

REQUEST FOR INFORMATION

FY27-RFI-INSURANCE

for

INSURANCE INFORMATION



for

SOUTH CENTRAL TRANSIT & OTHER INTERESTED PARTIES

Services Requested:	Insurance Information
Date Issued:	July 6 th , 2026
Deadline for Questions Regarding This RFI:	July 13 th , 2026
Answers to Questions Posted on Website:	July 20 th , 2026
Information Due:	August 3 rd , 2026

REQUEST FOR INFORMATION (RFI)

Automobile, Property, and General Liability Insurance

Rural Public Transit Districts (Illinois)

1. Introduction

South Central Illinois Mass Transit District (“District”) is issuing this Request for Information (RFI) to qualified insurance carriers, brokers, and risk management providers to gather information regarding insurance solutions for rural public transit systems.

The District receives funding through the Federal Transit Administration (FTA), including Section 5311 Rural Area Formula Grants, and operates in compliance with Illinois Department of Transportation (IDOT) requirements, including Downstate Operating Assistance Program (DOAP) guidelines.

This RFI is intended to inform the development of a future Request for Proposals (RFP). Responses are for informational purposes only and will not result in a contract award. Responses will be shared with other districts or transit-related agencies.

2. Interested Party Overview

South Central Illinois Mass Transit District

- Type: Downstate Public Mass Transportation District (Illinois)
- Service Area: Clinton, Franklin, Jefferson, Marion, Perry, Washington counties
- Service Type: Demand-response, deviated fixed-route service, contract service, non-emergency medical
- Annual Ridership: ~411,000 for FY25
- Fleet:
 - Buses: 127
 - Vans/minivans: 15
 - Support vehicles: 9
- Facilities:
 - Administrative office(s) – Owned and leased
 - Vehicle storage and maintenance facility – Owned and leased
 - Fueling infrastructure (if applicable)
- Employees: 110 full-time / 20 part-time
- Funding Sources: FTA Section 5311, IDOT DOAP, local funding

Jax Mass Transit

- Type: Downstate Public Mass Transportation District (Illinois)
- Service Area: Jackson County
- Service Type: Fixed Route Service, Micro Transit (On Demand), ADA Paratransit Service, Fixed-Deviated Service
- Annual Ridership: ~210,000 for FY25
- Fleet:
 - Buses: 40
 - Vans/minivans: 4
 - Support vehicles: 4
- Facilities:
 - Administrative office(s) – leased
 - Vehicle storage and maintenance facility – leased
 - Fueling infrastructure - leased
- Employees: 45 full-time / 0 part-time
- Funding Sources: FTA Section 5311, IDOT DOAP, local funding

Monroe Randolph Transit District

- Type: Downstate Public Mass Transportation District (Illinois)
- Service Area: Monroe County, Randolph County
- Service Type: Demand-response, deviated fixed-route service, contract service, NEMT
- Annual Ridership: ~15,000 for FY25
- Fleet:
 - Buses: 9
 - Vans/minivans: 8
 - Support vehicles: 0
- Facilities:
 - Administrative office – Leased
- Employees: 8 full-time / 16 part-time
- Funding Sources: FTA Section 5311, IDOT DOAP, local funding

Reagan Mass Transit District

- Type: Downstate Public Mass Transportation District (Illinois)

- Service Area: Lee, Ogle and Whiteside Counties. Also serves as operator of transit services in rural Winnebago County. Administrative sponsor of Intercity Bus Routes along I-88 and I-39/I-74/I-90.
- Service Type: Demand-response. Fixed route / ICB.
- Annual Ridership: ~132,000 for FY25. / ICB Route ridership – 41,715
- Fleet:
 - Buses: 38
 - Vans/minivans: 14
 - Support vehicles: 3
- Facilities:
 - Administrative office(s) – Owned and leased
 - Vehicle storage and maintenance facility – Owned and leased
 - Oregon depot (9,400 square feet, under construction)
 - Sterling bus storage (6,800 square feet) leased in 2026
- Employees: 34 full-time / 22 part-time
- Funding Sources: FTA Section 5311, 5311F, IDOT DOAP, local funding

Shawnee Mass Transit District

- Type: Downstate Public Mass Transportation District (Illinois)
- Service Area: Alexander, Johnson, Union, Pulaski and Massac counties
- Service Type: Demand-response, deviated fixed-route service, contract service, non-emergency medical
- Annual Ridership: ~160,188 for FY25
- Fleet:
 - Buses: 72
 - Vans/minivans: 10
 - Support vehicles: 9
- Facilities:
 - Administrative office(s) – Owned and leased
 - Vienna Depot – 15K Sq Ft (built 2015)
 - Anna Depot – 6500 SQ Ft (Built 204)
 - Metropolis Depot – 2500SQ Ft (Built 2022)
 - Mounds Depot – 2500 Sq Ft (Built 2022)
 - Karnak Depot – 1500 Sq Ft (Built 2024)
 - Training Center – 25K Sq Ft (Purchased 06/2026)
- Employees: 64 full-time / 8 part-time
- Funding Sources: FTA Section 5311, IDOT DOAP, local funding

