



REQUEST FOR QUALIFICATIONS

Title: Insurance Brokerage and Advisory Services

RFQ Number: RFQ 23-02

Request Date: April 4, 2023

Deadline for Responses: April 21, 2023	Contact Person: Melissa Wallen Phone: 417-732-3133 Email: mwallen@republicmo.com
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About the City

The City of Republic, Missouri, (“City”) was incorporated in 1871 and became a chartered city in 2007. The estimated population is approximately 19,136. The City’s governing body consists of one (1) elected Mayor and eight (8) elected Council-members, each elected for a four (4) year term. The City has a full-time City Administrator who reports to the Mayor and City Council and oversees daily operations.

The City has the following departments: Fire, Police, Parks and Recreation, Administration, Finance, Legal, IT, Human Resources, Municipal Court and BUILDS, which includes Planning, Animal Control, Street, Utility and Wastewater. The City employs approximately 150 full-time personnel plus regular part time and temporary/seasonal personnel.

The City covers an area of approximately 13.5 square miles and has over 150 acres of park land. The City has multiple facilities located within City limits including two (2) fire stations, one (1) police department, two (2) park gymnasiums (community center), one (1) aquatic center, one (1) city hall, one (1) planning and economic development building, one (1) public works building, and various other buildings/facilities that support City services.

Background and RFQ Summary

The City’s Administration Office manages the insurance program and is seeking the professional services of a licensed insurance broker, consultant, and/or firm(s) able to provide (1) brokerage and consulting services for accessing insurance markets, (2) brokerage and insurance advisory services, and (3) direct support in the area of insurance and other related contracts.

The City currently utilizes three (3) insurance brokerages for their insurance needs: One (1) for general liability, property casualty, and fire insurance, one (1) for health, major medical, prescriptions, dental, vision, and life, as well as additional insurance services related to individual employee benefits, including long/short term disability policies, supplemental plans, and flexible spending accounts, and one (1) for workers’ compensation insurance.



The following is a general overview of the City’s current employee benefits programs. This information is provided solely for the purpose of assisting in the preparation of responses to this RFQ:

Type of Coverage	Funding Type	Carrier	Plan Type	Employees Enrolled
Medical	Fully Insured	Anthem	PPO/EPO	150
Dental	Fully Insured	Guardian		151
Vision	Fully Insured	Anthem	Full Service/Material Only	117
Basic Life / AD&D	Fully Insured	Guardian	Basic	154
Optional Life:	Fully Insured	Guardian	Short Term Dis.	63
			Long Term Dis.	60
			Vol. Life-Self	54
			Vol Life-Spouse	26
			Vol Life-Child	18
Supplemental Plans	Fully Insured	Guardian	Accident	28
			Critical Illness Hospital	16
			Indemnity	10
GAP	Fully Insured	TransAmerica	GAP	62
EAP	Fully Insured	PAS		154
FSA		CAS	FSA-Medical	47
			FSA-Dep Care	1

I. SCOPE OF SERVICES

- a. **The Services to be Provided:** The City is seeking qualifications from licensed insurance brokerage firms (or their authorized agents) and licensed insurance brokers to: (1) provide annual support and advisory services to City Council and City staff members; (2) represent the City in acquiring insurance that meets the needs of the City and its employees; and (3) ensure access to insurance markets for obtaining and securing the most competitive qualifications and affordable options. The City desires to contract with a brokerage firm and/or broker to provide the professional services for a three (3) year period. It is the City’s intent to receive statements of qualifications from eligible and licensed insurance brokerage firms, brokers, and/or consultants engaged in the business of Health, Major Medical, Prescription Drug, Dental, Vision and Life Insurance, Long/Short Term Disability benefits, Supplemental coverages and Employee Assistance Programs.

