



Kendall County, Illinois

REQUEST FOR QUALIFICATIONS

Insurance Brokerage Services

Property, Liability, and Workers Compensation

April 2018

This Request for Qualifications (“RFQ”) is for the purpose of evaluating the qualifications of a qualified firm to provide Insurance Brokerage services. Kendall County may, but is not required to, enter into a professional working relationship with a qualified firm as a result of this RFQ.

GENERAL REQUIREMENTS:

Proposers are to submit 1 original proposal and (11) Copies. Firms may be notified that they have been selected for further evaluation. Selected Proposer interviews will be scheduled on June 12th and June 14th 2018. Interview attendance is required.

SUBMISSION LOCATION:

Kendall County Administration
111 W. Fox St
Yorkville, IL 60560

SUBMISSION DATE:

May 15th, 2018 by **4:00 p.m.**
Responses received after the time specified will not be opened.

CONTACT QUESTIONS:

Submit questions via email to: Kendall County Administration, attention Scott Koeppel, County Administrator, at skoeppel@co.kendall.il.us Questions are required no less than three (3) business days prior to the RFQ opening date. **Absolutely no informal communication shall occur regarding this RFQ, including requests for information or speculation between Proposers or any of their individual members and any Kendall County elected official or employee. All questions will be answered with a copy of the question and answer to each Proposer that the County is aware of and may be answered by addendum.**

CONTENTS:

The following sections, including this cover sheet, shall be considered integral parts of this solicitation:

- Notice of RFQ
- General Terms and Conditions
- Project Overview
- Submission Requirements
- References

GENERAL TERMS AND CONDITIONS

1. Negotiations:

Kendall County reserves the right to negotiate specifications, terms and conditions, which may be necessary or appropriate to the accomplishment of the purpose of this RFQ. Nothing in this RFQ is intended as a contract or as any kind of promise or commitment to enter into an agreement.

2. Confidentiality:

RFQs and responses thereto are subject to the Illinois Freedom of Information Act ("FOIA").

3. Reserved Rights:

Kendall County reserves the right, at any time and for any reason, to cancel this RFQ, or any portion thereof, or to reject any or all RFQs. The County reserves the right to waive any immaterial defect in any RFQ. The County may seek clarification from a Proposer at any time, after the submission date, and failure to respond promptly is cause for rejection.

4. Incurred Costs:

Kendall County will not be liable for any costs incurred by respondents in replying to this RFQ.

5. Award:

The Human Resources and Administration Committee of the Kendall County Board will review all of the proposals and make a recommendation to the full County Board for final approval.

6. Discussion of RFQ:

Kendall County may conduct discussions with any Proposer who submits a response to this RFQ. During the course of such discussions, the County shall not disclose any information derived from one Proposer to any other Proposer.

7. Time and Effort:

Time is of the essence. The Proposer shall be able to devote sufficient resources to Kendall County.

8. Responsibility and Default:

The Proposer shall be required to assume responsibility for all items listed in this RFQ. The successful Proposer shall be considered the sole point of contact with Kendall County for purposes of this agreement.

9. Interpretations or Correction of Request for Qualifications:

Proposer shall promptly notify Kendall County of any ambiguity, inconsistency or error that they may discover upon examination of the RFQ. Interpretation, correction and changes to the RFQ will be made by written addendum. Interpretation, corrections or changes made in any other manner will not be binding.

10. Addenda:

Addenda are written instruments issued by the County prior to the date of receipt of qualifications, which modify or interpret the RFQ by addition, deletions, clarifications, or corrections. Each Proposer shall ascertain prior to submitting a qualifications packet that all addenda issued have been received, and by submission of a qualification packet, such act shall be taken to mean that such Proposer has received and understands fully the contents of the addenda.

11. Federal, State, and Local Laws:

Proposer shall follow all Federal, State, and Local laws.

12. Insurance: *Please submit certificate with your proposal*

The Proposer must obtain insurance issued by a company or companies qualified to do business in the State of Illinois and provide the County with evidence of credible insurance. Insurance in the following types and amounts is necessary:

- Professional Liability to include, but not be limited to, coverage for Errors and Omissions to

respond to claims for loss therefrom:

- o General Aggregate Limit \$1,000,000
- o Each Occurrence Limit \$ 500,000

Proposer agrees that with respect to the above required insurance, Kendall County shall:

- o Be named as additional insured **by endorsement** as their interest may appear;
- o Be provided notice within thirty (30) days, in writing, of cancellation or material change to said policy;
- o Be provided with Certificates of Insurance evidencing the above-required insurance, prior to commencement of any working relationship and thereafter with certificates evidencing renewals or replacement of said policies of insurance at least fifteen (15) days prior to the expiration of cancellation of any such policies.

13. Change in Status:

The Proposer shall notify Kendall County immediately of any changes in its status resulting from any of the following: (a) Proposer is acquired by another party; (b) Proposer becomes insolvent; (c) Proposer, voluntarily or by operation of law, becomes subject to the provisions of any chapter of the Bankruptcy Act; (d) Proposer ceases to conduct its operations in normal course of business. Kendall County shall have the option to terminate any professional working relationship with the Proposer immediately on written notice based on any such change in status.

14. Precedence:

Where there appears to be variances or conflicts, the following order of precedence shall prevail: Kendall County Request for Qualifications; and the Proposers Response to RFQ.

