REQUEST FOR PROPOSAL
FOR
PROPERTY AND CASUALTY INSURANCE, RISK AND CLAIMS SERVICES
BROKER OF RECORD/THIRD PARTY ADMINISTRATOR
FOR THE CITY OF JOPLIN

RFP #: 2023-RFP-02

NOTICE TO BIDDERS

The City of Joplin requests qualified firms/companies ("Bidders") to submit sealed proposals and qualifications for consideration in the selection of a Broker of Record/TPA to market and place existing and emerging insurance programs, provide claims management, and worker's compensation/risk control/loss prevention services. Details of the requested services are provided in the Scope of Services and supporting documents available on the City's website https://www.joplinmo.org/proposals.aspx. One contract will be awarded as a result of this RFP. The City encourages veteran, minority and female owned businesses to submit proposals on all City RFPs.

DATE OF ISSUANCE:	**December 12, 2022**
QUESTIONS DUE:	**December 21, 2022 at 3:00 p.m. CST**
PROPOSAL DUE DATE:	**January 9, 2023 at 3:00 p.m. CST**
PROCUREMENT OFFICER:	**Leslie Haase, Finance Director**
QUESTIONS:	**Michelle Ducre, Director of HR/Risk Management**
	mducre@joplinmo.org

City of Joplin * HR/Risk Department – 1st floor * 602 S. Main Street * Joplin, MO 64801

Table 1 - RFP TIMELINE/SCHEDULE OF EVENTS

The City reserves the right to modify the above RFP Timeline as needed by posting the change as an addendum to this RFP https://www.joplinmo.org/proposals.aspx

Key Activity	Estimated Target Date
Date of Issuance	**December 12, 2022**
Questions Due	**December 21, 2022, at 3:00 p.m. CST**
Proposals Due	**January 9, 2023, at 3:00 p.m. CST**
Finalists Selected	**Week of January 16, 2023**
Finalists Oral Interviews/Award Decision	**Week of January 23, 2023**
Contract Award Recommendation to City Council	**February 6, 2023**
Meeting with BOR/TPA to execute contract	**Week of February 6th**
Transition Meeting/Implementation	**Week of February 20th**
Contract Start Date	**February 7, 2023**

QUESTIONS

Bidders who have questions or need clarification of any content included in this RFP may submit a written request using the format below to Michelle Ducre, Risk Manager at mducre@joplinmo.org . In the subject line include **"QUESTION** - **RFP** #: **2023-RFP-02; PROPERTY AND CASUALTY, RISK AND CLAIMS SERVICES.** Answers will be posted as an Addendum https://www.joplinmo.org/proposals.aspx within three (3) business days prior to the Proposal Due Date.

Table 2 – QUESTION SUBMITTAL FORMAT

ITEM	QUESTION or REQUEST FOR CLARIFICATION	RFP Page # and Section Being Referenced
1		
2		

I. INTRODUCTION

Purpose

The purpose of this RFP is to secure the most experienced and qualified Broker of Record (BOR) and Third-Party Administrator (TPA), who are licensed to operate in the City of Missouri, to market, negotiate and secure insurance coverage and endorsements and bonds for the City's annual insurance renewal no later than 12:01 a.m. on April 7, 2023. Other services also include loss control and safety consulting, worker's compensation, and liability claims management.

Background

The City of Joplin is home to 51,762 residents (2020 Census) and is the fifth largest metropolitan area in the City of Missouri. Joplin is comprised of Jasper County and the southern portion of Newton County. The City employs 585 FTEs and operates fourteen departments (See **Attachment A – Organizational Chart**). The City's annual operating budget is $140,000,000 with $38.9 million in payroll and employee benefits.

The City's Risk Manager and City Attorney are responsible for all property and casualty, external liability claims, claims settlement authority, loss prevention and worker's compensation insurance. The City is self-insured and purchases insurance through a licensed broker.

The City averages 30 liability and 40 worker's compensation claims each year. The average open claim count at any given time is 10 liability claims and 20 workers' compensation claims. The City's 1/1/22 NCCI experience mod rating is 1.43.

The City's current line of coverage includes fine arts, property/inland marine, surety and fidelity bonds, crime, cyber, general liability, automobile physical damage and liability, aviation, drones, law enforcement liability, disaster recovery, worker's compensation, volunteer coverage, construction/engineering, professional liability, special event coverage, marine (hull & motor), fiduciary liability and public entity liability. BOR/TPA will assist the City Risk Manager with developing a compliance plan, inspections, SOV/asset management, and audits for the City's properties, facility systems, safety, and equipment and areas that directly impact our insurance risks and exposure. (See **Attachment B – Lines of Coverage**). Specific insurance policy endorsements will be provided on the City website at https://www.joplinmo.org/proposals.aspx

Term of Contract

The contract is for an initial three-year period. The City may exercise an option to extend for up to an additional two (2) years for a maximum five (5) year term with all proper approvals by the Governing body and concurrence with the BOR/TPA. The contract period shall begin on or about February 7, 2023 and is anticipated to end on April 30, 2026.

