

NOTICE

REQUEST FOR PROPOSALS

Broker and Risk Management Services
For the City of Lindsborg, Kansas
Commercial Insurance Program

Request for proposal (RFP) for selecting Insurance Agent(s)/Broker(s) to provide Broker Management Service for the City of Lindsborg, Kansas. Broker and Risk Management Services for the City of Lindsborg, Kansas Commercial Insurance Program will be received by the City staff at 101 S. Main Street, Lindsborg, KS 67456 until 3:00 p.m. local time, March 7th, 2025, and immediately thereafter will be opened and read. Use the above address for any means of delivery other than United States Postal Service. If response is mailed through the United States Postal Service, the mailing address is PO Box 70.

INSTRUCTIONS TO RESPONDENTS

The request for Proposals shall be submitted in a sealed envelope or container. Each envelope or container must be clearly marked on the outside with the notation **Request for Proposals, Broker and Risk Management Services for the City of Lindsborg, Kansas Commercial Insurance Program. Your company name and address must be on the outside of the envelope or container.** No responses will be accepted after the stated deadline. A complete Request for Proposal Packet with submittal instruction, additional data and response format may be obtained by contacting David Hay at (785) 227-3355.

The selected firm will provide Broker and Risk Management Services for the City of Lindsborg, Kansas Commercial Insurance Program.

1. Request for Proposal Submission and Acceptance

1.1 RFP Submission

A copy of this RFP will be distributed to prospective respondents. Respondents will prepare responses in compliance with all instructions outlined in the RFP. Respondents must provide a cover letter using the form provided, providing the requested information and returning the document to the City by the deadline.

1.2 Submission to the City per attached Legal Notice to Respondents

Respondents shall submit an original copy of the RFP via courier or overnight delivery to:

City of Lindsborg
101 S. Main
P.O. Box 70
Lindsborg, KS 67456

Attn: Request for Proposals, Broker and Risk Management Service for the City's Commercial Insurance Program

1.3 Deadline for Submissions

Response shall be received at one of the above addresses before 3:00 p.m. on the day and date specified on the attached Request for Proposal form. Late responses will NOT be considered and will be returned, unopened, to the respondent.

All responses shall be clearly marked with the respondent's name and the words "Request for Proposals, Broker and Risk Management Services for the City's Commercial Insurance Program". The respondent shall allow sufficient time to ensure receipt of the response. It will be the sole responsibility of the respondent to have the response delivered to the City at the above address before the closing hour and date given in this RFP.

1.4 Completeness

Partial or incomplete responses will be rejected. Responses having any erasures or correction shall be initialed in ink by the respondents. The response must contain the signature of a duly authorized officer of the respondent, empowered with the legal right to bind the respondent. Once submitted, responses may not be withdrawn.

1.5 Rejection of Proposals

The City reserves the right to reject any or all responses to this Request for Proposals and to waive any informalities, technicalities, or omissions therein. The City also reserves the right to reject any Proposal.

1.6 Additional Requirements

If necessary, selected respondents may be asked to make oral presentations to the City.

1.7 Communication with City

If additional information is required by the respondent in order to make an interpretation of items in this RFP, written questions either via fax or e-mail (e-mail is preferred) will be accepted. All questions regarding the RFP should be addressed to:

City of Lindsborg
David Hay, Finance Director
PO Box 70
Lindsborg, KS 67456

Fax: 785-227-4128

E-Mail: davidh@lindsborgcity.org

1.8 Response Cost

All cost incurred in preparing the response to this RFP shall be solely the responsibility of the vendor. All materials and documents submitted by vendors in response to this RFP become the property of the City and shall not be returned to the vendors.

1.9 RFP Timeline

February 7th, 2025
March 7th, 2025
March 17th, 2025

Release of Request for Proposals
Proposals Due to City by 3:00 p.m.
Tentative City Council Approval

1.10 Right to No Award or Partial Award

The City reserves the right to reject any and all proposals, reject portions of any proposal, or accept the response deemed most advantageous to the City.

1.11 Summary of Insurance Coverages

Current City insurance coverage is grouped together into one distinct package called General Coverage (Property, Inland Marine, General Liability, Business Automobile, and Linebacker.

Detailed information including required limits is available by request.

2. General Conditions

2.1 Overview

The City shall contract with a single vendor to provide Broker and Risk Management Service for the City's Commercial Insurance Program as outlined in this RFP.

The City intends to award to a single vendor. The terms "Respondent," "Vendor," "Company," "Firm," "Bidder," and "Contractor" are used interchangeably throughout this document.

2.2 Cancellation

Should the vendor fail to meet the requirements of the Contract after it is executed, the City may cancel the Contract at once and award the remainder of the contract term to the next qualified vendor. If the Contract is cancelled, all material provided to the Contractor shall be returned to the City.

2.3 Anticipated Commencement Date

The City anticipates the commencement date of this contract to be April 1st, 2025.

2.4 Term of Contract

The initial term of the Contract will be for a period of up to five (5) year(s) commencing on the start date of the Contract. The City reserves the right to agree to any longer or shorter terms as it so desires.

2.5 Termination of Contract

The City may, at any time upon thirty (30) days written notice to Company specifying the effective date of termination, terminate the Contract, in whole or in part, when the City deems it to be in the City's best interest. If the City terminates the Contract, City shall be liable under the payment provision of the contract only for payment for services rendered and expenses incurred before

the effective date of the termination. Company may terminate the Contract upon thirty (30) day notice to the City if City is in material breach of the Contract and fails to cure the breach before the end of the thirty (30) day period. If the Contract is terminated prior to Company's completion of the services to be performed hereunder, then all finished and unfinished documents or other materials prepared or obtained by Company pursuant to the Contract shall become the City's property. If the Contract is terminated prior to Company's completion of the services to be performed, Company shall return to the City any sums paid in advance by City for services that would otherwise have had to be rendered between the effective date of the termination and the original ending date of the Contract.

