

Request for Qualifications

Property and Casualty Insurance Broker and Risk Management Consulting Service



Representative for RFQ: Brad Blackwelder
bblackwelder@daviecountync.gov

SCHEDULE	
RFQ ADVERTISEMENT	Friday, January 31, 2020
QUALIFICATIONS & PROPOSALS DUE	4:00PM Friday, February 21, 2020
INTERVIEWS WITH SELECTED BROKER	March 2-6, 2020
SPECIFICATIONS SUBMITTED TO SELECTED BROKER	March 26, 2020
QUOTATIONS DUE FROM BROKER	Friday, May 1, 2020
EFFECTIVE DATE FOR COVERAGES	July 1, 2020

Summary

Davie County Government, hereafter referred to as the “COUNTY” is evaluating brokers to provide property and casualty insurance and risk management services.

I. General Scope of Services (but not limited to)

- A. Broker shall be licensed by, and in good standing with, the State of North Carolina Department of Insurance; licenses shall be for all lines of property and casualty insurance.
- B. Broker shall be sufficiently experienced in property and casualty insurance and risk management services to provide expert, efficient, effective, and reliable services to the COUNTY.
- C. Broker shall have extensive and continuous relationships with the insurance markets necessary to provide the COUNTY with superior insurance alternatives that meet the COUNTY’s needs and are favorably priced relative to the risk and the current market.
- D. Broker shall provide continuity of services, by assigning a primary broker and a back-up broker who will be:
 - 1. knowledgeable in the principles and practices of risk management, and specifically risk financing for public entities
 - 2. familiar with the COUNTY as a risk
 - 3. accessible to the COUNTY on short notice, and
 - 4. thoroughly knowledgeable and competent in insurance alternatives in order to provide superior services to the COUNTY.
- E. Broker shall maintain the highest integrity in business relationships and practices, and shall make full and timely disclosure to the COUNTY of any conflicts of interest. Broker shall become familiar with state statutes regarding gifts and favors for public officers and employees, and shall adhere to those standards in the conduct of COUNTY business.
- F. Broker shall be insured for general liability, vehicle liability, professional errors and omissions, and workers’ compensation; 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 COUNTY, 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 COUNTY.
- G. Broker shall work with the COUNTY to evaluate the current plan of insurance policies and to recommend appropriate or advantageous changes; renewals shall be affected in a timely manner, to meet the COUNTY’s internal time requirements and also maintain coverage.

- H. Broker shall maintain office hours consistent with the COUNTY's core business hours (Monday – Friday, 8:00 a.m. – 5:00 p.m.). Alternatives to maintaining these core business hours will be considered if they include provisions for responding to requests for contact within one business day.
- I. Broker shall keep written records of marketing efforts and shall make this information available to the COUNTY upon request.
- J. Brokers' recommendations to purchase insurance shall be made in writing and shall be sufficiently detailed to explain alternatives and support the recommended decision.
- K. The COUNTY wishes to contract broker services for one year with 2 one-year optional renewals (at the COUNTY's option), for a total contract term of up to 3 years. At the end of the three-year period, or earlier if annual renewal is not executed, the COUNTY will use a competitive process to solicit broker services, if such services are required at that time.
- L. Broker shall provide full disclosure of fees, commissions, and income to be derived from services to the COUNTY. Such disclosure shall also include payment terms and expectations of Broker. Brokers are encouraged to suggest alternative methods of compensation and billing that will result in cost savings, particularly if they also maintain or improve broker services.
- M. Summary of coverages and limits required by COUNTY:
 - 1. Real & Personal Property
 - a. Blanket Limit
 - b. Grace period for adding new property
 - c. All Risk / Open Peril Coverage
 - d. Replacement coverage with no coinsurance
 - e. Historical Reproduction Coverage on Historical Properties
 - f. Coverage for flood, earthquake, terrorism, mold, and wind
 - 2. Inland Marine Coverage
 - a. Blanket Limits
 - b. Blanket coverage on equipment (including but not limited to: mobile equipment, voting machines, mobile radios, telephone equipment, communication towers/antennas, landfill equipment, fine arts, LE dogs, drones)
 - 3. General Liability Coverage
 - a. \$2,000,000 per Occurrence
 - b. No Aggregate Limit
 - c. Occurrence Not Claims Made
 - d. Coverage that includes Volunteers
 - e. Drone Liability may be needed
 - 4. Business Automobile Coverage
 - a. Automatic coverage on all owned, hired, and non-owned vehicles

