

Request for Proposal

For Directors and Officers Liability and Employment
Practices Liability Insurance

For the

Missouri Property and Casualty Insurance Guaranty
Association

and the

Missouri Life and Health Insurance Guaranty Association

Inquiries and Proposals should be directed to

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Executive Director

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Proposals are due by November 15, 2025.

Services Requested

The purpose of this RFP is to obtain Directors and Officers Liability (D&O) and Employment Practices Liability Insurance (EPLI) in separate policies for the Missouri Property and Casualty Insurance Guaranty Association and the Missouri Life and Health Insurance Guaranty Association providing the following coverage limits:

- D&O \$3,000,000
- EPLI \$3,000,000
- Deductible for each \$100,000

The D&O coverage should insure the indemnity included in Article VIII of each association's plan of operation. This indemnity protects board members and officers from personal liability for alleged wrongful acts in managing the associations. Things like breach of fiduciary duty, misuse of company funds and failure to comply with workplace laws. The EPLI should cover the associations for claims by employees that their legal rights have been violated. Things like sexual harassment, discrimination, and wrongful termination.

General Information

The two insurance guaranty associations were created by Missouri statute to provide protection, within limits, to insureds, beneficiaries, and claimants who are disadvantaged due to the insolvency of a member insurance company. Each state has a similar association or system to protect insurance consumers. Other state associations have similar insurance coverage with Great American Insurance Company, Chubb, Travelers Insurance Company, AIG, Berkley Companies or Cincinnati Insurance Company.

These Associations are jointly administered from one office as Missouri Insurance Guaranty Associations (MIGA). However, they have separate and distinct responsibilities under their respective statutes. One association is responsible for insurance company insolvencies among the member [life and health](#) insurance companies, and the other association is responsible for insolvencies occurring among the member [property and casualty](#) insurance companies.

MIGA operates an insurance claims office for property and casualty and life and health claims including long term care claims from insolvent insurers in liquidation.

The Associations are not state entities and therefore state mandated bid rules do not apply. Information concerning these organizations may be found at <http://www.moiga.org/> . Contact detail for additional information is reflected above.