

Request for Qualifications (RFQ) Insurance PROPERTY & CASUALTY BROKER/CONSULTING SERVICES

Introduction

Callaway County seeks to engage a vendor as Insurance Broker for Property & Casualty Services. 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 Callaway County 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 Insurance coverages for the Property & Casualty program.

Callaway County 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 question(s), and not shared with other respondents. The Callaway County Commission respectfully requests no phone calls during this process.

*Callaway County Commission
10 East 5th Street, Room G01
Fulton, MO 65251
comish@callawaycounty.org*

Scope of Work

Callaway County is seeking a state-licensed, experienced firm to assist with the procurement and other administrative aspects of insurance. Excellence in customer service is required.

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 being for this RFQ.
2. Broker shall be sufficiently experienced in Property & Casualty insurance services to provide expert, efficient, effective, and reliable services.
3. Broker shall be knowledgeable of all Missouri and Federal laws regarding Property & Casualty insurance.
4. Broker shall have extensive and continuous relationships with the insurance markets necessary to provide superior insurance alternatives, meet requested needs, and are favorably priced relative to the risk and current market.
5. Broker shall provide continuity of services, by assigning a minimum of a primary broker and a backup broker who will be:
 - a. Knowledgeable in the principles and practices of risk management and strategic planning, specifically designing a Property & Casualty Program.
 - b. Accessible on short notice;
 - c. Thoroughly knowledgeable and competent in risk strategy alternatives in order to provide superior services.
6. Broker shall maintain the highest integrity in business relationships and practices and shall make full and timely disclosure of any conflicts of interest.
7. Broker shall be insured for general liability, vehicle liability, professional errors and omissions, and workers' compensation; Broker shall not subcontract work without prior written permission.

8. Broker shall work with Callaway County to evaluate the current program and to recommend appropriate or advantageous changes; renewal shall be timely, to meet internal time requirements and also maintain coverage.
9. Broker shall keep written records of marketing efforts and shall make this information available upon request.
10. Brokers' recommendations shall be made in writing and shall be sufficiently detailed to explain alternatives and support the recommended decision.
11. Callaway County wishes to contract broker services for three years (upon annual review and approval by the Callaway County Commission), with 2 one-year optional renewals (at the Callaway County Commission's option) for a total contract term of up to 5 years. At the end of the 5-year period, or earlier if annual renewal is not executed, The Callaway County Commission 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 the Property & Casualty Program. Seek competitive quotes and provide advice and recommendations for consideration.
2. Insure the timely issuance of updated policy information.
3. Analyze and review all claims history, claims processing, and other plan costs and expenses to provide information and recommendations.
4. Assist in settling and managing claims.
5. Provide reasonable preliminary renewal figures during the budget process.
6. Provide insurance industry updates, trends of the market, and impacts anticipated on the financial budget as requested or as directed by critical market activity.
7. Advise on risk management including but not limited to new types of coverage which may be applicable, trends in emerging risks, etc.
8. Assist with contract language consulting as needed throughout the year.
9. Provide, on an annual basis, a schedule detailing the coverages placed through the firm.
10. Assist in designing a comprehensive Property & Casualty plan that may include loss control and safety program design, asset valuation review, emerging trend updates, and various other products/plan design detail.
11. Represent Callaway County in all negotiations with providers on all products offered related to premiums, plan design, and any special terms and conditions.

Timeline

July 13, 2023	RFQ Issued
July 27, 2023 – 11:00 a.m.	Deadline for receipt of Proposals to Callaway County's office
July 31, 2023 – August 10, 2023	Interviews conducted (If determined as necessary)
August 11, 2023	Selection completed/contract negotiations begin

Submission Requirements

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

Firm Overview

1. Provide a brief overview of your firm including, years in operation, years of expertise servicing our industry, and the address of the office that will be assigned to our organization.
2. Provide an overview of the account team that would be assigned. Name, Title, Contact Information, and a summary of roles and distribution of responsibilities.
3. Identify the Primary Agent/Contact assigned to our account. Include the maximum number of accounts the primary agent/contact is permitted to handle within your organization.
4. Provide an example of results you've obtained for a client and your method of measurement of your success over multiple policy periods.
5. Outline your process for identifying services that would be recommended and implemented in a Long-Term Plan if selected as the broker of record. Provide specific examples.

Insurance and Risk Services/Capabilities

1. Describe your process of assisting with claim resolution.
2. What resources do you provide as a standard service to your property/liability and workman's compensation clients?
3. Provide an overview of your approach to strategic planning.
4. Describe your organization's capabilities in ongoing plan performance. Include how this will impact Callaway County's program.
5. Describe your renewal process.
6. What resources or tools do you offer your clients to demonstrate improvement and effectiveness of the program at reducing risk? Provide 3 examples where these resources or tools have benefited a current client.

Selection Criteria

Evaluation of the Statements of Qualifications will be based on, but not limited to, the following selection criteria.

- Quality of broker response
- Proposed approach and plan
- Quality of services; experience of firm and staff
- Comprehensiveness of services offered

General Terms

Callaway County 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 Callaway County to award a contract, pay any costs incurred in preparing a proposal, or procure or contract for services or supplies. Callaway County 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. Callaway County also may discuss this RFQ with individual firms, request revisions to proposals and negotiate changes to the terms of individual proposals. The Callaway County Commission respectfully requests no phone calls during this process.

Each company that responds to this RFQ will be advised whether or not it has been selected to provide

services. 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 (four copies) must be received at our offices no later than 11:00 a.m. on July 27, 2023 – OR – Electronic proposal must be emailed and received by comish@callawaycounty.org no later than the stated deadline above. It is the responsibility of the sender to confirm with Callaway County that the electronic copy was received. Proposals not received prior to the date and time specified will not be considered.
3. Please mark all mailed packages or designate the subject of electronic submissions as applicable with "Property & Casualty Broker / Consulting Services."
4. Our final broker selection will be made based on our evaluation of the criteria outlined in this Request for Qualifications.

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.