The Bidder understands and stipulates that a contract does not exist with the City of Joplin unless and until such time as the proposal submitted by the Bidder is awarded by the selection committee and authorized by the Joplin City Council. Notwithstanding any other provision, a Contract, and any amendments, resulting from this RFP, shall not become effective until approved by the City of Joplin Governing Body. All proposals are considered to be an offer from the Bidder and become the property of the City of Joplin.

Confidential Information, Trade Secrets, and Proprietary Information

All financial, statistical, staff, technical and other non-public data and information relating to the City of Joplin's operations which are made available to Bidder/BOR/TPA as part of this RFP or to carry out the Contract, shall be protected by Bidder/BOR/TPA from unauthorized use or transmittal to others. Such information may not be disclosed to any requestor by the Bidder/BOR/TPA without the express written permission of the City. Bidders must be mindful of including sensitive or proprietary information in the proposal that may be included in the public record per Missouri Sunshine Laws. Any breach of non-public data will result in disqualification.

II. SCOPE OF WORK The selected firm shall furnish all services, staff/labor, materials, equipment, software, databases, security, and other items reasonably necessary to complete the work described in this RFP. The selected firm is responsible for a transition and implementation period to ensure insurance renewal and claims management readiness.

A. INSURANCE MARKETING AND PLACEMENT

All insurance policies are to be marketed on an annual basis. Bidders shall:

1. Review the City's operations, equipment, facilities, systems, and existing insurance policies and premiums to identify coverage gaps, exposures, risks and potential losses; recommend tailored solutions and alternative risk financing to mitigate and transfer risks;
2. Advise about market conditions, insurer capacity, and trends that impact renewals;
3. Conduct onsite inventory/appraisal all City property/assets. Update SOV annually;
4. Market and negotiate to major regional, national and international insurance carriers/underwriters, insurance risk pools or other insurance alternatives;
5. Prepare insurance applications, specifications, and underwriting exhibits. Identify and organize pertinent information in order to market and place new and renewal insurance coverage and bonds in the most efficient and cost-effective manner;
6. Compile and present to the City initial quotations with a summary of the coverage,

terms and conditions for presentation to the City within 30 days of renewal;

7. Issue valid binders/endorsements to the City by the date of policy inception.
8. Review policies/endorsements for accuracy/conformance with negotiated coverage.
9. Maintain a summary of all coverage lines and endorsements. This should identify the type of coverage, coverage provider name, policy/coverage period, and a brief synopsis of the coverage features, limits, deductibles and contributions/premiums. Summary listings must be updated as revisions/changes occur.
10. Present mid-year and annual report (in person) to the Management Team and Governing Body on insurance losses, and risk services/performance.

B. CLAIMS MANAGEMENT & LOSS CONTROL SUPPORT

1. Provide 24/7 claims reporting; provide claims management and advocacy;
2. File First Report of Injury, conduct accident investigations and workers' compensation case management and return to work programs;
3. Discuss claims/obtain settlement authority from City Risk Manager and City Attorney;
4. Respond to the scene for large, catastrophic losses, per City request;
5. Assist with coordination of special handling instructions specific to the City;
6. Analyze loss experience to determine possible adverse frequency and/or severity trends and report findings. Provide recommendations to address issues. Provide monthly reports to the City on losses and claims payments/reserve balances.
7. Schedule risk audits/facility and systems inspections. Provide guidance and follow-up with City departments for response/resolution of any findings.
8. Provide consulting for: job safety and loss control, safety committee; risk management review and analysis, policy review and development; workers' compensation classification codes audit and experience modification rating review/projection and loss prevention, return to work programs, business interruption, cyber and catastrophic loss/disaster management policies and protocols, and other related services.
9. Provide Total Cost of Risk (**TCOR**) analysis & Catastrophe and Probable Maximum Loss (**CAT/PML**) modeling;
10. Provide exposure information such as fire protection classes, flood zones and base flood elevation for City property; provide coverage and loss documentation for declared disasters in which the City is applying for FEMA disaster recovery grants.