The selected firm/broker will be expected to provide the following Scope of Services, as directed by the Republic City Council and/or authorized City staff:

- i. Review City policies, resolutions, and ordinances to ensure conformance with negotiated insurance coverage and to ensure the timely issuance of policies and endorsements to the City.
- ii. Review each insurance policy, binder, certificate, endorsement, or other insuring document issued to the City to ensure coverage conformance with specifications.
- iii. Structure insurance programs to eliminate gaps and overlaps in coverage and to provide the limits/amounts requested by the City and/or as required by law.
- iv. Act as liaison between the City and its insurers, and in doing so, provide top-quality customer service with the ability to be reached after business hours and on weekends.



- v. Annually market the City's insurance policies in the open market to capture the best and most comprehensive insurance coverage at the best possible premium to the City.
 - vi. Annually disclose all financial contract terms with each insurance carrier to provide transparent disclosure of all commissions, rebates, reimbursements, and/or discounts earned by the broker, consultant, and/or firm for insurance coverage provided to the City.
 - vii. Provide the City with an early warning of pending rate, coverage, or renewal problems, including significant changes in the financial status of insurers.
 - viii. Inform the City of any significant changes in market conditions and/or significant variations with the City's claim experience(s) that may affect the City's insurance program and/or its premiums.
 - ix. Work in conjunction with the Human Resources Department by assisting City employees in settling claims or grievances relating to insurance benefits issues. (The proposer that is awarded the Insurance Broker and Advisory Services contract shall have a staff member dedicated to resolving claims, both pending and denied.)
 - x. Assist with health benefit administration, wellness and preventive insurance management and provide advice and guidance on new laws, regulations, and, if applicable, advise on procedures in the area of health benefit administration.
 - xi. Provide and maintain an electronic system for employees to enroll in coverage and will assist the Human Resources Department by processing enrollments, terminations, changes, COBRA notification processes and applications, and other forms for administration and claims.
 - xii. Provide advisory services and professional opinions on Health Care Reform, COBRA, HIPPA, Section #125 plans, and other similar programs.
 - xiii. Upon request, attend meetings with City Council and/or City staff.
 - xiv. Upon request, provide the City with written reports designed to assist with the development and planning of long-range insurance strategies for meeting the City's future/forecast needs.
- b. Professional Services Agreement and Term:** The selected broker(s) will be required to execute a Professional Services Agreement ("Agreement") with the City for provision of the services specified under this RFQ. The term will endure for a total of three (3) years beginning on the date of execution of the Agreement and ending at the conclusion of the third calendar year following the commencement date. The services provided under this RFQ will be on an as-needed basis, to be determined solely by the City. The term will not provide renewal options. **The broker/firm selected is expected to be involved with the City's 2024 open enrollment process, which occurs in the fall of 2023.**
- c. Professional Qualifications:** All work or services pursuant to award under this RFQ shall be performed solely by duly licensed insurance brokerage firms (or their authorized agents), or duly licensed insurance brokers with a minimum of three (3) years' experience in the general regional area of southwest Missouri.



II. SUBMISSION INSTRUCTIONS AND PROCEDURES

RFQ Schedule / Timeline **

Activity	Date
RFQ Distribution	April 4, 2023
RFQ Responses Due (“Response Deadline”)	April 21, 2023
Qualification Review begins	April 24, 2023
Presentations with Selected Finalists begins	Week of May 15, 2023
Council approval of selected broker	June 2023

****The above schedule may be changed at the City’s discretion**

1. Timeliness and Rejection of Late Submissions:

- 1.1. It is the sole responsibility of the submitting entity to see that submittals are received by the Response Deadline. The submitting entity shall bear any and all risks for any delays associated with their selected method of delivery or that are misdirected due to improper identification.
- 1.2. Any submission received by the City after the Response Deadline will be rejected by the City as non-responsive.
- 1.3. In the event of a late submission, the City will leave the response unopened and provide notice to the submitting party of the following: “The submitted qualification was received after the delivery time designated for the receipt of responses and therefore considered non-responsive.”

