



Let's Cross Paths

Request for Qualifications (RFQ) Insurance Consulting/Brokerage All Lines

Introduction

The City of Sedalia, Missouri, hereinafter referred to as “the City” seeks to engage a vendor as Insurance Broker for Workers Compensation and Property & Liability/Ancillary Coverages. Firms are invited to submit their qualifications for consideration in providing a proposal for this scope of work. The submission of a proposal in response to this RFQ will permit the City to evaluate objectively the capabilities of your firm and pursue an ongoing dialogue of insurance services. This contract will be awarded to one firm which will handle all lines of the Workers Compensation and Property & Liability/Ancillary Programs.

The City of Sedalia is NOT requesting insurance quotes at this time and expressly prohibits prospective brokers from quoting or approaching carriers at this time.

Technical questions or requests for clarification shall be directed, in writing, to the email address below. Responses to a proposer’s question(s) will be provided via return email only to the proposer asking the questions(s).

Contact Name: Shannon Ramey-Trull
Title: Human Resources Director
Organization’s Name: City of Sedalia
Address: 200 S. Osage Ave. • Sedalia, MO • 65301
Email: srameytrull@sedalia.com

General Information

The City of Sedalia has a population of approximately 21,467 and operates under the Mayor/City Administrator form of government. The City has approximately 416 full and part time employees in the following departments: Administration, Police, Fire, Community Development, Animal Shelter, Building Maintenance, Cemetery, Library, Code Enforcement, City Council, Airport, Parks, Sanitation, Streets, Water, Vehicle Maintenance and WPC.

Currently, Worker’s Compensation benefits are based on a May 1 renewal; Property benefits are based on a September 1 renewal & Liability/Ancillary benefits are based on various renewal dates.

The City’s Commercial Property Policy includes all City Buildings, Property in the Open, School Signals, Traffic Lights, EDP, Equipment Breakdown and Contractor’s Equipment. Per State Statute Sec 376.696, the City has to bid out property insurance at least every 6 years. The last time it was bid out was in 2023.

The City’s General Liability/Auto policy is direct through Moperm. This policy also incorporates Employee Benefit Liability, Sewer Backup Liability, Employment Practices, Errors & Omissions, Law Enforcement Liability, and Healthcare Malpractice & Unmanned Aircraft Systems.

The “ancillary” or “other” policies the City has are: Underground and Aboveground Storage Tank thru the Missouri Petroleum Storage Tank Insurance Fund; as well as the following thru Assured Partners: Airport Courtesy Car, Animal Mortality, Airport Owners & Operators, Public Officials Bonds, Government Crime, Wind/Hail Buy Back, Machinery & Equipment (Heckart Community Center) & Rental Airplane/Flight Instructor.

Scope of Work

The City of Sedalia is seeking a state licensed, experienced firm to assist with the procurement and other administrative aspects of all lines of Workers Compensation and Property & Liability/Ancillary Coverages. The City requires excellence in customer service.

Qualifications:

1. Broker shall be licensed by, and in good standing with, the State of Missouri Department of Insurance; licenses shall be for all lines of insurance requested in this RFQ.
2. Broker shall be sufficiently experienced in Workers Compensation and Property & Liability/Ancillary services to provide expert, efficient, effective and reliable services to the City.
3. Broker shall be knowledgeable of all Missouri and Federal laws regarding Workers Compensation and Property & Liability/Ancillary.
4. Broker shall have extensive and continuous relationships with the insurance markets necessary to provide the City with superior insurance alternatives that meet the City’s needs and are favorably priced relative to the risk and current market.
5. Broker shall provide continuity of services, by assigning a primary broker and a backup broker who will be:
 - a. Knowledgeable in the principles and practices of risk management and strategic planning, and specifically designing Workers Compensation and Property & Liability/Ancillary programs;
 - b. Familiar with the City as a risk;
 - c. Accessible to the City on short notice;
 - d. Thoroughly knowledgeable and competent in insurance and risk strategy alternatives in order to provide superior services to the City.
6. Broker shall maintain the highest integrity in business relationships and practices and shall make full and timely disclosure to the City of any conflicts of interest. Broker shall become familiar with state statutes regarding gifts and favors for public officials and employees, and shall adhere to those standards in the conduct of the City’s business.
7. Broker shall be insured for workers’ compensation and property & liability/ancillary programs. **Broker shall be responsible for all employer taxes and social security due to the state and federal governments; Broker shall be responsible for all funds handled by Broker on behalf of the City, and shall carry a bond sufficient to cover any losses of this nature;** Broker shall not sub contract work without the prior written permission of the City.
8. Broker shall work with the City to evaluate the current plan of insurance policies and to recommend appropriate or advantageous changes; renewal shall be affected in a timely manner, to meet the City’s internal time requirements and also maintain coverage.
9. Broker shall maintain office hours consistent with the City’s core business hours (Monday – Friday 8:00 am – 5:00pm). Alternatives to maintaining these core business hours will be considered if they include provisions for responding to requests for contact within one business day.
10. Broker shall keep written records of marketing efforts and shall make this information available to the City upon request.

