

**INSURANCE BROKER AND RISK MANAGEMENT
CONSULTING SERVICES**

REQUEST FOR PROPOSALS

RFP NO: 24-1003



catawba county

MAKING. LIVING. BETTER.

Date of Issue: September 11, 2023

Proposals Due: October 17, 2023

Time: 3:00 PM ET

Issued for:

**Catawba County Human Resources Department
25 Government Drive
Newton, North Carolina 28658**

Issued by:

**Catawba County Purchasing Manager
25 Government Drive
Newton, North Carolina 28658
(828) 465-8224**

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SECTION 1 – INTRODUCTION

1.1 INTRODUCTION

Catawba County (hereinafter “County”) is soliciting proposals from qualified Brokerage Firms interested in providing insurance brokerage services and risk management consulting services. The County desires to consolidate its program as much as possible, but this consideration will be subordinated to cost, financial stability, servicing capabilities of Firms, and quality-of-coverage considerations.

1.2 PURPOSE

The purpose of this Request for Proposals (RFP) is to solicit offers from qualified Brokerage Firms to assist County with strategically planning, designing and negotiating the best coverage and cost for components of its property and liability insurance program, including but not limited to the following:

- Property Insurance (buildings and contents)
- Inland Marine Insurance (contractor’s equipment and computers)
- Boiler & Machinery Insurance
- Fidelity Insurance (bonds)
- Automobile Liability and Physical Damage Insurance
- General Liability Insurance
- Public Officials Liability Insurance
- Law Enforcement Liability Insurance
- 3rd-Party Claims Administration Services (if required)
- Aircraft Liability and Hull Insurance
- Cyber Liability Insurance
- Medical Malpractice Insurance
- Professional Liability Insurance for Services to Youth and Families (Family NET)
- Environmental Pollution Insurance
- Excess Workers’ Compensation Insurance

SECTION 2 – GENERAL INFORMATION / INSTRUCTIONS

2.1 GENERAL INFORMATION

Catawba County has a wide range of exposures to loss, some of which are ascertainable from the types of policies currently carried.

This RFP is comprised of the base RFP document, any attachments, and any addenda released before Contract award, which are incorporated herein by reference.

2.2 RFP SCHEDULE

The table below shows the *intended* schedule for this RFP. County will make every effort to adhere to this schedule.

Event	Responsibility	Date and Time
Issue RFP	County	September 11, 2023
Submit Written Questions	Firm	October 2, 2023 at 5:00 PM
Provide Responses to Questions	County	October 5, 2023 at 5:00 PM
Submit Sealed Proposals	Firm	October 17, 2023 at 3:00 PM
Contract Award	County	TBA
Contract Effective Date	County	February 1, 2024
For Coverage Beginning	Firm/County	July 1, 2024

2.3 PROPOSAL QUESTIONS

Upon review of the RFP documents, Firm(s) may have questions to clarify or interpret the scope of work in order to submit the best proposal response possible. To accommodate the Proposal Questions process, Firm shall submit any such questions by the due date included in the RFP Schedule. Written questions shall be emailed to tinawright@catawbacountync.gov by the date and time specified in the RFP Schedule. Firm should enter “RFP #: 24-1003 – Questions” as the subject for the email. Questions received prior to the submission deadline date, the County’s response, and any additional terms deemed necessary by the County will be posted in the form of an addendum to the County website, <https://www.catawbacountync.gov/county-services/purchasing/proposal-notice/> and shall become an Addendum to this RFP. No information, instruction or advice provided orally or informally by any County personnel, whether made in response to a question or otherwise in connection with this RFP, shall be considered authoritative or binding. Firm shall rely only on written material contained in an Addendum to this RFP.

2.4 PROPOSAL SUBMITTAL

Sealed proposals, subject to the conditions made a part hereof, will be received at the address indicated in the table below, no later than 3:00 PM on October 17, 2023. Each envelope should be clearly labeled with: RFP 24-1003: Insurance Broker and Risk Management Consulting Services.

Mailing address for delivery of proposal via US Postal Service	Office Address of delivery by any other method (hand delivery, overnight, or any other carrier)
RFP No: 24-1003 Catawba County Government Center Attn: Purchasing Department Post Office Box 389 Newton, North Carolina 28658	RFP No: 24-1003 Catawba County Government Center Attn: Purchasing Department 25 Government Drive Newton, North Carolina 28658

IMPORTANT NOTE: All proposals shall be physically delivered to the office address listed above on or before the submission deadline in order to be considered timely, regardless of the method of delivery. **This is an absolute requirement.** All risk of late arrival due to unanticipated delay—whether delivered by hand, U.S. Postal Service, courier or other delivery service is entirely on the Firm(s). It is the sole responsibility of the Firm to have proposals physically in this Office by the specified time and date of opening. Attempts to submit a proposal via facsimile (FAX) machine, telephone or electronic means, including but not limited to email, in response to this RFP will **not** be accepted.

