

King County Flood Control District Insurance Services RFP Proposal Comparisons

REQUIRED RFP INFORMATION	AWC's RMSA*	ENDURIS
Firm Background Provide brief company background information	Yes	Yes
List of Public Agencies Insured	Yes	Yes
Types of Coverage Deductible, premiums and fees for each type, and the applicable coverage limits	Yes	Yes
Comparison to District's Existing Coverage	No	Yes
Timeline to Commence Coverage	Partial	Yes
QUALIFICATIONS		
Adherence to Requirements of RFP Quality, clarity and completeness of the proposal.	Partial	Yes
Public Sector Experience	Yes	Yes
Knowledge of Local Government Operations Including special purpose district, county and District governments; state legislative process, and how that affects local government operations	Partial	Yes
Familiarity with King County Flood Control District	No	Yes

**AWC's RMSA – Association of Washington Cities Risk Management Services Agency*

SIDE BY SIDE COMPARISON

	AWC's RMSA	ENDURIS
Cost	\$34,316 per policy year	\$72,786 per policy year
Membership Requirements	<p>Requires:</p> <ul style="list-style-type: none"> • Vote of RSMA Board • Non-Municipal entities must be sponsor by an existing RMSA member via resolution • FCD Board Resolution • Execute an ILA • Must become a member of AWC - \$300 annual membership 	<p>Requires:</p> <ul style="list-style-type: none"> • FCD Board Resolution • Membership application • Execute Enduris Master Agreement
Formation	Formed under RCW 48.62	Formed under RCW 48.62
Formation Year	Approximately 1987. That is when exploration began	1987 (32 years industry)
Pool Size	102; pool includes public entities – cities, towns, special purpose districts	<p>550; pool includes 550 local government/special purpose districts; 17 different entity types; five flood control districts</p> <p>Leading risk pool for special purpose districts in Washington state</p>
Access	Not provided in RFP	Claims can be reported online or via phone 24/7
Flood Districts Insured	<p>Zero (0) 14 non-city entities</p>	<p>Five (5)</p> <ul style="list-style-type: none"> • Lewis County Flood District 1 (Chehalis) • Marshland Flood Control District (Snohomish) • Silver Lake Flood Control District (Kelso) • Stillaguamish Flood Control District • Whatcom County Flood Control Zone District

	AWC's RMSA	ENDURIS
Membership	<p>Membership also includes:</p> <ul style="list-style-type: none"> • Claims investigation and processing • Litigation management • Pre-litigation services • Bi-yearly on-site loss control visits • Loss prevention grants • Educational scholarships • Contract review • Enquiron - online employment practices and cyber resources including an employment attorney hotline and cyber risk expert hotline • E-Risk Hub – online cyber liability resource includes model policies • RMSA-U – online training platform • AMP – online asset management platform • In-person trainings • Web resources • RMSA News • Phone/email consultation 	<p>Membership also includes:</p> <ul style="list-style-type: none"> • Risk management services • Claims management • Legal consultations • Training opportunities • Access to Municipal Resources Services Center

AWC's RMSA – COVERAGE as listed in RFP Submission

<u>Type of Coverage</u>	<u>Member Deductible</u>	<u>Coverage Limits</u>
Property	\$0	\$250,000,000
Flood	\$200,000	\$25,000,000 property \$5,000,000 vehicles \$10,000,000 high zones
Earthquake	\$200,000*	\$25,000,000 property \$5,000,000 vehicles
Equipment Breakdown	\$5,000	\$175,000,000
Automobile Physical Damage	\$0	\$13,000,000
General and Automobile liability**	\$0	\$15,000,000
Crime – Employee fidelity	\$0	\$3,000,000
Pollution Property/Liability	\$0	\$2,000,000
Cyber Property/Liability	\$0	\$3,000,000
Aviation Property/Liability***	\$0	\$2,000,000
Unmanned Aircraft System (UAS) Property/Liability****	5% of the loss for physical damage only	\$1,000,000 liability \$5,000 physical damage aggregate

ENDURIS – COVERAGE as listed in RFP Submission Compared to FCD Current Coverage

Coverage Type	Enduris	Current
Liability	\$20,000,000	\$10,000,000
Deductible	\$1,000	
	Per occurrence	Per Occurrence
Property	\$13,265,100	\$13,265,100
Deductible	\$1,000	
	Guaranteed Replacement	Unknown
Crime	\$1,000,000	\$2,500,000
Deductible	\$1,000	
	Per Occurrence	Per Occurrence
Auto Physical Damage	Available	Unknown