C. REPORTING

1. Maintain a secure Risk Management Information System (RMIS) and Claims system to track loss related and risk transfer costs, associated fees, internal loss prevention expenses and any other data required to generate a total cost of risk calculation.
2. At least twice annually, provide a status report summarizing the City's claims history, costs, severity and frequency (by City department/division).
3. Prepare annual marketing strategy reports identifying significant changes and/or trends in market conditions and propose a marketing strategy for the City's major loss exposure areas prior to policy/contract renewal; and,
4. Provide an annual comprehensive report including a schedule of policies in force, coverage provisions, premiums, limits of liability, and loss experience for the policy period and recommendations for possible adjustments to the coverage or alternative risk-financing for the next policy year. The report should provide a summary of broker support services rendered during the prior year, including service improvement recommendations.

D. SECURITY

1. Maintain plans and policies that include methods to protect against security and integrity threats and vulnerabilities, as well as detect and respond to those threats and vulnerabilities.
2. The BOR shall have security and IT policies, protocols and systems in place, and require the same of any TPAs, subcontractors and vendors performing any work regarding City of Joplin services in this contract. This includes firewalls, detection and monitoring, record back up, secure/two-factor login authentication, anti-virus software, and other such controls to ensure that the City's information is not breached or compromised.
3. The BOR shall maintain an accurate log, data encryption, secure login (two-factor login authentication) and monitoring for office and portable computing or storage devices and media or documents transmitted across systems and locations.
4. The BOR shall have policies, procedures, and protocols in place to address business interruption, disasters, and other system risks. As such, the Firm must have a business continuity plan in place, test and update IT disaster recovery portion of its system and address short- and long-term restoration, relocation and/or replacement of resources to ensure smooth continuation of operations related to the City's data. All City data is deemed confidential.
5. The BOR shall notify the City Risk Manager of breaches, security/compromised City of Joplin data within 24 hours of occurrence and communicate solutions.

PROPOSAL INSTRUCTIONS

Bidders must meet the minimum qualifications at the time of submission of their proposal.

Minimum Qualifications

(a) All Bidders shall furnish the City with satisfactory evidence of corporate standing, domiciliary City, authorized agency, or authority of the officer signing on behalf of the corporation, and licensing to operate in the City of Missouri.

(b) Bidder shall have at least five (5) years in business as a licensed broker/TPA in commercial lines, risk and loss management, consulting and claims management for municipalities/public agencies with lines of coverage similar to the City of Joplin and at least $700,000 annual premium per municipal/public agency client.

(c) Bidder shall provide complete, independent financial audits by a certified public accounting firm for at least the most recent preceding three (3) years. Audited financial Statements shall be detailed enough for the City to analyze and assess the Bidder's financial position. Audited financial Statements of the parent company are acceptable and must be accompanied by an annual report or Secretary of State registration to identify the parent company's connection to the Bidder.

(d) Bidder shall have and provide a signed and dated current certificate of insurance for professional liability (error and omissions) coverage of at least ten million dollars ($10,000,000) per occurrence.

DISQUALIFIERS

Procurement/Bidding Bans - Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal must not be banned/excluded from any procurement or non-procurement programs with the government.

Convictions - Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal must not have been convicted of a felony within the last five (5) years, which felony is related in any way to providing the services and/or items referenced in this RFP, or to the competency of the service provider to perform under any resulting contract.

Investigation - Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal must not currently be under investigation by any governmental agency and have not in the past four (4) years been convicted or found liable for any act prohibited by City or federal law in any jurisdiction, including conspiracy or collusion with respect to responding to any public contract.

No Lobbying or Collusion - Bidders are prohibited from discussing their proposals with other Bidders or soliciting others) to influence the decision of the selection committee, City Manager or governing body any time after the RFP is advertised and prior to the vote on the award of this contract. Any Bidder found to be in violation of this requirement will be disqualified or, if selected, have the contract terminated.

Conflict of Interest - No employee of the City or City council member shall have a

financial interest, direct or indirect, in this contract. A violation of this provision, state or federal regulations and applicable provisions in RSMo. Chapter 105 will disqualify Bidder.

Civil Rights Compliance/Non-Discrimination/Equal Employment Opportunity

BOR/TPA shall abide by the requirements of the following as applicable and amended: Title VI of the Civil Rights Act of 1964 and Title VII of the Civil Rights Act of 1964 as amended by the Equal Employment Opportunity Act of 1972; Federal Executive Order 11246; the Rehabilitation Act of 1973; the Vietnam Era Veteran's Readjustment Assistance Act of 1974; Title IX of the Education Amendments of 1972; Age Discrimination Act of 1975; Fair Housing Act of 1968; and, Americans with Disabilities Act of 1990.

BOR/TPA shall not discriminate in its employment or business practices and shall render services under the Contract without regard to race, color, religion, gender or gender identity, national origin, veteran status, disability, or age in any matter relating to employment. Violation of the above laws shall be grounds for termination of bid/contract.