Proposals must be submitted with **one (1) original and one (1) electronic copy on flash drive.** When responding to this RFP, please follow all instructions carefully. Failure to follow these instructions in your proposal may be considered a non-responsive submission and may result in immediate elimination from further consideration.

Critical updated information may be included in Addenda to this RFP. It is important that all Firms proposing on this RFP periodically check the County website for any Addenda that may be issued prior to the proposal opening date or complete ATTACHMENT D – INTENT TO PROPOSE and submit back to County at tinawright@catawbacountync.gov to be notified when Addenda are issued. All Firms shall be deemed to have read and understood all information in this RFP and all Addenda thereto.

2.5 PROPOSAL CONTENTS

The County desires personalized and timely Insurance Broker and Risk Management Consulting Services. Proposers who demonstrate the professional capability, expertise and experience in handling accounts of similar size and scope to Catawba County will receive favorable consideration.

Proposals shall, at a minimum, include the following information:

1. The introduction should summarize in a brief and concise manner the Firm's understanding of the services requested in this RFP. Please provide a brief history and description of your Firm. This description should include general information regarding organizational structure, size, years in business, capabilities and areas of specialization.
2. The proposal must describe how Firm meets or exceeds the listed qualifications contained in Section 4 - Qualifications. In addition, Firm must complete ATTACHMENT A – BROKER QUESTIONNAIRE.
3. Identify all personnel who will be responsible for servicing the County's account. Proposals should include the qualifications and experiences of account executive personnel and technical support persons who will be directly responsible for servicing each component of the County's program. A proposed plan for delivering account services in a personalized and timely manner should be included and clearly explained.
4. Describe technical skills of staff relating to various insurance types and knowledge of certain internal risk management administrative considerations (insurance budgets, premium allocations, contractual risk transfer, legal trends, etc.)
5. Provide the base broker fee and/or how your Firm will be compensated annually. Identify all services included in this annual base compensation. List any optional services that are not included in the base compensation and the fee for each such service.
6. Provide a detailed summary of any litigation, claim(s), or contract dispute(s) filed by or against the Firm in the past five (5) years that are related to the services that the Firm provides in the regular course of business. The summary shall state the nature of the litigation, claim, or contract dispute; a brief description of the case; the outcome or projected outcome; and the monetary amount involved. If no litigation claim(s) or contract dispute(s) have been filed by or against the Firm in the past five (5) years, please state that.
7. List any regulatory or license agency sanctions. If no license sanctions against the Firm, please state that.
8. In addition to the above, Firm(s) shall populate all attachments to this RFP that require the Firm to provide information and include an authorized signature where requested, as outlined below. Firm RFP responses shall include the following completed attachments:
 - a) Completed and signed ATTACHMENT A: BROKER QUESTIONNAIRE
 - b) Signed ATTACHMENT B: PROPOSER'S DECLARATION
 - c) Completed ATTACHMENT C: REFERENCE DISCLOSURE FORM
9. References. Firm must include in proposal response a completed ATTACHMENT C: REFERENCE DISCLOSURE FORM to provide required information for a minimum of three (3) references. The County may contact these users to determine quality level of the services

offered, as well as, but not limited to user satisfaction with Firm performance. Such information may be considered in the evaluation of the proposal.

SECTION 3 – PROPOSAL EVALUATION AND AWARD

3.1 PROPOSAL EVALUATION PROCESS

The County shall evaluate all Firm responses to confirm they meet the specifications and requirements of the RFP. The evaluation of proposals will be based on:

- a) Completeness and quality of proposal
- b) Firm's understanding of the range of services requested
- c) Professional servicing capability (loss control, claims management, information storage systems, underwriting, exposure and hazard identification, etc.)
- d) Firms strategy and method of providing the necessary services
- e) Ability, accessibility, experience and flexibility of the broker and its staff
- f) Specialized public entities experience
- g) Ability, accessibility, experience and flexibility of the broker and its staff
- h) Rating and Financial Stability
- i) Cost competitiveness
- j) Past performance and demonstrated success with similar projects for public entities

Upon completion of the evaluation process, the County will make award(s) based on the proposal(s) that best meet the criteria as set out in this RFP. Award of a Contract to one Firm does not mean that the other proposals lacked merit, but that, all factors considered, the selected proposal was deemed most advantageous and represented the best value to the County. Firms must be registered with the North Carolina Secretary of State, in good standing, and authorized to do business in the State of North Carolina.