2.6 Payment and Billing Requirements

Invoices for payment related to the Contract covered under this agreement shall be presented quarterly. Any additional charges must first be approved by the City and include adequate support for payment. The vendor must mail the original invoice to the address below:

City of Lindsborg
PO Box 70
Lindsborg, KS 67456

2.7 Payment Terms

Payment terms shall be net thirty (30) days from the receipt of the correct invoice unless otherwise indicated on the Proposal Submittal Form.

3. Scope of Services/ Specifications

3.1 CIP Description

The City is seeking proposals for a Contract Broker of Record to provide Broker and Risk Management Services for its Commercial Insurance Program (CIP).

The CIP has been in force and kept current and has covered the operations of the City of Lindsborg including City services, property, automobiles. The total estimated annual budget for the City is \$12,000,000. The purpose and goal of this CIP is to insure a safe and healthy working environment for City staff, public safety and well being with the added benefit of reducing cost. These goals will be met by creating economies of scale by centralizing the purchase of insurance coverage and risk management services.

This project will include Brokerage Services to assist the City in on-going administration of its current Program, to market and place the selected insurance

coverage; and for the overseeing and advocacy of all claims associated with the CIP. Proposers are encouraged to offer concepts that will save money and provide superior service while affording maximum protection to the City.

Insurance coverage provided by the CIP may include but will not be limited to Ambulance Malpractice, Workers' Compensation, Property, Casualty and Errors & Omissions Liability (Recommended Coverage) as outlined in this RFP. Recommended Coverage and limits are for the purpose of estimating the program volume and are subject to change at the recommendation of the Broker of Record.

4. Response Structure

To enable the City to evaluate each response in a uniform manner, all respondents shall structure their response by submitting the response (original) in a bound format with marked reference tabs containing the data requested.

4.1 Cover Letter Referencing this RFP

Respondent must submit a cover letter containing the name and address of the corporation or business submitting the proposal. The cover letter shall contain the title and signature of a duly authorized officer who is empowered with the right to represent and bind the respondent.

4.2 Company Information

Respondent shall provide a brief company description, history and broker/agency size. In addition, respondent should submit the following information:

Name

The name under which the respondent is licensed to do business.

Address

The address of the respondent's headquarters office.

Local Address

The address of the respondent's local office, if different from the headquarters address.

Company's Business History

Names, titles, telephone numbers and email addresses of local officers or representatives of the respondent.

Company Contact

Name, title, telephone number and email address of the Company contact.

4.3 References

List four references with contact name and telephone numbers of other Kansas Municipality or Public Entity customers for which you are currently providing Broker Services that are comparably sized with the City of Lindsborg.

4.4 Broker Qualifications

Executive Summary

Describe your firm, including size (by industry segment), organization, best practices with level of accountability, location of offices expected to provide service.

Quality Assurance Program

Provide a sample of Quality Assurance Program including written service standards for managing other Public Entity CIP's.

Key Personnel Qualifications and Prior Experience

Identify the specific team responsible for the City's CIP and the duties they will be responsible for, including names and telephone numbers.

Provide background of each team member outlining public entity experience and training.

4.5 Insurance Marketing Services

Market Assessment

Describe your assessment of the current market conditions for Public Entity CIPs. List the major insurance companies or re-insurance companies that your firm has placed Public Entity CIPs with. Describe your access either direct or through a subscriber to these markets.

Identify any additional markets you would consider for insurance coverage and services for the City's CIP.

Provide a description of Broker's relationship with the City's current major carrier and/or other major Public Entity CIP insurance markets.

4.6 Administrative and Claim Services **Administrative Services/Reports**

Describe the full range of administrative services your firm would provide and how each is necessary for the overall CIP program success.

Claim Services/Reports

Describe the various claim management services, protocols, etc. that you would employ for the City's CIP.

Describe the type, benefit and frequency of claim management reports that you would provide to the City.

4.7 Safety and Loss Prevention Services

Describe in detail the full complement of safety and loss prevention (SLP) areas, activities, and service that you would recommend for the entire program. Include which of these services your firm proposes to provide.

For each of the SLP areas, activities, and services described above, comment on who should provide the particular SLP service, including how often it should be provided. You should clearly address your assumptions regarding what other CIP parties (Owner, insurer, etc.) will do in support of and in conjunction with your SLP activities.

For each of the areas addressed in the above comments, please provide examples of each SLP activity and service.

Describe your firm's proposed approach to the establishment of a safety incentive program for the CIP.

4.8 Broker Services Pricing

The Respondent shall include a detail of the pricing for services outlined in the RFP. Additionally, the Respondent shall include a separate price for Safety and Loss Prevention Services if separate charge is to be made for such services.

5. Selection Process

5.1 Solicitation

Responses are solicited from all companies that wish to be considered for the services outlined in the Request for Proposal document. The City will make the selection from the information contained in the responses to the Request for Proposals submitted by the due date, and additional information, if needed from interviews with the firms. All parties are encouraged to respond in depth with statements containing specific experience and qualifications related to this request in the format described herein.

5.2 Evaluation Criteria

The following criteria, although not exclusive, shall be used in the evaluation. The City reserves the right to change or modify the criteria.

- a. Response to Request for Technical Qualifications
- b. Firm and Service Office Qualifications
- c. Key Personnel Qualifications and Prior Experience
- d. Insurance Marketing Service
- e. Administrative Services
- f. Safety and Loss Control Services Qualifications, Experience and Services
- g. Cost

5.3 Final Selection

The final selection of the Broker of Record pursuant to the RFP guidelines will be announced at the City Council meeting on March 17th, 2025.