The City of Joplin, in accordance with Title VI of the Civil Rights Act of 1964 (78 Stat. 252) and the Regulations of the Department of Commerce (15 CFR, Part 8) issued pursuant to such Act and the above referenced laws, hereby notifies all bidders that affirmatively ensure that in any contract entered into pursuant to this advertisement that qualified veteran, minority and/or women owned businesses will be afforded full opportunity to submit proposals in response to this RFP and will not be discriminated against based on protected status in consideration for award.

PROPOSAL SUBMITTAL

Proposal Response Format

All proposal responses must be made in the format and/or using the forms provided in this package and/or narrative style in response to all questions outlined in each section below.

No alterations in proposal format or in the printed forms will be accepted. No erasures, interpolations or other physical changes shall be made by anyone, in any proposal, after its submission by the Bidder.

1. Proposals shall be **no more than thirty (30) pages**, excluding a cover page, cover letter, resumes, letters of reference, certifications/licenses, certificates of insurance and forms.
2. Bidders must provide **one (1) original unbound and three (3) printed and bound copies** of their proposal responses and attachments on or before the date and time specified in the RFP Timeline. Fax and emailed submissions shall not be accepted.
3. Bidders shall clearly mark the outside of the envelope, box, or package with the Firm's name and address, plus the following information in the bottom left corner: **RFP** #: **2023-RFP-02; PROPERTY AND CASUALTY, RISK AND CLAIMS SERVICES**. All expenses for

preparing and mailing/delivering proposals is the Bidder's sole responsibility.

Bidders should allow sufficient delivery time to ensure receipt of its proposal by Monday, January 9, 2023 at 3:00 p.m. Proposals will be date/time marked upon arrival.

Submit completed proposals, bidder checklist, and required forms/documents to:

City of Joplin
Human Resources/Risk Management Department
602 S. Main Street – 1st floor
Joplin, MO 64801

All forms requiring a signature must be **wet ink** by an authorized representative of the Bidder. **Electronic proposal submissions and signatures are not accepted**.

Include Bidder Checklist and other required documents.

Provide a **table of contents and marked tabs** to organize the Proposal and required documents. Place required documents in the back of the proposal and mark the table of contents and corresponding tab **Attachments**. Numbered tabs that match the table of contents are acceptable.

Table of Contents

I Qualifications
- Executive Summary
- Statement of Work
- Experience/Credentials/Licensing/References
- Staff

II Methodology
III Systems/Security
IV Training and Value-Added Services
V Transition and Implementation Plan
VI Cost Proposal/Financial Requirements
VII Attachments (Required Forms/Licensing/Staff Bios, etc.)

QUALIFICATIONS

Executive Summary and General Information

- The Bidder must provide an executive summary indicating its understanding, expertise/experience, and commitment to providing insurance brokerage, risk and loss prevention, worker's compensation, and claims services for the City of Joplin and the BOR/TPA's innovative approach towards the management of City of Joplin programs. Specifically, share experience with municipalities or public entities.
- A summary of the firm's premium volume for the past three years by the types of coverages

listed in (**Attachment B**) and to also include fire, boiler and machinery, lift stations, sink holes, mineshafts, earthquake, theft, vandalism, etc. Also, for the most recent year only, for each of the above coverages, an indication of the number of policies the premium volume represents. If the broker is a branch or subsidiary office of a national or multi-office firm, the above information shall be provided for the local office only.

- Describe innovative solutions or unique insurance options provided by your firm that position your firm to provide the best service to the City than your competitors.
- How does your firm communicate and provide information about risks, claims, and settlement authority documentation to our team and attorneys?

Experience/References

- Describe your firm's licensing, areas of expertise and ability to address the City's insurance, worker's compensation, risk management and loss prevention/recovery needs. Share specific experiences managing complex insurance situations, risk mitigation, worker's compensation, and disaster recovery.
- Detail your experience in insurance analysis, placement, marketing and negotiating with underwriters, pools, or other markets. List the major insurance carriers, including re-insurers and excess carriers with whom the firm does business. Evidence of the firm's relationship with the above firms will be an important factor in the evaluation process. The firm should also submit a list of carriers with whom they have binding authority, including the scope of the authority.
- Provide both a listing and reference letters from at least 5 municipalities or public agencies with similar departments/services (**see Attachment A – Org chart**) as the City of Joplin and 500 or more employees and volunteers and/or large private firms for which your company provides services outlined in the RFP. Provide agency/company name, contact information, contract dates, dollar value of contract, premium amount, insurance lines, and services provided.
- Identify specific solutions that your firm provided for municipalities or public sector clients.