West Central Mass Transit District

- Type: Downstate Public Mass Transportation District (Illinois)
 - Service Area: Brown, Cass, Mason, Morgan, Pike, Schuyler, and Scott counties
 - Service Type: Demand-response, contract service, non-emergency medical
 - Annual Ridership: ~91,000 for FY25
 - Fleet:
 - Buses: 39
 - Vans/minivans: 11
 - Support vehicles: 0
 - Facilities:
 - Administrative office(s) – Owned and leased
 - Vehicle storage and maintenance facility – Owned and leased
 - Employees: 38 full-time / 6 part-time
 - Funding Sources: FTA Section 5311, IDOT DOAP, local funding, Title IIIB
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3. Scope of Information Requested

The district seeks information and recommendations for the following coverage lines:

A. Automobile Insurance

Given the District's public transportation operations, respondents should provide:

- Recommended liability limits for rural public transit systems
- Coverage for owned vehicles
- Coverage for hired and non-owned vehicles
- Passenger liability considerations
- Coverage for mobility devices and passenger assistance exposures
- Uninsured/underinsured motorist recommendations
- Physical damage coverage options
- Telematics or driver monitoring integration
- Claims trends for rural transit systems

B. Property Insurance

Respondents should address:

- Coverage for administrative buildings, maintenance facilities, and storage structures

- Coverage for contents including office equipment, maintenance tools, and technology systems
- Coverage for transit-specific assets (e.g., fareboxes, radios, dispatch systems)
- Replacement Cost vs. Actual Cash Value recommendations
- Deductible options and structures
- Coverage for fueling systems and tanks
- Coverage for outdoor property (fencing, signage, shelters)
- Equipment breakdown coverage
- Business interruption / extra expense coverage
- Cyber or technology-related endorsements

C. General Liability Insurance

Please address:

- Premises and operations liability
- Coverage for passenger interactions and public access areas
- Bus stop and shelter liability considerations
- Contractual liability
- Personal and advertising injury coverage
- Recommended liability limits and umbrella/excess structures
- Sexual abuse/molestation coverage options
- Employment-related liability considerations

4. Regulatory & Grant Compliance Considerations

Respondents should demonstrate familiarity with:

- FTA-funded operations
- Illinois public transit insurance expectations
- IDOT/DOAP eligibility considerations
- Federal requirements (2 CFR Part 200)

Please indicate any experience structuring insurance programs that align with federal and state transit funding requirements.

5. Vendor Qualifications

- Company name and contact information
- Organization type (carrier, broker, etc.)
- Experience with public entities and transit risk pools
- Illinois licensure
- Financial strength ratings
- References (optional)

6. Service & Support Capabilities

- Claims handling approach
 - Risk management services
 - Driver safety training
 - Safety audits
 - Reporting and analytics
 - Account management structure
 - Administrative requirements for multi-agency insurance programs
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7. Market Conditions & Recommendations

Provide insights on:

- Insurance market trends
 - Premium drivers
 - Coverage availability challenges
 - Recommended program structures (e.g., deductibles, self-insured retention, pooling, captive groups)
 - Cost control strategies
 - Minimum participation or other structure specific requirements
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8. Cost Information (Non-Binding)

While formal pricing is not required, respondents are encouraged to provide:

- Typical premium ranges
 - Rating factors
 - Cost drivers
 - Optional program structures (risk pooling, captive groups)
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9. Submission Instructions

- Submission Deadline: **August 3rd, 2026**
 - Format: Electronic PDF Preferred
 - Submission Method: Email Preferred
 - Contact Person: Justin Johnson
jjohnson@southcentraltransit.org
618-436-3038
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10. Important Notes

- This RFI is for informational purposes only.
 - It does not constitute a solicitation or commitment to issue an RFP.
 - Responses are non-binding.
 - The District may use responses to refine requirements, specifications, and procurement strategy.
 - The District may invite other interested transit agencies/districts to participate in this request for information and any possible future procurement.
 - After submissions have been reviewed, participating vendors that have satisfied the requirements of this RFI may be given the opportunity to present their information in more detail.
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11. Questions

Submit questions via email by **July 13th, 2026**. Questions received, along with answers, will be posted as an addendum to this RFI.

SCT and other interested parties appreciate your participation.