- b. \$2,000,000 per occurrence
 - c. Replacement physical damage coverage on specified vehicles (ie. Fire trucks, ambulances, specialized vehicles)
 - d. Include Volunteer drivers
5. Crime Coverage
- a. Minimum \$250,000 limit
 - b. Coverage includes Employee Dishonesty, Computer Fraud, Robbery inside and outside premises
6. Public Officials Coverage
- a. \$2,000,000 Occurrence Limit (Wrongful Act)
 - b. No Aggregate Limit
 - c. Occurrence not Claims Made
 - d. Drone Liability
7. Law Enforcement Liability Coverage
- a. \$2,000,000 Occurrence Limit
 - b. No Aggregate Limit
 - c. Occurrence Not Claims Made
 - d. Volunteer and K9 coverage
 - e. Drone Liability
8. Employment Practices Liability
- a. \$2,000,000 Occurrence Limit
 - b. No Aggregate Limit
 - c. Occurrence Not Claims Made
9. Environmental Impairment Liability
- a. \$250,000 aggregate
 - b. Claims Made
10. Cyber Liability and Expense Coverage
- a. \$1,000,000 Limit
 - b. Include Privacy Response, Regulatory Fines, and PCI-DSS Assessments
11. Workers' Compensation Coverage
- a. \$2,000,000 Employers Liability Limit
 - b. Include Volunteer Coverage
 - c. Supplemental Accident and Health Coverage with Income Assistance for LE Moonlighting
12. Additional Coverages considered:
- a. Professional Liability for Health and Human Services
 - b. Liquor Liability

N. In addition to insurance brokerage services, the COUNTY requires:

1. Appraisals of all County property every 3-5 years.
2. Risk management consulting services specific to public entities in North Carolina that includes:
 - a. Free Human Resources support from NC Employment Law Attorneys
 - b. Law enforcement/detention specialist to provide training assistance
 - c. Safety Committee guidance
 - d. Guidance in interpretation of OSHA Standards
3. Assistance completing “fit for duty” evaluations for employees returning to work after being injured on the job.
4. Online safety training courses for employees
5. Resource library that includes handouts and videos
6. Cyber Risk Training and support / step by step assistance in the event of a breach
7. Safety training tracking platform, such as NeoGov or FirstLearning, that can be used to track training, but also for onboarding and policy acknowledgments.
8. Unlimited on site risk control services to include but not limited to:
 - a. Facility safety inspections as needed
 - b. Air quality testing as needed
 - c. Risk management training for directors, management staff, safety representatives and employees

II. Dates of Interest:

SCHEDULE	
RFQ ADVERTISEMENT	Friday, January 31, 2020
QUALIFICATIONS & PROPOSALS DUE	4:00PM Friday, February 21, 2020
INTERVIEWS WITH SELECTED BROKER	March 2-6, 2020
SPECIFICATIONS SUBMITTED TO SELECTED BROKER	March 26, 2020
QUOTATIONS DUE FROM BROKER	Friday, May 1, 2020
EFFECTIVE DATE FOR COVERAGES	July 1, 2020

Following the receipt of your responses, your proposal will be evaluated and your firm may be invited to an oral interview. Following the interviews, the broker to market the program may be selected. Insurance specifications for the coverages assigned to the selected broker will be available THURSDAY March 26, 2020.

The major portion of the current insurance program has an expiration date of June 30, 2020. At this time you are not authorized to approach insurers on behalf of the COUNTY. Doing so shall be grounds for disqualifying your firm from further consideration. At the appropriate time, the selected firm will be supplied with a broker of record for the existing insurers.

