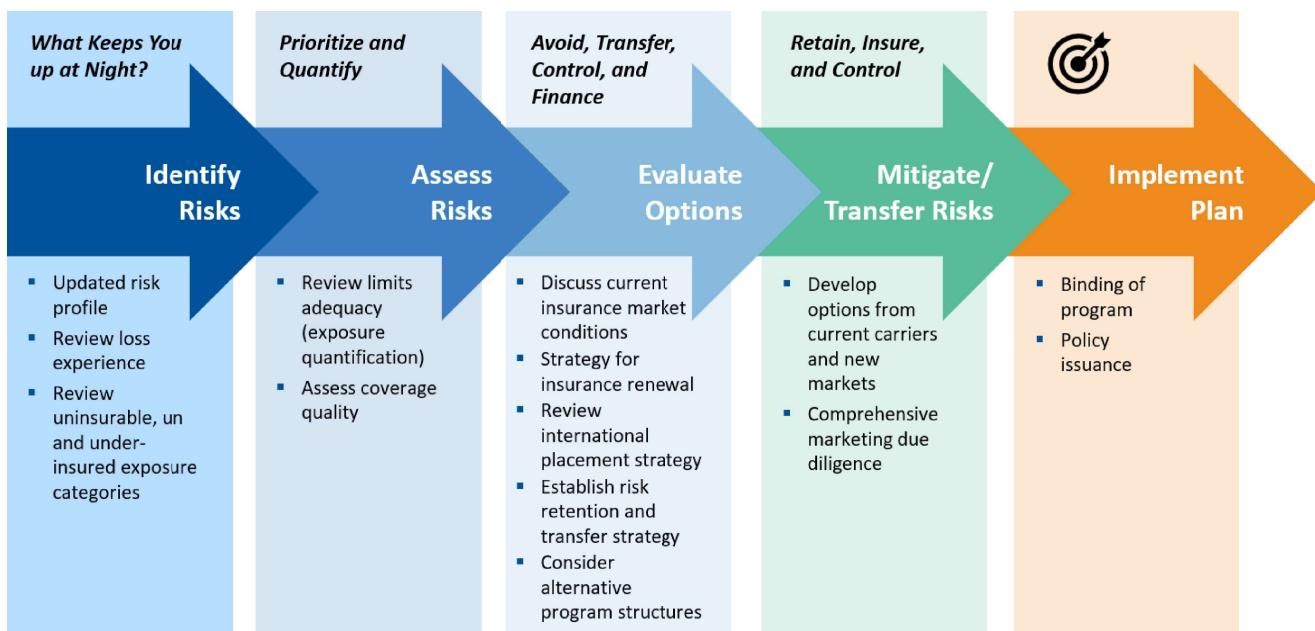
Knowledge	Strategy	Execution
<ul style="list-style-type: none"> Knowledge of Union County Your risk appetite Desired outcome The insurance marketplace Insurance carriers 	<ul style="list-style-type: none"> Accessing the market Developing the story Presentation to the markets Timeline for the overall placement Design 	<ul style="list-style-type: none"> Commitment to Union County Team ability and empowerment Innovation and creativity Effort Focus

Knowledge: Union County has unique and specific needs. The broker's role is to understand those needs and to have an in-depth knowledge in the latest property and casualty products and services. Creative risk management advice, customized solutions, and objective evaluations are all essential to creating competitive advantage in the marketplace. Educating our underwriters about Union County will contribute to our ability to negotiate the best price in combination with the best coverage and will lead to a successful placement. If underwriters have relevant information positioning Union County as best-in-class compared to similar organizations, they can provide proper credits and offer broad coverage terms.

Strategy: Our approach is to utilize our knowledge of Union County to create leverage among carriers. While we will always recommend continuity of a positive carrier relationship, that does not mean that we cannot restructure layers, move carriers up and down in a program to find price efficiencies, or remove carriers that are not performing to our expectations or with the market. Ultimately it is our job to provide Union County with relevant and viable options – options that will be efficient on pricing and provide coverage benefits.

Execution: The ability to secure the best pricing, value, desired levels of coverage, coordination of claims processing, and overall capabilities are all dependent on proper execution. The USI brokerage team represents Union County directly, to develop the optimal marketing/positioning strategy, define and negotiate the program, and drive claim resolution. We act with urgency on your behalf – and always in your interests.

Every year, we challenge all assumptions to test validity and inject any new conditions present within your organization or the insurance marketplace. This approach will ensure excellent results for Union County – a responsive program that matches your evolving operations and current appetite for how best to treat risk.



Brokerage Strategy

The insurance marketplace is currently in a state of flux. After years of declining rates, diminishing exposures, adverse losses, and poor investment results, carriers began reevaluating their position in the market. Many carriers decided to exit certain segments or to significantly cut back their capacity.