Staff – no temporary or inexperienced staff/subcontractors allowed to work on this contract

- Provide an organizational chart (name, title, location/remote) and provide a brief bio for all individuals (including subcontractor/TPAs) who will be assigned to provide services, their roles, resumes, licensing/certifications, specific areas of expertise and years of experience in each area (insurance placement, account servicing, claims adjusting-fraud investigations-settlement authority expertise, federal and City regulations and laws, industry safety standards (DOT, FTA, FAA, Wastewater, Engineering, Health, Law Enforcement, Fire, Parks and Recreation, Planning/Zoning Building Codes/Inspections, etc.), loss prevention, RMIS, etc.). Indicate bilingual claims staff and languages.

- Will an experienced Account Manager be assigned to the City's accounts?
- Describe your firm's approach and efforts to work with (minority and women) MBE/WBE companies.
- How do you address staff performance issues that could negatively impact our service requirements and your ability to quickly replace staff?
- Describe your firm's commitment to ensuring your staff certifications, maintaining licensing, staff development, compliance training and continuing education. What rewards or incentives are in place to recognize staff?

METHODOLOGY

- Provide a Statement of Work and overview of your approach to performing the Scope of Work to best serve the City of Joplin. Demonstrate the intended methods for design, implementation, marketing, negotiations, policy maintenance, communication, and improvement of the City's property and casualty insurance lines, risk management, worker's compensation, and claims handling.
- Provide a detailed transition plan, actions, kick off meeting and timeline that will **ensure insurance renewal for all lines of coverage are secured and issued no later than 12:01 am on April 7, 2023**. Also include capacity to receive claim file transfers from existing TPA, if necessary, to process claim runouts.
- What is your firm's experience developing and implementing alternative risk financing programs, including integrated programs? How might this benefit the City?
- Identify and describe likely markets, potential carriers, insurance pools and wholesale brokers, and discuss why your firm is best positioned to represent the City with these markets.
- What is your process for reviewing policies and endorsements for accuracy and conformance with negotiated coverage? Who is responsible for this verification?
- How will you assist the City in determining insurance requirements for various City contracts (design, construction, and service)? Will you assist the City in reviewing insurance policies, contracts, leases, and bonds as requested by the City?
- How will you develop and provide the City with an annual schedule of coverage which lists the policy by coverage, company, policy number, policy duties, premium, and brief description? Provide examples of the schedule format. Share examples of coverage enhancements that will benefit the City.
- What is your service team or principal broker's availability to meet (in person and/or virtually) with City leadership on a quarterly or bi-annual basis to review deliverables and loss reporting?
- When will you provide information concerning new exposures, regulatory requirements, and uninsurable risk? Where is this information garnered from and how will you

communicate it to the City?

- How are Special Claim Handling Instructions set up and administered?
- Do you allow insureds to report claims directly to the Carrier? If not, what is the process and response time? How do you communicate with the City, claimants or injured parties/employees throughout the process?
- Provide information about your claims reporting system, including 24/7 toll free telephone or electronic systems available, (for worker's compensation injuries and after-hours injury is there a hotline and nurse triage)?
- How are claim audits/ reviews conducted with your firm? How is claims data verified for accuracy? What is the turnaround time for corrections?
- What is your expected response time to answer questions/inquiries from City staff?
- What is your process for auditing accuracy of the City's Workers' Compensation classification coding?
- For Workers Compensation, please also include your existing services regarding nurse case management, cost control, a return-to-work coordinator and vocational rehabilitation. How do you coordinate with occupational health providers and employers to ensure efficient and appropriate employee recovery, and managing light duty recommendations rather than unnecessary loss time from work?
- What best practice recommendations and solutions do you provide to reduce injuries, claims and decrease experience mod rating?
- Describe your liability and worker's compensation claims investigation and handling process from claims receipt, complete case file set up and storage, settlement, Alternative Dispute Resolution (ADR) or denial, litigation, cost control, subrogation, evaluating liability and damages, assigning fraud investigator.
- Provide sample quarterly reports and an Annual Report that your firm would provide to the City (electronically and presented in person), summarizing the services provided, and including observations and recommendations on new developments in the insurance market, loss history, and recommendations to reduce risks and claims.

SYSTEMS/SECURITY

- Provide a detailed plan for ensuring security of all sensitive and confidential data and records and emails associated with the City of Joplin's programs and claims (staff access, log-in, two-factor authentication, staff removal from system access, firewalls, host-to-host management, data encryption, anti-virus, filtering, activity logging, demilitarized zone for handling public traffic, etc.).
- How does your firm manage security audit logging on information systems, including computers and network devices (include remote work systems and portable devices)?
- What documented training is provided for firm/subcontractor/TPA/TPA staff on security

policies, plans, procedures and reporting/remedying issues?