11. Brokers' recommendations to purchase insurance shall be made in writing and shall be sufficiently detailed to explain alternatives and support the recommended decision.
12. The City wishes to contract broker services for three years (upon yearly appropriations by Council), with 2 one-year optional renewals (at the City's option) for a total contact term of up to 5 years. At the end of the 5-year period, or earlier if annual renewal is not executed, the City will use a competitive process to solicit broker services, if such services are required at that time.

Responsibilities to include but not be limited to:

1. Negotiate renewal of Workers Compensation and Property & Liability/Ancillary Programs.
2. Seek competitive quotes and provide advice and recommendations for consideration.
3. Review policies and endorsements for accuracy and conformance with negotiated coverages.
4. Ensure the timely issuance of policies and endorsements.
5. Analyze and review all carrier proposed settlements, claims history, claims processing and other plan costs and expenses to provide information and recommendations.
6. Provide the City with reasonable preliminary renewal figures during the budget process. Where appropriate, include financial modelling such as employer/employee contribution comparatives.
7. Provide insurance industry updates, trends of the market and impacts anticipated on the financial budget of the City as requested or as directed by critical market activity.
8. Advise the City on risk management including but not limited to new types of coverage which may be applicable, trends in emerging risks, etc.
9. Assist with contract language consulting as needed throughout the year.
10. Assist in the resolution of any insurance claim problems individual employees may experience.
11. Provide, on an annual basis, a schedule detailing the coverages placed through the firm.
12. Represent the City in all negotiations with providers on all benefits.
13. Assist in managing and administering risk management, safety, and insurance programs.
14. Analyze data to provide insights and recommendations to improve performance, financial stewardship and organization value.
15. Monitor renewal and contract schedules in order to be prepared for marketing evaluations when/where applicable.
16. Continually monitor trends and emerging services and legislation to present Client with innovative solutions.
17. Provide access to claims activity and risk monitoring.
18. Deliver proactive presentation of strategic methods of adding value.
19. Promptly resolve issues or concerns that arise with plan participants or plan administrators.
20. Maintain an agreed-upon cadence of communication regarding plan performance, risk-evaluation, and utilization.
21. Act as an extension of the City of Sedalia team in helping to maximize overall value and offerings.

Preparation Costs:

Client shall not be responsible for proposal preparation costs, nor for the cost, including attorney fees associated with any administrative, judicial or other type of challenge to the determination of the selected proposer and/or award of the contract and/or rejection of the proposal. By submitting a proposal, each respondent agrees to be bound in the respect and waives all claims to such costs and fees.

Timeline

September 3, 2024 City issues RFQ
October 8, 2024 RFQ response deadline
October 21 - 25 Interviews conducted if warranted
November 18, 2024 Recommendation made to City Council

Submission Requirements

Interested and qualified firms should provide the following information in their Statement of Qualifications:

Overview

1. Describe your organization, its history and size (revenue and number of employees, number of licensed agents, and years in business) as well as location(s), and your organizations' business model.
2. Identify up to three specific instances where your business model has shown a benefit to your governmental entity clients.
3. Provide an overview of the account team that would be assigned. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
4. Is your firm privately or publicly held?
5. Describe the professional liability coverage carried by your organization and provide certificate(s) of insurance where applicable.
6. Provide a list of references with at least 5 clients, their addresses, phone numbers and contact persons with estimated employee size, time period served, and type of insurance brokered.
7. How does your organization make sure that any Insurance Company, Fund, Trust or other alternative option is adequately capitalized to pay claims and protect the City and its Tax Payers from the additional risk of assessment or expenses beyond premiums paid?
8. Are there any judgements, claims or suits pending or outstanding against you? If yes, submit details.
9. List the address from which the City's account will be handled.
10. What other resources or value adds does your firm offer?
11. Outline services that would be implemented in a Long-Term Plan if selected as the broker of record. Provide specific examples, and any extra costs associated with such services.