If necessary, after the evaluation process, the County reserves the right to shortlist Firm(s) and request that the Firm(s) conduct a presentation and be interviewed by the selection committee.

Firms are cautioned that this is a request for proposals, not an offer or request to contract, and the County reserves the unqualified right to reject any and all offers at any time if such rejection is deemed to be in the best interest of the County.

3.2 METHOD OF AWARD

The County reserves the right to award coverage (contracts), in whole or in part, to those Firms who demonstrate professional competence that meets the County's account servicing requirements. Catawba County reserves the right to reject any and all proposal responses and to waive informalities as may be permitted by law.

SECTION 4 – QUALIFICATIONS

4.1 QUALIFICATIONS

All Firms submitting proposals for Catawba County's insurance program must meet the following minimum qualifications:

1. 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 insurance applicable to a county's exposure.

2. Broker shall be sufficiently experienced in all insurance lines and risk management services to provide expert, efficient, effective and reliable services to the County, and must have local support service capabilities.
3. 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 current market. Broker shall have access to and will obtain coverage from carriers with experience providing insurance coverage to public entities.
4. Broker shall provide continuity of services, by assigning a primary broker and a back-up broker who will be:
 - a. Knowledgeable in the principles and practices of enterprise risk management and specifically risk financing for public entities.
 - b. Familiar with the County as a risk.
 - c. Accessible to the County on short notice.
 - d. Thoroughly knowledgeable and competent in insurance alternatives in order to provide superior services to the County; and
 - e. Knowledgeable in loss control and claim management services and best practices.
5. 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 or dual relationships (For example: Ownership in a TPA, Carrier, etc.). 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.
6. Broker must assign a minimum of two (2) qualified account representatives to service this account. Each representative should have at least five (5) years of experience in commercial property and liability insurance, hold an insurance designation, and must have experience with insurance for public entities. Please include a brief biography for each representative proposed to be assigned to the County, and for those to be utilized in servicing the County's account.
7. If selected as the County's Risk Management Consultant and Insurance Broker, a Certificate of Insurance must be provided showing, at a minimum, coverages for the following lines: commercial general liability, automobile liability, workers compensation & employers liability and professional liability.
8. Broker shall have the capability of working with the County to evaluate the current plan of insurance policies and to recommend appropriate or advantageous changes for insurance coverages beginning July 1, 2024. Broker will have the ability and commitment to provide the County with renewal placements in a timely manner, conducive to the County's internal time requirements and maintenance of coverage. Broker will secure and provide AM Best ratings of every carrier for which a coverage proposal is sent.
9. Broker shall maintain office hours consistent with the County's core business hours (M-F 8:00 AM – 5:00 PM) and be available for emergent consultation after hours. Broker shall respond to messages as soon as possible and always within one (1) business day.
10. Broker shall keep written records of marketing efforts and shall make this information available to the County upon request.

11. Broker shall design the carrier selection process with consultation of the Risk Manager and in a manner that allows for input from a County interview panel. Brokers' recommendations to purchase insurance shall take the findings of the panel into consideration and shall be reported in writing and sufficiently detailed to explain alternatives, rationale and support the recommended decision.

12. Broker shall have the capacity to contract services for an initial term of one (1) year beginning February 1, 2024, with the option to renew for up to four (4) additional one (1) year terms unless either party provides written notice of termination at least one hundred twenty (120) days prior to the end of the then current term.

13. Broker shall provide a description of its commitment to transparency and provide full disclosure of all fees, commissions, and income to be derived directly or indirectly from services to the County.

14. In addition to insurance brokerage services, the County requires the availability of the following services:

- a. Risk Management consulting services specific to public entities in North Carolina, including the ability to present on unfolding risk exposures and remedies.
- b. Loss Control Services consisting of reviewing underwriter's recommendations and evaluating hazards facing Catawba County, assistance with regulatory compliance, safety and compliance training, and potential site visits.
- c. Claim Services to assist with auditing to be conducted up to a quarterly basis, dispute resolution or coverage interpretation.