- Describe your firm's RMIS/Claims system used and describe how accessibility by the City staff will be provided. Provide sample reports (and demo, upon request).
- Does your firm have an asset management system to maintain an accurate SOV listing that the City can access?
- What is the capability of providing data electronically and securely to the client, TPA and insurance companies?
- What is the firm's business interruption/disaster/continuity plan? What systems are in place to back up City records and files, and recover erasures or prevent disaster-related, storm-related, or accidental or intentional destruction of records?

TRAINING and VALUE-ADDED SERVICES

- Describe compliance, safety, and webinars/ virtual and in person training that are offered through your firm at no additional cost to the City. Is learning content customized? How often is learning video content updated?
- Does your firm provide a training portal that can assign individual employee users and assign and track training completion?
- How will you coordinate loss control/safety services desired by the City that are available at no- cost from the insurers whose policies were purchased through the broker? (facilities/ system/equipment inspections, for example, policies, programs, training resources, etc.)

FINANCIAL REQUIREMENTS:

The City maintains an established bank account that the TPA will use to pay for claims. There are separate accounts for liability and workers' compensation claims. The City will pay the TPA directly for claims handling fees monthly via invoice and check.

1. Provide information about the trust account/banking options available, including specific information relating to loss fund amount requirements.
2. Describe the security/audit procedures in place to ensure fiduciary responsibility.
3. Please provide your standard carrier financial requirements. Please indicate your firm's rating based on AM Best, Standard & Poor's, etc. The City requires all placements to meet the minimum-security requirements of AM Best rated companies (A- or better).
4. Develop and maintain adequate claim reserves and provide continuous review of same to reflect changes and provide the City a monthly report (or sooner if necessary) of the claims reserve balances. All reserving formulas and practices are subject to review by the City Procurement Officer and Risk Manager.
5. Issue payments from a City bank account on all approved claims. Auto/general liability settlements must initially be reviewed and approved by the City in accordance with its adopted procedures, i.e., staff/city council approval.

6. Provide a weekly check register to the City of Joplin Finance Department.
7. Investigate and pursue subrogation possibilities on behalf of the City.
8. Process damage claims against other parties where the City is not at fault.

III. EVALUATION

Evaluation and Selection Process

(a) **Proposal Review** - A selection committee comprised of the Risk Manager, Legal and two Department Representatives will meet, open sealed bids, conduct scoring and determine a list of finalists. All Bidders will be notified via email and on the City's website.

(b) **Oral Interview** - Finalists shall participate in an oral interview with the committee. Upon concluding interviews, the committee will make an award recommendation and notify Bidders.

(c) **Award/Contract** - The Joplin City Council will receive the award recommendation from the committee with supporting documents and the Council will vote to approve or reject the award. The approved Bidder ("BOR/TPA") will meet with the City to determine transition plans, finalize fees and scope of work for the contract. Both parties, once agreed on the contract terms, will sign the contract and commence work.

(d) **Protests/Grievances** - Any Bidder who is adversely affected by the recommended award may file a protest within the time prescribed in the City of Joplin Procurement Policy.

PROPOSAL EVALUATION CRITERIA

25% **Experience/Licensing/Staff/References**
The firm must be licensed and have previous/current experience marketing, negotiating and procuring commercial lines of insurance for municipalities, universities, public agencies, or private sector organizations.

Staff – must possess skills, knowledge, licensing, education, capability to handle all aspects of insurance and claims management, and availability of professional staff to serve the City's needs.

References – based on references from 5 municipalities and/or public agencies with 500 or more employees submitted as part of RFP but can include clients not submitted.

35% **Methodology** – approach, processes, communication, and other such services that the vendor will use to conduct work outlined in RFP

40% **Cost of Services** – Pricing must contain itemized costs and "not to exceed" amount. **Use Cost/Pricing Form.**

AUTHORIZED RFP REPRESENTATIVE

Printed Name	Title
Company Name	
Mailing Address	
City, State, Zip	
Phone No.	Federal Employer ID No.
Fax No.	E-Mail Address
Circle one: Individual Partnership Corporation	
If a corporation, incorporated under the laws of the State of _____	
Licensed to do business in the State of Missouri? _____yes _____no	
Maintain a regular place of business in the State of Missouri? _____yes _____no	

Circle Y or N

Y N Have Bidders, affiliates, subsidiaries, officers, directors, employees, team members or subcontractor/TPAs who will do work relating to the Scope of Services listed in the RFP been convicted of a felony within the last five (5) years?

Y N Are Bidders, their affiliates, subsidiaries, officers, directors, employees, and any team members or subcontractor/TPAs who will do work relating to the Scope of Services listed in the RFP currently under investigation by any governmental agency /or in the past four (4) years been convicted or found liable for any act prohibited by City, State or Federal law in any jurisdiction, including conspiracy, theft, bribery, extortion, collusion or any other unlawful action with respect to responding to any public contract?