These actions have led to greater underwriting scrutiny from carriers and more declinations to quote. However, there is still available capacity, rate relief, and broader terms for insureds that can convey a sophisticated and engaged risk management philosophy. Now more than ever, insureds need brokers who will help take control of the insurance marketing and placement process in order to differentiate their risk from peers and obtain optimized coverage, terms, and pricing from the insurer. At the core of our strategy is the quantitative and qualitative analysis of your historical experience and exposures – as well as a comprehensive understanding of Union County’s fundamental risk philosophy.

We educate the underwriters, so they understand not only your risk profile but also the structure of your program. This allows them to realize the risks that we expect them to insure, and the true (versus perceived) exposures associated with your program. Ultimately, we make underwriters excited about the opportunity to compete for your program.

USI’s marketing approach is preemptive, rather than reactive, and thus establishes your “ask” of the market. We put everything on the table and explain potential issues with carriers. By thinking like an insurance carrier (many of our brokers are former underwriters themselves), we can anticipate their concerns and develop a strategy to overcome any areas of doubt regarding their ability to profitably write your program. This underlines our need to completely understand your exposures and risk prevention strategies.

The following is a summary of our process, beginning with a risk assessment and culminating with the issuance of binders. Our process typically begins 150-180 days in advance of the renewal, although we often adjust this timeline in accordance with a client’s specific needs and market conditions (see section 3 for example timeline).

Core Service	USI's Standard
Developing a Risk Management Strategy	<p>Our initial approach is to develop a comprehensive risk management strategy with Union County and to understand your philosophy, which considers your evolving operational and risk management needs, as well as changing market conditions. The strategy encompasses the following:</p> <ul style="list-style-type: none"> ▪ Assessing all potential internal factors including, but not limited to, Union County's key risks, best practices, loss trends, retention philosophy, operational needs, and budget constraints ▪ Assessing all potential external factors including market trends, consumer relations, regulatory oversight, competitive forces, etc. ▪ Exploring risk management alternatives in terms of program structure, coverage, pricing, market representation, etc. <p>Participation and communication with Union County in the strategy development phase is one of the most important steps in our renewal process. Maintaining open dialogue and appropriate expectations allows us to fulfill our role as your broker partner.</p>
Preparing Underwriting Submissions	<p>Union County's underwriting submission is developed anticipating underwriting questions before they are raised. Our objective in this process is to differentiate Union County as a "best-in-class" risk with the underwriters. Key sections include, but are not limited to:</p> <ul style="list-style-type: none"> ▪ A thorough description of operations ▪ Comprehensive exposure information which we assist Union County in developing: <ul style="list-style-type: none"> – Clear placement objectives including alternative program options – Target pricing – Key coverage requirements – Key servicing requirements and performance penalties

Core Service	USI's Standard
	<ul style="list-style-type: none"> – Loss analysis including detailed explanation of large claims ▪ Operational best practices that mitigate Union County's risks ▪ A business continuity program and recent enhancements <p>Informational brochures, funding sources, and other key material</p>
Selecting Potential Markets	<p>We place significant importance in selecting markets on behalf of our clients during the marketing and placement process. Important factors to consider when selecting markets include:</p> <ul style="list-style-type: none"> ▪ Financial strength ▪ Underwriting flexibility and creativity ▪ Capacity and attachment preference ▪ Coverage ▪ Claims adjusting philosophy ▪ Long-term commitment to your industry <p>Cost competitiveness</p>

Core Service	USI's Standard
Accessing Markets	<p>Our approach to accessing the markets is driven by our desire to obtain optimal solutions for Union County. We have a flexible model that provides Union County with access to the complete marketplace, including national and regional carriers.</p>
Conducting Underwriting Meetings	<p>When presenting Union County to the insurance market, it's critical that we differentiate your organization from other potential insureds. We place significant time and effort in creating the right market anticipation in order to obtain superior marketing results. Our approach includes:</p> <ul style="list-style-type: none"> ▪ Creating excitement with the markets, prior to the underwriting meetings, about the opportunity to establish a long-term partnership with Union County ▪ Utilizing the senior relationships in our team to lead the underwriting meetings ▪ Gathering key underwriting questions prior to the meetings in order to prepare Union County for the Q&A section of the underwriting meetings <p>Contacting the various markets immediately after the meetings to obtain their input and continue to create excitement</p>
Negotiating the Optimal Pricing, Terms and Conditions for Union County	<p>This portion of the brokerage service is very important. However, if the aforementioned services are performed effectively, the negotiation process becomes a fine-tuning exercise. Our negotiation strategy encompasses the following:</p> <ul style="list-style-type: none"> ▪ Treating all involved markets with utmost integrity and respect ▪ Clearly communicating expectations prior to the submission, in the submission, during the underwriting meetings, and prior to receiving the quotes <p>Inviting underwriting creativity and flexibility as a differentiating factor</p>
Presentation and Recommendations to Union County	<p>Our proposal outlines our strategy, process, and our results. It is more than a listing of renewal premiums and coverages. The presentation always includes:</p> <ul style="list-style-type: none"> ▪ An executive summary – outlining the changes in the insurance marketplace, financial ratings of the carriers, marketing process, and a discussion of the upcoming placement results ▪ A premium and rate comparison – spreadsheet outlining year-over-year exposure changes, premium changes, and their respective rate changes and provide projections for up to three years costs on viable quotes ▪ A coverage comparison – listing the coverages on the expiring program, USI's requested coverages, and the coverage for the recommended upcoming placement ▪ Any other document pertinent to the placement <p>A complete binder that details all marketing activities and results including declinations</p>
Binding the Program	<p>Upon order from Union County the program is bound. Binders are provided to the Risk Management Division electronically within 48 business hours of the bind order.</p>



