



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 Accident and Illness Insurance Coverage for Louisa County Volunteer Fire and Rescue Agencies

I. Background:

a. Project Description

The County of Louisa invites qualified insurance providers to submit proposals for providing accident and illness insurance coverage for Louisa County Volunteer Fire and Rescue Agencies.

b. Need

This insurance policy provides various benefits for Louisa County's volunteer fire and rescue personnel.

c. Project Budget

Funds for these coverages are included in the Fire & EMS budget, under GL# 10032200-453070.

d. Request for Proposals

On February 24, 2026, the County issued a Request for Proposals inviting qualified insurance agencies to submit proposals for accident and illness insurance coverage for Louisa County volunteer fire and rescue agencies. The County of Louisa reserves the right to award to more than one Offeror. Louisa County will select the firm(s) who they determine most closely satisfies the needs 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.

II. Current Situation:

a. Proposals/Bids

Two (2) proposals were received by the closing date of March 31, 2026. Proposals were received from the following firms:

- Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers
- WD Campbell & Son, Inc. dba Campbell Insurance

b. Short Listed Firms/Bid Tabulation

Interviews with the following firms were conducted on April 24, 2026:

- Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers
- WD Campbell & Son, Inc. dba Campbell Insurance

c. Selected Firm

After careful consideration, the selection committee determined that Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers would be the most qualified insurance agency to meet the needs of the County.

d. Justification

Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers has a good reputation among the volunteer stations. They also offered multiple avenues to move forward, all of which had a lower price.

WD Campbell & Son, Inc. dba Campbell Insurance had a higher price point for a marginally different plan.

III. Recommendation

The recommendation is for the Board of Supervisors to approve and award a contract for accident and sickness insurance coverage for Louisa County volunteer fire and rescue agencies to Chesterfield Insurance Services, Inc. t/a Chesterfield Insurers for a period of one year beginning July 1, 2026, and ending June 30, 2027, with the option to renew for two additional one year terms.