III. Submittal Requirements

- A. Seven (7) hard copies, not to exceed 10 pages in your responses for the Statement of Qualification (SOQ) found in section (C.) below. Responses must be on 8.5" x 11" paper, held by one staple in the top left corner of each copy and turned in **no later than 4:00 p.m. on FRIDAY, February 21, 2020****

Late proposals will not be accepted. Any questions shall be in writing to the attention of Brad Blackwelder at bblackwelder@daviemountync.gov.

- B. Responses must be in a sealed **envelope labeled on the outside as follows:****

Firms' Name: _____

Address: _____

RFQ: **Insurance Broker and Risk Management Services**

ATTN: **Brad Blackwelder**
 County Manager's Office
 123 S. Main St.
 Mocksville NC 27028

- C. Statement of Qualification (SOQ)**
Complete all sections of the Questionnaire.

1C. Business Information:

1. Name of Firm: _____
2. Servicing Office Address: _____
3. Telephone Number: _____
4. Email Address: _____
5. Contact Person/Title: _____
6. Insurance Broker License Date: _____
7. Tax ID #: _____

2C. Qualification/Experience:

1. Provide the number of years engaged in the insurance brokerage business:

2. Provide the number of years engaged in the public sector insurance brokerage business: _____

3. Number of years individual assigned to this proposed contract engaged in the public sector insurance brokerage business: _____

4. How many public sector clients do you have? _____

5. What is the population of your largest county government client? _____

6. How many overall clients do you have? _____

7. Describe your firm's experience with public entities on a nation-wide basis. _____

3C. Similar Clients / References – Please provide three verifiable active client references, and one former client reference as an attachment. Clients should be similar in scope, industry, nature, and size to COUNTY. Provide all contact information for clients. COUNTY reserves the right to use reference checks in its evaluations of proposals.

IV. SELECTION PROCESS & PROCEDURE

A. Notification of Interest/Addenda

A firm requesting the RFQ will be included on the Notification of Interest List and will receive any addenda/clarifications.

B. Inquiries/Questions

Questions regarding this RFQ must be directed via e-mail to the designated Davie County representative for this RFQ prior to the Inquires and Questions Deadline date and time shown on the cover sheet of this RFQ. To ensure fair consideration for all Consultants and to maintain equal access to information, prospective Consultants shall not contact anyone other than the designated Davie County representative prior to the award decision. Any attempts to contact other County representatives may result in disqualification. Any changes or additions to the RFQ information will be emailed to each Consultant who is on the Notification of Interest List. Oral answers will not be authoritative.

C. Selection Process

1. Selection with Interviews

The Statement of Qualifications (SOQ) will be evaluated based on the criteria identified in Section (III C.). The COUNTY reserves the right to make a selection based on the qualifications submitted or to conduct interviews. If the COUNTY decides to conduct interviews, firms will be selected to interview based on their SOQ. The firms being interviewed will have the opportunity to detail their qualifications, approach to the COUNTY required needs, and their ability/expertise to furnish the services required for this RFQ based on prior experience. Interview presentations will be limited to personnel who are slated to be directly and in continuous contact with the COUNTY. If a firm chooses to distribute a “leave behind” during an interview the document can only be one page (front and back) in length. Final selection will be based on the SOQ and interviews.

a. INTERVIEW CRITERIA

Brokers shall be evaluated based on qualifications, past performance, and expertise of key project team members in projects of a similar nature.

Criteria for INTERVIEWS will include, but not necessarily be limited to the following:

- **Professional Expertise:** Davie County has a commitment to design quality. Potential Brokers should be able to demonstrate understanding and knowledge through similar previous clients.
- **Management/Technical Expertise:** The members of the Brokerage team shall demonstrate recent broker management/risk management services and expertise with other clients of similar size and needs.
- **Past Performance – Proven Similar Experience:** The SOQ documentation shall *demonstrate direct and personal* experience of the members. The Broker shall submit projects only for work that can be attributed to key members of the consultant team. Office or firm experience in similar projects attributed to staff no longer with the firm or staff not being proposed as a key member of the team for this project will not be considered relevant.