4.2 LEGAL

All Firms are expected to comply with all federal, state and local laws and regulations relative to the preparation and submission of proposals for insurance. All proposals that are submitted will be presumed to be in compliance with all applicable laws.

4.3 AUTHORIZED SIGNATURE

All proposals must be signed by persons who have the legal authority to bind the provider to the contract that is proposed.

4.4 NOTICE

Catawba County reserves the right to accept or reject, in part or in whole, any portion of a proposal when, in its judgment, such action is deemed necessary and in its best interest. The County also reserves the right to waive or dispense with any of the formalities contained herein.

4.5 E-VERIFY

Firm shall comply with the requirements of Article 2 of Chapter 64 of the North Carolina General Statutes. Further, if Firm uses a subcontractor, Firm shall require the subcontractor to comply with the requirements of Article 2 of Chapter 64 of the North Carolina General Statutes.

ATTACHMENTS BEGIN ON NEXT PAGE

SECTION 5 – ATTACHMENTS

**ATTACHMENT A
BROKER QUESTIONNAIRE**

THE FOLLOWING FORMS SHOULD BE COMPLETED AND RETURNED WITH PROPOSAL.
ATTACH ADDITIONAL SHEETS AS REQUESTED.

A. Business Information

1. Name of Firm (legal name):

2. Servicing Office Address:

3. Telephone Number: _____
4. Email Address: _____
5. Contact Person/Title: _____
6. Insurance Broker License Date: _____
7. Tax ID #: _____
8. Form of Business Entity (check one):
 Corporation
 Partnership
 Joint Venture
 Individual
9. Total Staff _____
10. Professionals _____
11. Total Annual Premiums Written (\$000's) _____ Year _____
12. Is your organization, functionally or practically, tied to any insurer or in any manner precluded from using a particular insurer? (briefly describe)

13. Describe your contractual relationships, if any, with organizations necessary to your proposal's implementation (i.e. actuarial services, data information services).

14. What is your median client size? _____

B. 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. How many public sector clients do you have? _____
4. How many overall clients do you have? _____
5. Describe your firm's experience with public entities on a nation-wide basis.

C. Specific Experience

1. **Property & Casualty/Risk Management:** List current public entity clients and services provided including types of coverages placed. These should be clients of the office that will be servicing the County’s account. The types of coverages would include Property, General Liability, Automobile, Employee Benefits Liability, Employment Practice Liability, Public Entity, Crime, E&O, Cyberspace, Workers Compensation, Bonds, and Excess coverage. (do not list clients that are not direct clients of the proposed servicing office):

2. **References**

Please provide a list of three (3) verifiable client references on ATTACHMENT C: REFERENCE DISCLOSURE FORM. References should be of similar scope and industry for the property and casualty program/risk management, all of whom are able to comment on your organization's relevant experience. Please include company name, contact name, telephone number, email address and services provided. It is the Firm's responsibility to provide valid reference information and the County reserves the right to use reference check in its evaluations of proposals.

D. Qualifications

1. Confirm that you are a licensed broker in North Carolina and provide documentation. Confirm that you serve as a broker, independently, and are not affiliated with any insurance company, third party administrative agency or provider network.

2. Please provide the most recent year’s annual reports, or comparable document, including detailed current profit and loss, assets and liabilities, and other relevant financial data.

3. Describe the account set up you would use to service the County’s account. Provide a brief resume of qualifications and experience for the personnel and their backup who will be servicing the County’s account. Include professional qualifications, educational background (also indicating current and historical account responsibilities), and specific public entity experience. If your servicing plans include the use of personnel other than the identified servicing location, describe the method or internal set-up that assures your servicing office clients are well serviced.

4. Describe your firm’s servicing and technical capabilities. Provide a general background of your company as it relates to the line of coverage for which the County is seeking a proposal. Describe any special expertise your firm has in providing public entity.

5. Describe any impending changes in your organization that could impact the delivery of services.

6. What is your average response time to questions posed from your clients? How do you handle follow up to outstanding items?

7. How does your firm develop your insurance/risk management professionals (i.e., do you have any in-house training program, on-the-job training, etc.)?

8. What techniques will you use to assist us in developing current risk exposure information? Can your staff conduct or arrange facility inspections? What services do you expect to be provided by the insurance carriers and how do you plan to monitor these services?

9. In what way do you insure that each policy is being properly serviced, and how would you follow up and control the service standard on the County's account?

10. Describe in schematic form your "ideal" method of handling yearly renewals/selection of new vendors. Please start at the data collection phase and continue through the entire process, detail the role of each party, timing of events, and the necessary coordination of the parties.