2. Withdrawal: Any submittal may be withdrawn prior to the Response Deadline. Any submittal not withdrawn prior to the Response Deadline shall constitute an irrevocable offer to the City for a period of sixty (60) days following the Response Deadline.

3. Addenda: The issuance of a written addendum is the only official method whereby interpretation, clarification, or additional information as to a submission can be given. If any addenda are issued to the RFQ, the City will attempt to notify all prospective brokers, consultants, and/or firms who have secured the same. However, it shall be the responsibility of each broker, consultant, and/or firm, prior to submitting their qualification, to contact the City of Republic’s Human Resources Director’s office (417-732-3112) to determine if the addenda were issued and to make such addenda a part of the competitive qualification.

3.1. Notwithstanding the above, the City reserves the right to request clarification of information submitted and to request additional information of one or more applicants.

4. Modifications/Corrections: Submitted qualifications may be corrected or modified, provided that the correction or modification is made in writing, and is received by the City prior to the date and time designated in the RFP as the Response Deadline. After such date and time, the submitter may not modify or correct its submission in a manner prejudicial to the notions of fair competition or to the City.

4.1. Notwithstanding the above, the City reserves the right to request clarification of information submitted and to request additional information of one or more applicants.



5. **Submitter's Responsibility to Ensure Completeness and Compliance:**
 - 5.1. Each broker, consultant, and/or firm shall examine all RFQ documents and shall judge all matters relating to the adequacy and accuracy of such documents.
 - 5.2. Any inquiries, suggestions, or requests concerning interpretation, clarification, or additional information pertaining to the RFQ shall be made in writing and directed to the City of Republic, Human Resources Director, in advance of the Response Deadline.
 - 5.3. Generally, responses that do not include all required information will be deemed non-responsive and disqualified accordingly.
 - 5.4. Notwithstanding the above, the City reserves the right to waive any informalities, irregularities, or variances, whether technical or substantive in nature, or reject any and all responses at its sole discretion.
6. **Oral/Verbal Interpretations.** The City shall not be responsible for verbal/oral interpretation given by any City employee, representative, or others.
7. **Preparation Expenses.** Each broker, consultant, and/or firm preparing a response to the RFQ shall bear all expenses associated with its preparation and any subsequent and related expenses, and no claims for reimbursement shall be submitted to the City for the expense of preparation or presentation.
8. **Format of Submissions.** *Two (2) originals and six (6) copies for a total of eight (8) responses must be submitted.* The envelope or package containing the responses must be clearly marked/labeled as follows:

City of Republic
Attn: Melissa Wallen, Benefits & Payroll Specialist
213 North Main Street
Republic, MO 65738
RFQ – Insurance Brokerage and Advisory Services
9. **Minority and Women-Owned Businesses.** The City expressly encourages responses to this RFQ from disadvantaged, minority and women-owned businesses.
10. **Openness of Procurement Process.**
 - 10.1. Written responses, other discussions, correspondence, and all other pertinent records shall be handled as public records in compliance with State and Federal open records statutes and regulations.
 - 10.2. Other than the initial period wherein the responses are being evaluated, the City gives no assurance as to the confidentiality of any portion of any document once submitted.
 - 10.3. All documents relating to this RFQ, subsequent submittals and meetings with the City Council are subject to statutory requirements of the Missouri Sunshine Law.
11. **Errors and Omissions.** Once a qualification is submitted, the City may consider requests by any broker, consultant, and/or firm to correct errors or omissions, but shall retain sole discretionary authority to determine the outcome of such a request.



12. Retention and Disposal of Statements of Qualifications. The City reserves the right to retain all submitted statements for public record keeping purposes. No copies of any material will be returned to the broker, consultant, and/or firm. The City reserves the right, and the Administration/Human Resource Department has absolute and sole discretion, to cancel this solicitation at any time prior to the execution of a formal contract.