15. Submittal and Evaluation Factors:

The most promising responses as determined by Kendall County will be evaluated in detail. Additional information may be sought from Proposer(s). Proposers may be asked to present and explain their proposals. The key person to be assigned to this project **must** be present at this interview. The County reserves the right to waive non-material deficiencies in any proposal.

Proposals will be evaluated by the County. The County reserves the right to reject any or all proposals and is not and shall not be bound to select one or more Proposer to provide services to the County.

The County also reserves the right to exercise its discretion and be the sole judge of all proposals.

Criteria includes but is not limited to the following:

1. Understanding of the work required as evidenced by the proposal and the ability of the Broker to commence work in a timely manner. Completeness of proposal will be critical.
2. The qualifications of the company;
3. The scope of the services offered;
4. Ability to work with and relationship with and access to major health insurance carriers;
5. Completeness and responsiveness to the requirements of the RFQ;
6. Experience, qualifications and competency in providing insurance agency /Brokerage and consulting services to units of local government in the State of Illinois;
7. Experience of the individual and/or team that will be assigned to the County;
8. Experience in evaluating operations and making recommendations that are feasible;
9. Understanding of the project's objectives and scope as evidenced by the quality of the proposal submitted;

10. Good service and good value shall weigh heavily in the selection process.
11. Experience with governmental insurance pools.
12. Firm compensation assessment.

PROJECT OVERVIEW

1. Intent:

Kendall County may enter into a service agreement with a qualified firm to provide Property, Liability, and Workers Compensation Insurance Brokerage services for Kendall County.

2. Background:

Kendall County (population of approximately 124,000) employs over 320 employees. Kendall County is seeking Property, Liability, and Workers Compensation Insurance.

3. Project Scope of Services:

The purpose of this Request for Qualifications (“RFQ”) is to select a Firm qualified to represent the insurance interests of the County. As this is an Agent/Broker RFQ, insurance/risk management consultants and carriers will not be considered. The selected Firm is expected to provide qualified and expert professional services, including but not limited to:

- a. Once a month (or as requested), review the County’s current insurance program in person and provide reports to the Human Resources and Administration Committee or other committees as assigned by the Kendall County Board.
- b. Annual recommendations concerning changes in terms, conditions and limits of coverage; based on best industry practices, the need for ancillary insurance services, additional coverage and modifications, updating or upgrading of existing coverage (s).
- c. Upon approval by the County, annual marketing of County’s property, liability, and workers compensation insurance program, including, a negotiation of carrier contract extension or change (s). This service will include comprehensive assistance and guidance in completing the insurance application process in a timely fashion.
- d. Solicitation of proposals from qualified insurance carriers on an annual or as needed basis who are experienced and familiar with units of local government in Illinois.
- e. Development of bid specifications to be submitted to the insurance marketplace for which proposals are sought.
- f. Evaluation of proposals submitted by insurance carriers relative to compliance with insurance specifications, cost and ability of each carrier to perform as required including relative solvency.
- g. Detailed report of solicited policy renewal options available to the County.
- h. Examination and approval of issued policies and bonds for conformance with the County’s specifications and the carrier’s proposal.
- i. Provision of an annual stewardship report, including insurance schedule, policy summaries, review of past year’s activities and outlook for coming year’s market conditions.
- j. Assistance to the County in drafting insurance specifications for contracts and agreements as requested (Example – service providers).
- k. Advice to the County on new developments in the field of insurance.
- l. The selected broker/consultant will be expected to work in partnership with the County staff to perform the following services:
 - Provide recommendation for the proposed benefit components, specifically in the area of design, funding, cost and administration.
 - Conduct renewal negotiations with the carrier(s) and vendors and prepare a complete and detailed accounting of all claim costs, provider access fees, administrative expenses, risk charges, etc.
 - Provide general problem solving throughout the plan year.
 - Promptly assist staff with the resolution claim issues.
 - Any other duties critical to the proper formation of a property, liability, and workers compensation plan and its optimal operation and participation.

4. Submission Requirements:

Section 1.0 – Executive Summary

Provide a brief summary which describes and highlights your firm’s experience, qualifications, and expertise and why your team would be the best brokerage choice for the Kendall County. Please state your firm’s business organization type (sole proprietor, partnership, corporation, etc.).

Section 2.0 – Relevant Experience

Provide a detailed description for other clients you currently serve. Emphasis should be placed on work completed within the last five years by the specific personnel being proposed to work on this project. Provide Proposer’s experience with governmental insurance pools.

Section 3.0 – Project Design and Management Team

Provide an organization chart graphically illustrating how your firm would staff and structure your proposed team for brokerage services.

Section 4.0 – Compensation and Term

Provide desired contract length and Proposer compensation for broker services.

Section 5.0 – Firm Differentiation

This section represents one of the most important sections for the selection of the short listed firms. Please respond to the individual questions carefully and succinctly.

Team Leadership

- Who on your team will provide consistent day-to-day service to the County of Kendall?
- What are your expectations for performance of this individual with regard to providing Kendall County with high quality insurance brokerage services?
- List and rank ten (10) key attributes or abilities this firm possesses that Kendall County is seeking.

Budget

How does your firm maximize and maintain the lowest possible insurance quotes for your clients? Cite examples of specific things that you have done with your other clients to meet this objective.

Section 6.0 – References

Provide three (3) company references and three (3) references for the proposed primary insurance broker. Local government references are preferred.