11. How will you assist with the management of insurance, including preparation of claims activity reports from carriers; executive summary reports; underwriting analysis for annual renewals; and annual financial projections for budgeting purposes analysis?

12. Describe your organization's method of keeping abreast of insurance market changes including coverage, rates, business philosophy, availability, legal constraints, and solvency (security of company). Describe your organization's method of apprising clients of these same changes.

13. Describe how you propose to build an understanding of the direction and priorities of the County and how you would utilize this information in order to anticipate the County's needs in relations to benefits.

14. Does your organization have access to actuarial consulting services? If so, is this third party independent of any affiliations with any carriers or third party administrators? Is the cost included in your proposal?

15. Describe you claims management process.

16. What is your process for providing plan recommendations to your clients?

17. Specifically address what you have done to reduce insurance costs for clients.

18. State any other facts and information you feel are pertinent to the selection process as they relate to your firm.

19. List any additional service options your company can provide, not already requested, along with the fee required for these services.

E. Carrier Information

1. Provide the following carrier information:

a) List the three P&C carriers with whom you have placed the greatest percent of your public entity P&C business during the previous 24 months.

b) List three P&C carriers that you have accepted proposals from, but have not placed any public entity P&C business with during the previous 24 months.

c) List three P&C carriers admitted in North Carolina that you most desire to solicit large DED / SIR insurance proposals for those insurance coverages previously outlined. The County appreciates the fact one carrier may not offer all lines of coverage being desired. Please include your plan as to how you would recommend the coverages be marketed.

d) Describe your access to excess and surplus line markets.

**ATTACHMENT B
PROPOSER'S DECLARATION**

PROPOSER UNDERSTANDS, AGREES AND WARRANTS:

That Proposer has carefully read and fully understands the information contained in this Request for Proposal;

That Proposer has the capability to successfully undertake and complete the responsibilities and obligations of the proposal being submitted;

That this Proposal may be withdrawn by requesting such withdrawal in writing at any time prior to the time and date set for acceptance of proposals by County;

That any proposal received after the time and date specified as the deadline for submission of proposals will not be considered;

That all information contained in the Proposal is true and correct to the best of Proposer's knowledge;

That Proposer did not, in any way, collude, conspire, or agree, directly or indirectly, with any person, firm, corporation or other Proposer in regard to the amount, terms or conditions of this proposal;

That the County reserves the right to reject any and all Proposals and to accept the Proposal which will, in its opinion, provide the best level of service to the County; and

That by submission of this Proposal, the Proposer acknowledges that the County has the right to make any inquiry it deems appropriate to substantiate or supplement information supplied by Proposer, and Proposer hereby grants the County approval to make said inquiries.

Company Name: _____

Signature: _____

Printed Name: _____

Title: _____ Date: _____

**ATTACHMENT C
REFERENCE DISCLOSURE FORM**

Firm shall provide information regarding experience in work similar to this scope of work by listing Three (3) RECENT CLIENTS, ONLY ONE OF WHICH MAY BE A CATAWBA COUNTY GOVERNMENT LISTING. References should be clients of a similar scale as the services requested in this RFP.

1. COMPANY NAME: _____
PERSON TO CONTACT: _____
TELEPHONE NUMBER: _____
EMAIL ADDRESS: _____
SERVICES PROVIDED: _____
SIZE: _____
SERVICE DATES:
BEGINNING _____ END _____

2. COMPANY NAME: _____
PERSON TO CONTACT: _____
TELEPHONE NUMBER: _____
EMAIL ADDRESS: _____
SERVICES PROVIDED: _____
SIZE: _____
SERVICE DATES:
BEGINNING _____ END _____

3. COMPANY NAME: _____
PERSON TO CONTACT: _____
TELEPHONE NUMBER: _____
EMAIL ADDRESS: _____
SERVICES PROVIDED: _____
SIZE: _____
SERVICE DATES:
BEGINNING _____ END _____

**ATTACHMENT D
INTENT TO PROPOSE
RFP NO: 24-1003**

This form should be e-mailed to TinaWright@catawbacountync.gov to ensure you receive all addenda issued for this RFP.

I, _____ a representative of _____

_____ confirm that we intend to submit

a bid for **RFP No: 24-1003: Insurance Broker and Risk Management Consulting Services.**

Company Name _____

Address _____

Contact Name _____

Phone (____) _____

E-mail _____

Date _____

END OF ATTACHMENTS