5.2.4 SECTION D – BROKER TEAM AND IMPLEMENTATION Union County, NC

Richard Moxley leads the Midsouth Public Entity and will lead your service team and assure all USI's vast resources are appropriately deployed to you.



Richard Moxley,
CIC
*Senior Vice President
Lead Consultant*

Richard joined the Charleston office of USI in September 2020. With over 25 years of insurance industry experience, Richard's areas of expertise include client engagement and development, complex risk financing programs, and risk management. Prior to joining USI, Richard was with Willis Towers Watson for 17 years where he worked on complex insurance programs throughout the southeast. Before WTW, he led the Gallagher North Carolina public entity team and started his insurance brokerage carrier as client manager at Marsh in Philadelphia. Richard graduated from Lafayette College with B.A in American Studies/Business & Society. Richard earned his Certified Insurance Counselor designation (CIC) and has presented at numerous conferences on various insurance and risk management topics.



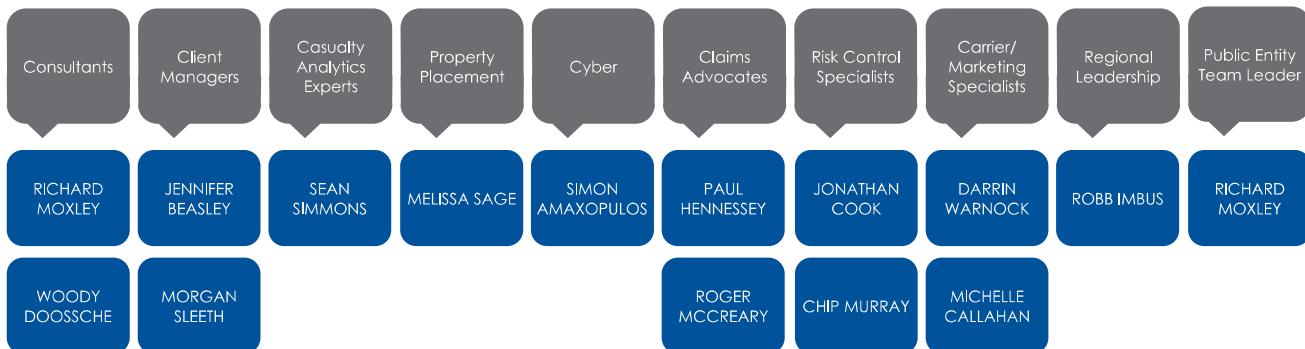
Woody Doossche
*Commercial Risk
Advisor*

Woody Doossche joined the USI team as Commercial Line Producer and Account Executive in November 2023. Prior to joining USI, Woody spent 14 years with Charleston County School District in the Risk Management office. His extensive knowledge in the public sector includes workers' compensation, TPA management, P&C claims handling, and managing risk strategies. Being the Risk Manager for a large school district, Woody has valuable knowledge on the hardships many public entities face and how to overcome those challenges. He earned his Bachelor of Arts in Communication with a media studies specialty from the College of Charleston in Charleston, SC. Woody is also the JV head baseball coach at Lucy Beckham High School. Born and raised in Antwerp, Belgium, Woody now calls Mount Pleasant home with his wife, Amanda, and two boys, Blake and Carter.

For Union County, we have put together a core brokerage team comprised of senior members of our staff with complimentary skill sets — experts in the area of strategic program design and development, program marketing, actuarial analysis, and loss development (including collateral negotiation), safety and loss control consulting, claims advocacy, program administration, and transactional processing.

USI ONE® Network Provides Deep Expertise

Dedicated Technical Experts Networked Nationally and Embedded in Local Offices, with more than 9,000 Professionals Nationwide to Build Integrated Client-Centered Account Teams.