2. Board Approval and Contract Execution

The designated Davie County representative will request the Board of County Commissioners' authorization to negotiate with the preferred Consultant. If after discussion and negotiation, the parties do not agree on a mutually acceptable fee, designated Davie County representative will terminate negotiations with the selected Consultant, and at its sole discretion, enter into negotiations with the alternate firm. The COUNTY reserves the right to withhold the award for any reason, elect not to proceed with any of the respondents, modify the scope of the work, or re-solicit RFQs.

3. Notification

A preferred Broker will be notified of their status at the completion of the selection process and Board Approval. The preferred Broker will enter into communications with the COUNTY to move forward on providing a cost proposal for property and casualty insurance and risk management services

V. GENERAL INFORMATION

Submittal Ownership and Costs:

Upon submission, all information becomes the property of COUNTY, which has the right to use any or all ideas presented in any submission in response to the RFQ, whether or not the submittal results in a contract with the submitting Consultant. All costs for development of the written submittal and the oral presentation is entirely the obligation of the Consultant and shall not be remunerated in any manner by the COUNTY.

Non-Warranty of Request for Qualifications

Due care and diligence has been used in preparing this RFQ. However, the COUNTY shall not be responsible for any error or omission in this RFQ, nor for the failure on the part of the Consultants to ensure that they have all information necessary to affect their submittals.

Request for Clarification

Davie County reserves the right to request clarification of information submitted and to request additional information of one or more Consultants or from the contact persons provided for projects, either orally or in writing.

Acceptance/Rejection of Submittals

Davie County reserves the right to accept or reject any or all submittals in whole or in part, with or without cause, to waive technicalities, or to accept submittals or portions thereof which, in the COUNTY's judgment, best serve the interest of the COUNTY. The respondent acknowledges that this RFQ is a solicitation for Qualifications and is not a contract or an offer to a contract.

Collusion

The Consultant, by submitting a Qualifications Statement, declares that the submission is made without any previous understanding, agreement, or connections with any persons, Consultants, or corporations making a competing submission on the same project, and that it is all respects, fair, and in good faith without any outside control, collusion, or fraud.

Consideration of Submittals

Proposals will be considered from firms/consultants normally engaged in providing and performing services as specified in this RFQ. The Project Team must have adequate organization, facilities, equipment and personnel to ensure prompt and efficient service to the COUNTY. The COUNTY reserves the right to inspect the facilities and organization or to take any other action necessary to determine ability to perform in accordance with specifications, terms and conditions before recommending any award.

Americans with Disabilities Act (ADA) Compliance

Davie County will comply with the Americans with Disabilities Act (ADA) which prohibits discrimination on the basis of a disability. Davie County will make reasonable accommodations in all programs to enable participation by an individual with a disability

who meets essential eligibility requirements. Davie County programs will be available in the most integrated setting for each individual. If any accommodations are necessary for participation in any program or services, participants are encouraged to notify COUNTY Staff.

Minority/Women and Small Business Enterprises

It is the policy of Davie County to provide minorities, women, and small business enterprises equal opportunity for participating in all aspects of the COUNTY's contracting and procurement programs, including but not limited to employment construction development projects, and materials/services, consistent with the laws of the State of North Carolina. The policy of Davie County prohibits discrimination against any person or business in pursuit of these opportunities on the basis of race, color, national origin, religion, sex, age, disability, or veteran's status. It is further the policy of Davie County to conduct its contracting and procurement programs so as to prevent such discrimination and to resolve any and all claims of such discrimination. Davie County has a commitment to promote this type of participation in County projects, and to the creation of project teams that include and assign importance to social and cultural diversity.

EQUAL EMPLOYMENT OPPORTUNITY

The County of Davie does not discriminate in any of its programs and activities. The Consultant awarded the contract for work will be required to assure that no person shall be denied employment or fair treatment, or in any way discriminated against, on the basis of race, sex, religion, age, national origin, or disability. In addition to these requirements, the successful Consultant shall comply with all civil rights requirements applicable to transportation-related projects.