Y N Are any Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal banned/excluded from any procurement or non-procurement programs with the City, State or Federal government?

_____ _____

Authorized Representative Printed Name **Title**

_____ _____

Authorized Representative Signature **Date**

BIDDER CHECKLIST

RFP TITLE: PROPERTY & CASUALTY

RFP #: _____

___ Authorized RFP Representative Form

___ Responses to all Proposal questions as requested

___ Organizational chart, info on principals, and staff credentials

___ Cost/Pricing Proposal Form

___ Submitted one (1) original proposal and three (3) copies

___ Signed Financial Audits (last three (3) years)

___ Certificate of Insurance for professional liability (error and omissions) coverage of at least ten million dollars ($10,000,000) per occurrence.

___ Missouri Business Licenses

___ Professional Services Agreement

___ Received ___ number of addendum(s) – if any.

_____ _____

Printed Name Authorized Official **Title**

_____ _____

Signature Authorized Official **Date**

COST / PRICING PROPOSAL

The following describes our cost/pricing proposal to provide services specified in the Scope of Services for Insurance, Consulting, Risk and Loss Control Services, Worker's Compensation and Claims Management. Provide a narrative/explanation of other costs.

(a) Provide a FLAT FEE annual price for BOR based on the Scope of Work for insurance, administrative and risk/loss prevention/worker's compensation services. Provide monthly rate for claims services. Claims processing costs (Flat monthly fee is preferred, will consider per claim rate). Include estimate of BOR/TPA hours for each service.

(b) This fee should be full compensation for the broker's professional services and shall include all administrative, travel and other costs required by the broker to manage everything outlined in the Scope of Work and all BOR/TPA and subcontracted services.

(c) The BOR/TPA and any subcontractor/TPAs involved in this contract are strictly prohibited from receiving additional compensation/commissions. All additional compensation or commissions must be promptly returned to the City of Joplin.

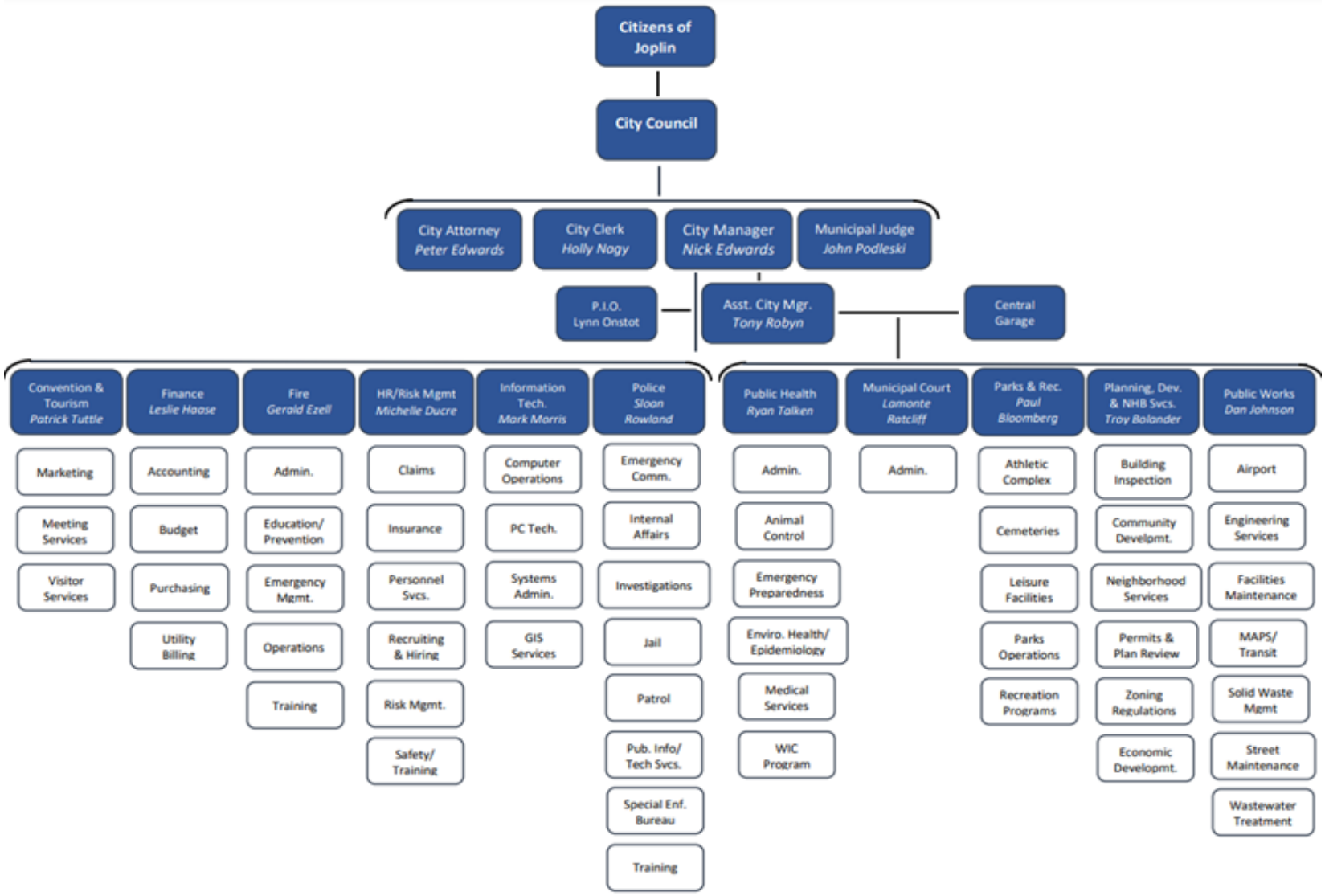
(d) Failure to disclose third-party compensation agreements/understandings to the City may result in bid rejection or future contract termination.