- 3,600+ national property and casualty professionals across our commercial operations
- Over 100 P&C professionals within USI Corporate
- Embedded local/regional experts to ensure account team availability
- Hands-on service and ongoing diligent follow-through

Unmatched Breadth and Depth of Local and National Property & Casualty Resources



Jennifer Beasley
Sr. Account Manager
Midsouth/Carolinas

Jennifer Beasley is a Senior Account Manager for USI Insurance Services within the Midsouth region located in the Raleigh, NC office. Jennifer's day-to-day responsibilities are focused on account management for large and middle market lines of commercial accounts. As an account manager, she prepares and submits insured's exposures to carriers for quoting, negotiates premiums, processes, and reviews all policies, endorsements, invoices, and accounting. She is an integral part of the Raleigh office, working with several sales executives and account executives.

Jennifer graduated from North Carolina State University with her Bachelors in 1995. She began her insurance career with the North Carolina Fair & Beach Plan, then moved to Cameron M. Harris & Company in 2002, which later became USI Insurance Services. Her focus on the Surety Bond team was large and middle market lines of surety insurance, for a wide variety of firms including those within the life sciences field, service industries, as well as construction. Jennifer joined USI in December 2002 as a Surety Account Representative and then moved to the Property and Casualty Department in October of 2019. She has received several service awards over her tenure. Jennifer's love of helping people and achieving results makes her a valuable asset to our commercial lines team.



Sean Simmons
*Senior Placement
 Analytics Advisor*

Sean Simmons serves as Senior Casualty Analyst for the Midsouth Region and is based out of the USI Atlanta office where he provides underwriting analysis and statistical support. Sean joined USI in April of 2017 and has over 24 years of prior insurance experience. He has served as an independent agent and has held various underwriting roles with several national and regional carriers. Prior to joining USI, Sean held the title of Underwriting Specialist with AIG Insurance and worked with clients and brokers throughout the Southeast.

Sean has spent much of his underwriting career developing and tailoring large, guaranteed cost and loss sensitive insurance programs for risk management clients of varying sizes and industries. His knowledge base and expertise include program design of self-insured retentions, large deductibles, retrospective rating plans, and captive programs for casualty lines of coverage to include workers compensation, general liability, automobile, and excess insurance.

Sean is a passionate insurance professional that enjoys the art of the deal and finding creative insurance solutions for his clients. He is an analytical strategist who takes a tactical and consultative approach to negotiations to drive favorable results. He develops and cultivates business relationships within the insurance and underwriting community that serve to aid his clients and colleagues.

Sean holds a B.S. from Bloomfield College and has been a licensed Property & Casualty Agent since 2007.



Melissa Sage
CPCU, ARM, ARe,
AU, CRIS
Vice President
Property Placement & Analytics

Melissa Sage is a member of the Commercial Lines Technical Resources team and serves as Property Placement & Analytics leader for the Midsouth region located in the Charlotte, NC, office. Melissa has a dual role of marketing large property placements and service as a technical resource on large property accounts. This includes analyzing catastrophe modeling, property insurance structure design and property program structure review. Melissa has over 21 years of insurance experience.

Melissa started her insurance career in 2002 with Liberty Mutual. During her 10 years with the company, she served as a large property underwriting specialist, focusing on manufacturing, hospitality, and retail risks with over \$100M in values. She also served as a property advocate and property referral specialist for the Southern Region.

In 2012, she went to Sompo International. For 7 years she held various roles within the organization. While serving as an underwriter for large Japanese clients, she also worked with Sompo's Merger & Integration team to analyze property coverage forms and provide comparisons to aid in the development of bridge endorsements and recommend filings during various mergers with other companies. She also facilitated the launch of the Multinational Business Unit that aided Sompo underwriters from the US and around the world with multinational insurance placements. She worked directly with both Sompo overseas offices and intermediaries on complex property placements. Melissa then spent the next 2 years at Sentry Insurance as a Territory Underwriting Specialist working to expand their property writings in both North and South Carolina. Melissa earned her B.S. in finance from the University of Tampa. She holds the Charter Property & Casualty Underwriter (CPCU), Associate in Risk Management (ARM), Associate in Reinsurance (ARe), Associate in Commercial Underwriting (AU) and Construction Risk Insurance Specialist (CRIS) designations. Melissa served as prior President of the Charlotte CPCU Chapter. Currently she serves as the president of her son's PTO and volunteers at her church doing children and community outreach. Originally from Queens, New York, Melissa now lives in Charlotte with her husband, young son, and brother.



Simon Amaxopoulos
*Management Liability & Cyber Broker
 Executive & Professional Risk Solutions (EPS)*

Simon Amaxopoulos is a Management Liability & Cyber Broker within the USI Executive & Professional Risk Solutions Practice (EPS) for the Midsouth Region located in the Raleigh, NC, office. However, Simon supports USI's entire Midsouth region (NC, SC, and GA). Starting his insurance career with USI in 2019, Simon has 5 years of well-versed industry experience.