Employee Benefit Services

1. Provide an overview of your approach to strategic planning.
2. What technology resources or knowledge does your company offer clients to streamline or improve their administration? Is there an additional cost?
3. What resources or tools do you offer your clients to benchmark or compare their plans' performance or costs with other organizations of their size and in their geographical area?
4. Please explain the process and timeline that you recommend for new clients.
5. Describe your organization's experience working with governmental entities.
6. What steps do you take to ensure your clients are up-to-date on current laws and legislation that may impact their plans or administration? Are there additional expenses or costs for your compliance services or assistance?
7. Describe the service team the City would rely on.
8. Does your firm sponsor seminars, webinars, or other venues to communicate trends and compliance issues? If so, are these conducted in an interactive format? Are these government specific? Please indicate any costs associated with these programs.
9. Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking and reporting.
10. Describe your process of assisting with claims management resolution.
11. Describe any additional service options that may be of interest.
12. Provide an outline of the Company's brokerage fees and/or commission's structure.

Scoring Criteria

The City will be evaluating the Statements of Qualifications based on, but not limited to, the following scoring criteria, scoring each section 1 - 10

- Quality of broker response
- Proposed approach and plan to support the City
- Quality of services; experience of firm and staff
- Comprehensiveness of services offered
- Broker and company references
- Location of company

General Terms

The City of Sedalia will not discriminate in the purchase of goods and services on the basis of race, color, creed, sex, handicap or national origin. Verbal quotations or quotations received after the closing date will not be accepted. This solicitation does not commit the City to award a contract, pay any costs incurred in preparing a proposal, or to procure or contract for services or supplies. The City reserves the right to accept or reject any or all proposals received, to negotiate with all qualified sources, or to cancel in part or in its entirety the solicitation or to extend the timetable contemplated herein when it is in the City's best interest. The City also may discuss this RFQ with individual firms, request revisions to proposals and negotiate changes to the terms of individual proposals.

In accordance with Section 285.530, RSMo., companies responding to the RFQ are informed that, as a condition of the award of any contract in excess of five thousand dollars (\$5,000.00), the successful company shall, by sworn affidavit and provision of documentation, affirm its enrollment and participation in a federal work authorization program with respect to the employees working in connection to the contracted services. The successful company shall also sign and submit with the bid an affidavit affirming that it does not and will not knowingly employ any person who is an unauthorized alien in connection to the contracted services.

Section 34.600, RSMo., requires the City to ensure that contractors are not currently engaged in
Page 5 of 5

and shall not, for the duration of the contract, engage in a boycott of goods or services from the State of Israel; companies doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel; or persons or entities doing business in the State of Israel. The successful company will be required to execute a sworn affidavit affirming these facts before entering into a contract. This provision shall apply to any contract over \$100,000 or to any company that employs ten or more employees.

Each company that responds to this RFQ will be advised whether or not it has been selected to provide services to the City. Companies will also be notified if additional information or clarification is needed so that each company's proposals can be fairly evaluated.

Please respond as outlined in this request for proposal and observe the following guidelines:

1. Respond to questions as directly as possible along with any supporting information you feel will be pertinent to these questions.
2. Written proposals (2 copies) must be received at our offices no later than 4:00 p.m. on October 8, 2024 – OR – Electronic proposal must be emailed and received by to bidresponse@sedalia.com no later than the stated deadline above. It is the responsibility of the sender to confirm with the City that the electronic copy was received.
3. Proposals not received prior to the date and time specified will not be considered.
4. Please mark all mailed packages or designate the subject of electronic submissions as applicable with "Workers Compensation and Property & Liability/Ancillary Proposal."

Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports or any other appropriate printed material may be included in your proposal. The proposal package should be kept as brief as possible, however, with the subject areas clearly defined.