13. Collusion.

- 13.1. By offering a response to this RFQ, the broker, consultant, and/or firm certifies that they have not divulged to or discussed or compared its submittal with any competitors, and have not colluded with any other broker, consultant, and/or firm or parties to this process whatsoever.
- 13.2. By submitting a response to this RFQ, the submitting entity certifies that:
 - 13.2.1. No attempt has been made or will be made by the broker, consultant, and/or firm to induce any other person or firm to submit or not to submit a Statement of Qualification for the purpose of restricting competition.
 - 13.2.2. All persons interested in this service, principal, or principals being named therein and no other person have an interest in this service or in the Agreement to be entered into.
 - 13.2.3. No person or agency has been employed or retained to solicit or secure this Agreement upon an agreement or understating for a commission, percentage, brokerage, or contingent fee, accepting bona fide employees or established commercial agencies maintained by the consultant for the purpose of doing business.

14. Conferences.

- 14.1. Conferences for prospective brokers, consultants, and/or firms will be scheduled upon request, and as time allows, providing for interviews with key City staff.
- 14.2. These sessions can provide an opportunity for the City to respond to questions about the requested work.
- 14.3. Conferences are not mandatory but are highly recommended.
- 14.4. Due to the desire to complete the selection process quickly, only substantive issues discovered in individual conferences will be formalized and distributed in an RFQ Addendum.
- 14.5. Substantive issues should be generally limited to correcting errors or omissions in the RFQ, alterations or modification to the scope of services or the proposed contract for services, however, the City retains sole discretion to determine the content or need for a formal Addendum.

15. Rejection of Responses. The City may reject responses if:

- 15.1. The consultant misstates or conceals any material fact in the qualifications.
- 15.2. The rejection of all responses is deemed to be in the best interest of the City.



III. SUBMISSION CONTENTS REQUIREMENTS

Any documents submitted in response to this RFQ must provide sufficient detail and information so as to allow a complete evaluation of its merit. The instructions contained herein must be followed in order for competitive responses to be considered responsive to this RFQ. The City reserves the right to cancel this solicitation at any time.

All brokers, consultants, and/or firms responding to this RFQ shall provide sufficient information and data to fully allow a complete evaluation of their qualifications. Information and data submitted by each broker, consultant, and/or firm with the qualification shall become part of the contract documents.

Responses must generally conform to the following format:

- 1. Cover Letter**
- 2. Table of Contents**
- 3. Sections**
 - (1) Introduction and Execution**
 - (2) Qualifications of Firm (if applicable)**
 - (3) Qualifications of Staff**
 - (4) References**
 - (5) Technical Approach**
 - (6) Timetable**
 - (7) E-verify and Other Information**
 - (8) Sample Documents**

1. Section 1 – Introduction and Executed Signature Page:

- 1.1. The introduction section must contain an overview of the broker, consultant, and/or firm and any sub-consultants.
- 1.2. The introduction must clearly indicate the legal name, address, telephone number, and local contact information (if available) of the submitter.
- 1.3. The introduction must indicate whether the submitter is a corporation, general partnership, individual or other business entity.
- 1.4. The introduction must include a statement to the effect that: “The Submission of this Statement of Qualifications indicates acceptance by the broker, consultant, and/or firm of the stipulations contained in the Request for Qualifications and the terms and conditions of the Professional Services Agreement included therein.”
- 1.5. The statement must be signed above the typed or printed name and title of the signer. The signer must have the authority to bind the broker, consultant, and/or firm to the submitted response.

2. Section 2 – Qualifications of Firm:

- 2.1. Provide a description and history of the firm (if applicable).
- 2.2. Provide recent experience demonstrating current capacity, familiarity and expertise in insurance advisory services as they relate to municipal or local government.
- 2.3. Specific experience in government regulations and law, including (but not limited to) health care reform, will be considered most valuable.



- 2.4. Provide an organizational chart and summary of staff qualifications.
- 2.5. State the number and nature of the staff employed with the firm and the office in which the bulk of the work engagements will be performed.