With the USI Executive & Professional team, Simon handles renewal and new business processes for private/public company directors' and officers' liability, employment practices liability, fiduciary liability, professional liability, and crime insurance. He also handles cyber liability programs ranging from not-for-profits to large public organizations.

Through his role, Simon is responsible for overseeing and engaging with specific clients in the region and new business opportunities that arise. From initial benchmarking, analytical data points, marketing materials & initial discussions with underwriters, to quote comparison & negotiation upon final placement(s) delivery, he has delivered to a wide variety of clients.

Simon was born in Brandon, MS. From there his family moved to Memphis, TN, and Jacksonville, FL, before finally residing in Washington, NC. He chose Raleigh, NC, to be closer to his loved ones, while still getting a big County feel, compared to the majority of his life spent in a small town.



Paul Hennessey
*Senior Claims Advisor
 Property & Casualty*

Paul Hennessey is a Claims Advisor in the Claims and Risk Consulting Department in Charlotte, NC, and provides claims consulting and advocacy work for risk management accounts, in the real estate, construction, trucking and manufacturing sectors.

He has 35 years of experience in the insurance industry, including adjuster, supervisory, litigation, account management, and client service positions. He has worked with national and regional clients, managing litigated and complex claims.

Paul attended Olympic High School in Charlotte, NC, and earned his B.S. in Business Administration and Management from Limestone College in Gaffney, SC. He also participated in numerous claims, risk management, and insurance courses. Paul is an active member of St. Philip Neri church in Fort Mill, SC; he is a travel soccer chauffeur for his son; and when not at work, he enjoys the outdoors with his teenage son.



Roger McCreary
*CPCU, CCLA, AIC
 Regional Claims Leader*

Roger leads our Claims and Risk Control teams in the Midsouth Region. He is responsible for overseeing claim advocacy and client consulting opportunities that support both commercial and personal lines clients across the Carolina's and Georgia offices. He joined USI Insurance Services in the fall of 2012.

Roger has worked in the insurance industry for 34 years primarily in claim leadership positions with property and casualty carriers including Crum and Forster as a regional litigation specialist, Royal & SunAlliance as both a field and home office manager, Canal Insurance as a field manager, Lowes Home Improvement as their National Property and Liability Claim Manager and Renaissance Reinsurance as a Vice President in their U.S. claims operation.

Roger received his undergraduate degree in Insurance from Eastern Kentucky in 1984 and his Chartered Property and Casualty Underwriter designation in 1995.

Roger and his wife live in Charlotte, NC.



Chip Murray
CSP, ARM, CRIS,
MS
*Senior Risk Control
 Consultant*

Chip Murray is a VP-Sr Risk Control Consultant with USI Insurance Services and is based out of Charlotte, NC. Chip works closely with his internal USI team members and provides risk control services mainly for clients throughout the Carolinas.

Chip has over 20 years of experience in the field of occupational safety and health, with expertise in the areas of OSHA compliance, injury prevention and workers compensation cost containment, occupation safety and health program audits, fleet safety, design and delivery of employee and supervisor training, re-design and implementation of safety and regulatory compliance programs, behavior modification for safety, emergency preparedness, crisis management and business continuity planning. Chip's main focus of expertise is the Construction Industry and is an OSHA 500 authorized instructor as well as an AGC of America Grant Trainer and a past Certified Crane Operator (CCO) instructor. Chip also works closely with Manufacturing and Public Sector clients.

Prior to joining USI Insurance Services in 2005, Chip Murray worked with Carolinas Associated General Contractors (AGC) where he was the Director of Safety Services from 1996-2005. In this role, Chip was responsible for the development and execution of the organization's safety training programs, OSHA partnerships, and remains a member of the National Associated General Contractors Safety & Health Committee. Chip currently is the Chairman for the Carolinas AGC's Safety Committee. Prior to working with Carolinas AGC, Chip was employed as a Risk Control Consultant with USF&G Insurance.

Chip earned his B.S in Pre-Med from West Virginia and his M.S. In Safety & Environmental Engineering from West Virginia in Morgantown WV.

Chip is a Professional Member of the American Society of Safety Engineers (ASSE), a member of the Board of Certified Safety Professionals (BCSP), a member of both Carolinas Associated General Contractors –Chairman of CAGC Safety Committee (AGC) and AGC of America, a member of National Utilities Contractors Association (NUCA).



Darrin Warnock
CIC, AU
*Regional Technical
 Leader*

Darrin Warnock is the Regional Tech Resource Leader with USI Insurance Services in the Midsouth region located in the Charlotte, NC, office. Darrin oversees Risk Control, Placement, Analytics, Claims and Cyber/Management Liability departments for our clients located within the Midsouth region. Darrin also leads a Commercial Property & Casualty team in a multifaceted role ensuring that USI's growth, expertise, resources, industry specialties and analytical tools are deployed effectively to best serve clients. Darrin's risk management expertise involves strategic, financial, and operational exposure analysis for middle market commercial clients.