(e) Costs and justification for recommended services outside the current scope.

(f) Provide a copy of your Professional Services Agreement or similar agreement that would best represent a contractual relationship between the Firm and the City. The City Attorney will review the Agreement. Additionally, the Broker agrees to protect, defend, hold harmless and indemnify the City, its officers, agents and employees. The Professional Services Agreement is required and will not count towards the page limit.

Company Name			
Service	**Average # Hours**	**Cost**	**Flat Rate**
Insurance/Admin/Documents			Annual
Risk/Loss Prevention			Annual
Claims			Monthly
Meetings/Travel			No. _____ Meetings
Other: (Specify)			
	Total		

ATTACHMENT A
CITY OF JOPLIN ORGANIZATIONAL CHART



ATTACHMENT B – DESCRIPTION OF INSURANCE COVERAGE (page 1 of 2)					
Policy Term	**Type**	**CARRIER**	**LIMIT**	**DEDUCTIBLE / SIR**	**Premium**
4/1/2021-4/7/2023	Airport Owners & Operators Liability	Ace Property & Casualty Ins. Co.	$25,000,000	NIL	$36,437
4/7/2022-4/7/2023	Drone	Global Aerospace, Inc.	Liability Only - 1000000	NIL	$1,004
4/7/2022-4/7/2023	Crime	Travelers Casualty & Surety Co. of America	$200,000	$50,000	$4,909
4/7/2022-4/7/2023	Fine Arts	XL Specialty Insurance Company	$18,579,800	Earthquake - $5,000 Vandalism/ Malicious Mischief - $2,500	$11,594
4/7/2022-4/7/2023	Healthcare Professional Services	Admiral Insurance Company	Per Claim - 1000000, Aggregate - $3,000,000	$2,500	$9,547
5/7/2022-4/7/2023	Property	Great Northern Insurance Company	Blanket 1 - Building, BPP - $184,907,410 Blanket 2 - Building - $864,580 Blanket 3 - BI w/EE - $2,500,000 Blanket 4 - BI - Loss of Utilities/Overhead Lines - $250,000 Blanket 5 - EDP Property On Premises - $250,000	$100,000	$241,738
5/6/2022-4/7/2023	Cyber	Homeland Insurance Company of New York	$1,000,000	24 Hours	$50,000

ATTACHMENT B (page 2/2)

5/7/2022-4/7/2023	Business Auto	Safety National Casualty Corporation	$2,000,000 any one accident	$200,000 Liability - Any one Accident $10,000 - Comprehensive $10,000 - Collision $10,000 - Garage keepers - each auto $600,000 - Basket Aggregate Retention	$120,256
5/7/2022-4/7/2023	Excess Workers Compensation	Safety National Casualty Corporation	$2,000,000	500,000.00	$136,408
5/7/2022-4/7/2023	General Liability	Safety National Casualty Corporation	$4,000,000 General Agg $4,000,000 Prod Comp Ops Agg $2,000,000 Pers & Adv Injury $2,000,000 Each Occurrence $500,000 Damage to Prem EBL - $4,000,000 Aggregate EBL - $2,000,000 Each Employee	200,000.00	$39,174
5/7/2022-4/7/2023	Umbrella	Safety National Casualty Corporation	$3,000,000	N/A	$59,735
5/7/2022-4/7/2023	Law Enforcement Liability	Safety Specialty Insurance Company	$2,000,000	$200,000	$107,879
5/7/2022-4/7/2023	Public Official Liability	Safety Specialty Insurance Company	$2,000,000	$200,000	$56,344