3. Section 3 – Qualifications of Staff:

- 3.1. Provide resumes (or equivalent information) specifying relevant background, education and experience, for all service staff likely to be utilized in performing the Scope of Services.
- 3.2. Include years of experience with the firm (if applicable), years of experience as a licensed insurance broker/consultant in Missouri, number of municipal/government clients represented, and expertise or specialty training in insurance platforms.
- 3.3. Include notice of any investigations or disciplinary action taken or pending by national or state regulatory bodies against the firm or individuals employed by the firm.

4. Section 4 – Familiarity/History within the Service Limits:

- 4.1. Provide a list of all relevant engagements the broker, consultant, and/or firm completed for local government entities within the last ten (10) years.
- 4.2. Illustrate how previous experience within the area may be of benefit in the execution of the present Scope of Services.

5. Section 5 – References:

- 5.1. Provide at least five (5) references for which the broker, consultant, and/or firm has performed services within the past two (2) years that are similar to the requirements in the Scope of Services.
 - 5.1.1. At least three of the references should be from government entities for work performed that is similar to that specified in this RFQ.
- 5.2. Provide the reference contact name, address, e-mail address, telephone numbers and a summary and date of the services provided.

6. Section 6 – Technical Approach:

- 6.1. Provide a general description of the submitter's approach to providing the Scope of Services.
- 6.2. Include, for example, an explanation of the submitter's process of presenting the City's insurance needs to the open market.
- 6.3. Describe the submitter's capabilities and the ability to comply with deadlines and timelines identified in the Scope of Services.

7. Section 7 – E-Verify and Other Information:

- 7.1. For any contract for services greater than \$5,000, the successful bidder shall comply with § 285.530, RSMo, as amended, and:
 - 7.1.1. Provide by sworn affidavit affirmation that it does not knowingly employ any person who is an unauthorized alien and
 - 7.1.2. Provide documentation affirming its enrollment and participation in a federal work authorization program with respect to the employees working in connection with this contract.



- 7.2. The required documentation affirming enrollment must be from the federal work authorization program provider.
- 7.3. Responses must include the signed and notarized Work Authorization Affidavit and the electronic signature page from the E-Verify program. A letter from the bidder or respondent reciting compliance is not sufficient.

8. Section 8 – Sample Documents:

- 8.1. The Broker, Consultant, and/or Firm are encouraged to provide examples of documents, reports, reviews, correspondence or other records used for similar engagements with other municipal/government agencies.

IV. EVALUATION CRITERIA

1. **Overview:** All responses will be evaluated by a selection committee comprised of City staff members. Responses will be evaluated with respect to the completeness of the information provided, support for all claims made, and the overall approach taken.
2. **Specific Criteria Considered:** The following criteria will be utilized in the technical evaluation of qualifications:
 - 2.1. Firm, Broker, and/or Consultant Experience and Qualifications
 - 2.2. Experience with similar engagements involving local government and/or other governmental agencies.
 - 2.3. Key Staff, Insurance Industry Knowledge, and Understanding/Approach to competitive bidding.
 - 2.4. Projected timeframe and ability to provide services throughout duration of the period desired.
 - 2.5. Thoroughness of material submitted, including the qualified work plan and the quality, amount and type of service provided.
 - 2.6. Reports from references.
3. **Required Licensure/Certification.** Award under this RFP will only be given to an entity or entities possessing all required registrations, certifications and/or licenses from the Missouri Department of Insurance and Secretary of State, as required by Missouri Law.
4. **Other reservations / terms:**
 - 4.1. The City will select and negotiate with those broker(s), consultant(s), and/or firm(s) whose submittals are responsive to this RFQ and are in the best interest of the City.
 - 4.2. The City reserves the right to contract with one or more brokers, consultants, and/or firms for any of the insurance services as listed above.
 - 4.3. The City reserves the right to contract with one (1) entity to meet all of its insurance service needs, or, alternatively, to contract with multiple different entities or individual brokers to provide the same services. All submitters under this RFQ should indicate their preference, if any, of the type of insurance services they can, or will, perform for the City.