Darrin has more than 32 years of insurance industry experience, with an emphasis in Property & Casualty. He joined USI in 2018 from Sentinel Risk Advisors, an independent risk management firm where he was the Managing Director of the Charlotte office. Darrin also has 25 years as a middle market underwriter with the last 17 years working for Hartford Insurance Group. Darrin has been in the Carolinas region for 22 years and brings a wealth of experience to the team.

Originally from Kalamazoo, MI, Darrin now lives in Indian Trail, NC, with his wife and close to his two children and two grandchildren.

Education: Westmar College – B.S. in Biology



Michelle Callahan
CIC
*Regional Placement
Leader*

Michelle Callahan is a Property & Casualty Regional Placement Leader for the Midsouth region located in the Charlotte, NC office. In her role she works with offices throughout North Carolina, South Carolina, and Georgia focusing on the placement and negotiation of insurance programs as well as managing carrier relationships. Michelle has more than 15 years of experience in Commercial Property and Casualty marketing, sales, and underwriting.

She began her insurance career with Travelers as a Management and Professional liability sales underwriter focusing on broker and wholesale relationships. In 2015 she took her knowledge to the agency side as a Client Executive at Marsh & McLennan and then Scott Insurance as VP of Risk Solutions partnering with clients and producers to structure and negotiate insurance programs for large middle market and national accounts.

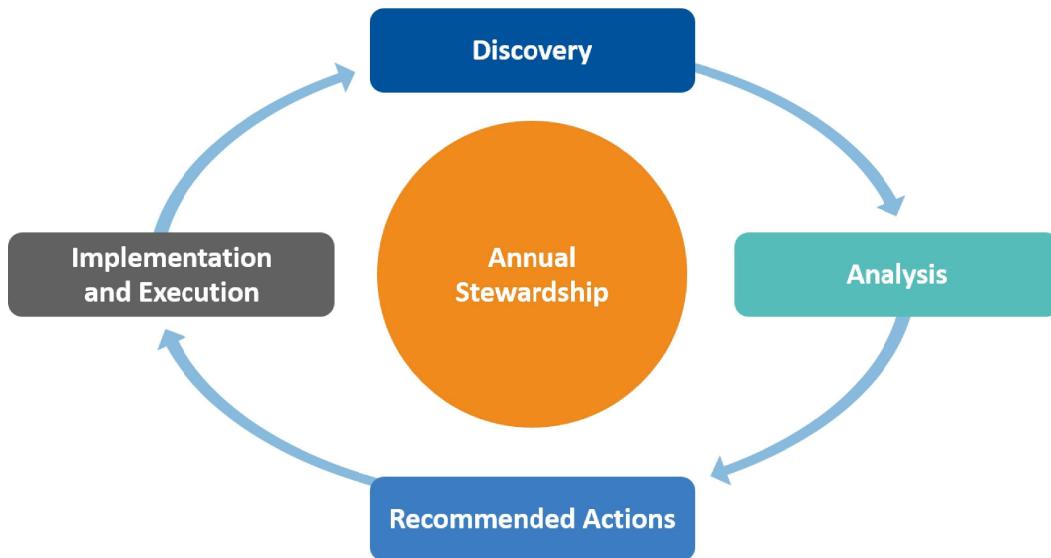
Michelle is actively involved in the community and schools. A former girl scout troop leader and inaugural board member of the Scott Cares Foundation. She is a graduate of Northern Arizona university and holds her Certified Insurance Counselor (CIC) designation.

Originally from Arizona, Michelle now lives in Charlotte, NC, with her husband and three kids.

Service Model

Our service delivery is founded on a Continuous Improvement Model in which we go through a process of discovery, analysis, planning, and implementation with each benefit plan component. Key in this process is use of industry and peer benchmarking, identifying appropriate performance metrics, evaluation of best practices, and incorporating innovation to ensure the result best meets Union County's needs.

The result of this process is a customized solution that assists Union County in achieving your long-term goals, attracting and retaining top talent, and ensuring your plans are competitive and stand out in your industry.



- Discovery: Qualitative (discussion, survey) and quantitative (data)
- Analysis: Compare client's situation to standards/benchmarks, and identify gaps and opportunities in plan's performance
- Recommendation: Propose actions/solutions to address plan performance gap.
- Implementation: Implement actions/solutions chosen by Union County
- Stewardship: Monthly service calls and periodic plan performance reviews

Each plan year we create a detailed annual plan and **Annual Service Calendar** which leads our efforts in the normal renewal cycle and ensures special projects are identified and properly addressed.

