



# COUNTY OF LOUISA

## MEMORANDUM

TO: The Honorable Members of the Board of Supervisors

FROM: Sam Massie, Purchasing Coordinator  
Kristin Hawk, Louisa County Fire and EMS Chief

CC: Christian Goodwin, County Administrator

DATE: April 27, 2026

RE: A Resolution to Approve and Award a Contract for Property and Casualty Insurance Services for Louisa County Fire and EMS Volunteer Agencies

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I. Background:

a. Project Description

The County of Louisa is soliciting proposals to provide property and casualty insurance for Louisa County Fire and EMS, Bumpass Volunteer Fire Department, Trevilians Volunteer Fire Department, Holly Grove Volunteer Fire Department, Lake Anna Rescue, Inc., Louisa County Rescue Squad, Inc., Locust Creek Volunteer Fire Department, Louisa Volunteer Fire Department, Holly Grove Volunteer Rescue Squad, Inc., and Mineral Volunteer Fire Department, Inc..

b. Need

The Louisa County Fire and EMS Volunteer Agencies have each had property and casualty insurance for their individual agencies in the past. To comply with the Virginia Public Procurement Act (VPPA), the insurance coverage needs to be procured properly. Along with complying with the VPPA, the County also hopes to save money in the process.

c. Project Budget

Funds for such services are included in each Fire and EMS Volunteer Agency's budget under 10032200-453020, 10032200-453050, and 10032200-453090.

d. Request for Proposals

On February 24, 2026, the County issued a Request for Proposals inviting qualified insurers to submit proposals for providing property and casualty insurance services for Louisa County Fire and EMS Volunteer Agencies. Louisa County will select the firm who they determine most closely satisfies the needs of the County. There is no requirement for acceptance of the highest price of service offered, and specific requirements may be waived or amended at the discretion of the County.

- e. The Selection Committee consisted of Sam Massie, Purchasing Coordinator; Wanda Colvin, Finance Director; Kristin Hawk, Fire and EMS Fire Chief; Faye Stewart, Senior Accounting Manager; Marty Hart, HGVFD Chief; and Joshua Andrews, LCVRS Deputy Chief.

f. Current Situation:

a. Proposals/Bids

1. Virginia Association of Counties Group Self-Insured Risk Pool
2. Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers

Two (2) proposals were received by the closing date of April 2, 2026.

b. Short Listed Firms

The selection committee reviewed and evaluated the proposals. Interviews with the following firms were conducted on April 24, 2026:

1. Virginia Association of Counties Group Self-Insured Risk Pool
2. Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers

c. Selected Firms

Virginia Association of Counties Group Self-Insured Risk Pool was selected for the contract.

d. Justification

Virginia Association of Counties Group Self-Insured Risk Pool has more training options, understands the insurance needs of Virginia localities, and is a lower price.

Virginia Association of Counties Group Self-Insured Risk Pool insurers many of our surrounding counties that have a mix of Volunteer Stations and County Property and Equipment, and understand the nuances of shared property and apparatus between the multiple entities.

Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers does offer training, but not at the level of Virginia Association of Counties Group Self-Insured Risk Pool. These additional offerings will be very helpful to our staff.

e. Costs

The rates for Virginia Association of Counties Group Self-Insured Risk Pool are listed below:

| <b><u>Property and Casualty Insurance</u></b> | <b>\$250 Deductible</b>                |
|---|--|
| A. Property                                   | *\$16,047.00                           |
| B. Crime                                      | \$775.00                               |
| C. General Liability                          | \$19,841.00<br>(No Deductible Applies) |
| D. Auto Liability & Physical Damage           | \$156,036.00                           |
| E. Portable Equipment                         | Included                               |
| F. Management Liability                       | \$14,574.00<br>(No Deductible Applies) |
| G. Excess Liability                           | \$33,502                               |
| H. Inland Marine                              | \$217.00                               |
| I. Environmental Liability                    | Included                               |
| J. Security Risk                              | Included                               |

\*\$2,500 deductible to match the County

g. Recommendation

The recommendation is for the Board of Supervisors to approve and award the contract for Property and Casualty Insurance Services with Virginia Association of Counties Group Self-Insured Risk Pool for a period beginning July 1, 2026 until June 30, 2027 with four options to renew.