- ◆ Helps to identify and agree on objectives as a team
- ◆ Facilitates the development of timeline and key deliverables — e.g., claims review and forecasting; compliance analysis; timely delivery communication pieces; population health management strategies
- ◆ Details measurements to ensure completion and quality of deliverables
- ◆ Provides appropriate adjustments based on emerging issues during the year

Impact & Benefits

- Alignment of expectation and deliverables of USI account service team and Union County
- Documented process provides accountability and improves efficiency
- Helps to ensure timely delivery of key milestones
- Incorporates multi-year objectives into current action plan

This logical and structured approach to plan stewardship ensures we have appropriate focus on key deliverables and a process to deliver results — both critical to Union County's satisfaction with our services.

The table below is an example of a renewal timeline based on a 07/01/2026 renewal date. A custom table will be created for Union County if USI is selected as your next broker.

Schedule of Insurance

Proposed phase II – Renewal process		
Description of transition activity (begin at least 120 days prior to renewals)	Responsible party	Target date
Schedule and conduct pre-renewal strategy meeting: <ul style="list-style-type: none"> ▪ Review submission and discuss any changes to underwriting information ▪ Review current market conditions ▪ Review benchmarking and analytics based on new models ▪ Review open losses and status from carriers. 	Client/USI	03/02/26
Deliver underwriting submission to insurers along with required target date for receipt of proposals	USI	03/23/26
Prepare presentation for underwriter meetings; develop the most effective communication strategy for client's risk	USI	Week of 04/06/26
Meet with underwriters as needed	USI	Week of 04/20/26
Receive primary quotations from the carrier(s)	USI	05/15/26
Conduct negotiations with insurers and	USI	05/15/26-05/29/26
Summarize all quotation(s) from insurers (including assessment of their financial soundness) and present recommended program	USI	Week of 06/08/26
Client elects desired program option(s)	Client	Week of TBD
Receive binding authority from client	Client/USI	Week of TBD
Bind coverage with insurers	USI	Week of 06/22/26
Deliver accurate binders	USI	
Invoice required premiums and transmitted funds to carriers.	Client/USI	Week of 07/06/26
Conduct post-renewal review meeting	Client/USI	Week of 08/03/26
Set objectives and stewardship dates for upcoming year	Client/USI	Week of 08/31/26
Review policies for accuracy and deliver to client; including any requests for required changes	USI	Week of 08/31/26

Renewal Proposals

Based on the renewal strategy set, we target a presentation of your options 15 days prior to the renewal date or as needed to meet your internal protocol. Our proposals are thorough documents that include a detailed comparison of expiring coverage to renewal options.

Proposed phase III – Execution		
Description of transition and annual engagement	Responsible party	Target date
Annual Quality Assurance/Service timeline development and follow through	Client/USI	Annually
Ongoing Claims service and claims review	Client/USI	Annually
Coordinate carrier site visits and review and comment on their recommendations	USI	As Needed or agreed upon
Provide loss control and claims consultation	USI	Annually
Provide annual total cost of risk report	Client/USI	Annually
Provide copy of the agreed upon annual service plan that will be performed throughout the year and for all renewal dates	USI	Immediately after NEGOCIATION
Ongoing processing of certificates of insurance and automobile ID cards	USI	24 hours
Complete contract reviews as requested	USI	As needed
Periodic open items meetings as scheduled	Client/USI	Quarterly



5.2.5 SECTION E – REFERENCES

Union County, NC

1	Company/Government Entity	South Carolina School Boards Insurance Trust (K-12)
	Contact Name and Title	Lyde Graham – Director of Insurance Services
	Address	111 Research Dr – Columbia, SC 29203
	Direct Phone Number	803.988.0254
	Email Address	lgraham@scsba.org
	Length of Relationship	15+ years
2	Company/Government Entity	Charleston County School District (K-12)
	Contact Name and Title	Rob Bowers – Director of Safety & Risk Services
	Address	75 Calhoun St – Charleston, SC 29405
	Direct Phone Number	843.937.6578
	Email Address	robert.bowers@charleston.k12.sc.us
	Length of Relationship	15+ years
3	Company/Government Entity	Town of Cary
	Contact Name and Title	Precious Seabrook – Risk Management Coordinator, Finance Dept.
	Address	316 N. Academy St., Cary, NC, 27512
	Direct Phone Number	919.462.3977
	Email Address	precious.seabrook@carync.gov
	Length of Relationship	8+ years



5.2.6 SECTION F – COST PROPOSAL

Union County, NC

COST PROPOSAL

We deeply value our long-term relationship with Union County and remain committed to providing the strong daily client service, claims advocacy, and loss control support that your team has come to expect from USI.

For a program of Union County's size and complexity, the industry-standard commission typically ranges from 10% to 15% of premium, equating to approximately \$220,000 to over \$300,000 annually.

While our proposed fee represents an increase from the expiring agreement, which has remained unchanged for over a decade, it is still below current market conditions. This proposed fee structure enables us to continue delivering the high level of service and strategic support that Union County deserves.

Contract Year	Total Cost
Year 1 – 2 Annual Fee per year	\$62,500
Option Year 3	\$67,500
Option Year 4	\$70,000
Option Year 5	\$72,500

We welcome the opportunity to discuss our compensation approach further and ensure it aligns with Union County's expectations and budgetary priorities.

Thank you for your continued trust in USI.



5.2.7 SECTION G – REQUIRED SIGNATURE FORMS Union County, NC

APPENDIX A – PRICING FORM

RFP 2026-019 Insurance Broker Service

Insurance proposals for the following coverage for Union County shall be quoted net of commission. Offerors must provide a detailed annual fee proposal for the brokerage services described in this RFP. Include the total annual fee for procuring insurance coverage for the County's Property, General Liability, Automobile, Law Enforcement, Employee Benefits Liability, Employment Practice Liability, Umbrella, Crime, Professional Liability, Network Security & Privacy (Cyber), Excess Workers' Compensation, and Pollution coverage. The selected Broker may be asked to assist in evaluating and marketing appropriate coverage for Union County's portion of the CRWTP. Additionally, provide any proposed fees for optional services, such as evaluating the consolidation of additional insurance policies under a single brokerage agreement, along with assumptions used. Describe whether your compensation is based on a fixed fee, commission, or a combination thereof. Only clearly defined, fixed fees will be considered.

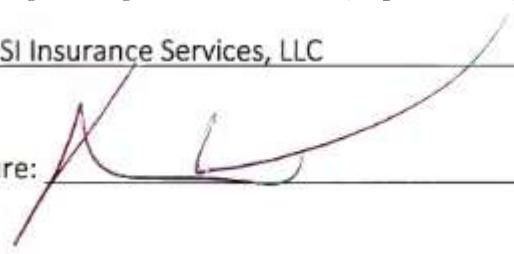
All travel, lodging (Union County Travel Policy applies), and miscellaneous support costs are to be included in these rates.

The initial term shall be a fixed-price fee, per annum, for a period of two (2) years, with the option to renew at Union County's discretion, for three (3) one-year terms, pending annual budget appropriation. Indicate below your annual rate for providing services as outlined in this proposal.

Contract Year	Total Cost
Year 1 – 2 Annual Fee per year	\$62,500
Option Year 3	\$67,500
Option Year 4	\$70,000
Option Year 5	\$72,500

The fee quoted for Broker services for Union County shall include coverage for Union County's insurable interests in the Catawba River Water Treatment Plant (CRWTP), as provided under the County's property policy with Travelers. Lancaster County maintains separate coverage for its share, and the selected Broker may be asked to assist in evaluating and marketing coverage for Union County's portion only

Company Name: USI Insurance Services, LLC

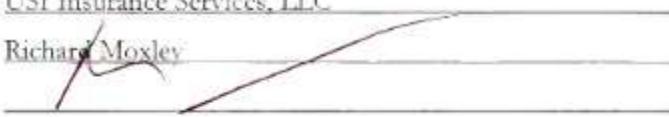
Authorized Signature: 

Date: 09/30/2025

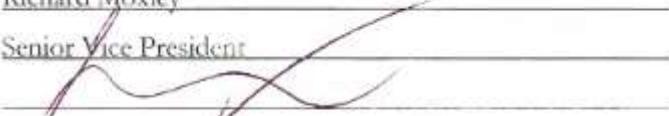
APPENDIX B – PROPOSAL SUBMISSION FORM

RFP 2026-019 Insurance Broker Service

This Proposal is submitted by:

Company Legal Name: USI Insurance Services, LLC
Representative Name: Richard Moxley
Representative Signature: 
Representative Title: Senior Vice President
Address: 8540 Colonnade Center Drive – Suite 111
City/State/Zip: Raleigh, NC 27615
Email Address: richard.moxley@usi.com
Phone Number: 843.323.2515
Website Address: www.usi.com

It is understood that Union County reserves the right to reject any and all proposals, to make awards according to the best interest of the County, to waive formalities, technicalities, to recover and resubmit this project. Proposal is valid for 120 calendar days from the Proposal due date and is submitted by an executive of the company that has authority to contract with Union County, NC.

Name: Richard Moxley
Title: Senior Vice President
Signature: 
Date: 09/30/2025

APPENDIX C – ADDENDA RECEIPT AND ANTI-COLLUSION FORM

RFP 2026-019 Insurance Broker Service

Please acknowledge receipt of all addenda by including this form with your Proposal. Any questions or changes received will be posted as an addendum on www.co.union.nc.us and/or www.ips.state.nc.us. It is your responsibility to check for this information.

Addendum No.	Date Downloaded
Addendum #1	9/12/25

I certify that this proposal is made in good faith and without collusion with any other offeror or officer or employee of Union County.

Company Name: USI Insurance Services, LLC
Name: Richard Moxley
Title: Senior Vice President
Email Address: richard.moxley@usi.com
Signature: 
Date: 09/30/2025