REQUEST FOR PROPOSAL
FOR
INSURANCE BROKER OF RECORD
(PROPERTY AND CASUALTY INSURANCE, LIABILITY, WORKERS' COMPENSATION, AND RISK/LOSS CONTROL SERVICES)

FOR THE CITY OF JOPLIN

RFP #: 2023-RFP-15

NOTICE TO BIDDERS

The City of Joplin requests qualified firms/companies ("Bidders") to submit sealed proposals and qualifications for consideration in the selection of an Insurance Broker of Record (BOR) 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:	**October 13, 2023**
QUESTIONS DUE:	**October 30, 2023 at 2:00 p.m. CST**
PROPOSAL DUE DATE:	**November 10, 2023 at 2:00 p.m. CST**
PROCUREMENT OFFICER:	**Leslie Haase, Finance Director**
QUESTIONS:	**Michelle Ducre, Director of HR/Risk Management**
	mducre@joplinmo.org

Sealed proposals must be mailed or delivered to:
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	**October 13, 2023**
Questions Due	**October 30, 2023, at 2:00 p.m. CST**
Proposals Due	**November 10, 2023, at 2:00 p.m. CST**
Finalists Selected	**Week of November 13, 2023**
Finalists Oral Interviews/Award Decision	**Week of November 20, 2023**
Contract Award Recommendation to City Council	**December 4, 2023**
Meeting with BOR to execute contract	**Week of December 18th**
Transition Meeting/Implementation	**Week of January 2nd, 2024**
Contract Start Date	**January 2024**

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 – 2023-RFP-15, BOR PROPERTY AND CASUALTY.** Answers will be posted as an Addendum on our website at https://www.joplinmo.org/proposals.aspx within three (3) business days prior to the Proposal Due Date.

QUESTION SUBMITTAL FORMAT

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

I. INTRODUCTION

Purpose

The purpose of this RFP is to obtain competitive proposals for Insurance Broker and Risk Management services for Property & Casualty Insurance, Liability Insurance: Auto, General, Law Enforcement, Healthcare Professionals, Public Officials; Umbrella, Airport, Crime, Drone, Fine Arts, and Excess Workers Compensation. The selected insurance broker must be licensed and authorized to practice in the State of Missouri.

The selected broker is expected to review the City's existing coverage, advise about risks, gaps in coverage, and insure appropriate coverage for our facilities, equipment, and assets. See Attachment A for specific lines of coverage.

The City is self-funded and expects the broker's input regarding market conditions and to recommend the best solutions for obtaining insurance in the marketplace or insurance pools.

This invitation is not an authorization to approach the insurance marketplace or service agencies on behalf of the City. The City specifically directs that no contact or solicitation of insurance markets, or market reservations be made on behalf of the City pursuant to this invitation. Failure to comply with this condition will result in immediate disqualification.

General Information

There is no expressed or implied obligation for the City of Joplin to reimburse firms for any expenses incurred in preparing or delivering proposals in response to this request.

The City reserves the right to:

- Accept or reject any portion of any proposal or waive any irregularities/allow corrections of errors or omissions without cause for liability
- Request additional information or clarification from proposers
- Cancel this RFP if we determine this serves the City's best interests
- Negotiate with selected firms regarding pricing and fee structures and all other aspects of the Proposals.

All information included in a Proposal may be incorporated, at the City's sole option, into the contract to be entered into between the City and the successful Bidder (as hereinafter defined). Any contract from this RFP will be awarded without discrimination based on race, ethnicity, national origin, religion, age, gender, sexual orientation, or veteran status. The City encourages minority and female owned businesses to submit a proposal.

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 615 FTEs and operates fifteen departments (See **Attachment A – Organizational Chart**). The City's annual operating budget is $265,000,000 with $43.7 million in payroll costs.

The City's HR Director/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 insurance 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 1/1/23 NCCI experience mod rating dropped from 1.43 to 1.31.

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.

The selected BOR will be expected to assist the City with developing a compliance plan, SOV/asset management, and audits to determine the correct valuation of the City's properties, facilities, systems, equipment, technology, and areas that directly impact our insurance risks and exposure. (See **Insurance Coverage Attachment on the webpage** 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. The contract period shall begin on or about January 1, 2024 and is anticipated to end on April 30, 2027.

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 (Governing Body). 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 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 as part of this RFP or to carry out the Contract, shall be protected by Bidder/BOR from unauthorized use or transmittal to others. Such information may not be disclosed to any requestor by the Bidder/BOR 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 timely 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. Provide 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 and Certificates of Insurance;
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. LIABILITY AND WORKERS' COMP CLAIMS MANAGEMENT & LOSS CONTROL SUPPORT

1. Provide claims reporting phone and/or website; provide claims management (may subcontract with a Third-Party Administrator)
2. Assist the City with
3. File First Report of Injury, conduct accident investigations and workers' compensation case management and return to work programs;
4. Discuss claims/obtain settlement authority from City Risk Manager and City Attorney;
5. Respond to the scene for large, catastrophic losses, per City request;
6. Assist with coordination of special handling instructions specific to the City;
7. 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.
8. Schedule risk audits/facility and systems inspections. Provide guidance and follow-up with City departments for response/resolution of any findings.
9. 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.

III. 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 have a signed and dated current certificate of insurance for professional liability (error and omissions) coverage (to be furnished upon request).

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/Investigation - Bidders, their affiliates, subsidiaries, officers, directors, employees, and all team members listed in the Proposal must not have been convicted of a felony or under investigation by any law enforcement or governmental agency 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.

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 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.

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, except as allowed by the City of Joplin.

1. Proposals shall not exceed **twenty (20) pages**, excluding cover page, cover letter, resumes, letters of reference, certifications/licenses, certificate of insurance and required forms.
2. Bidders must provide **one (1) original unbound proposal with signed Authorization Form, Checklist and Cost Form, plus four (4) printed and bound copies** of the proposal only, on or before November 10, 2023 at 2:00 p.m. CST. 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: **"JOPLIN BOR- BID# 2023-RFP-15, 2:00 P.M., FRIDAY, NOVEMBER 10, 2023"** 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 **Friday, November 10, 2023 at 2:00 p.m.** Proposals will be date/time marked upon arrival.

Submit completed proposals and required forms/documents to:

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

All forms requiring a signature must be **wet ink signed (no digital signatures)** by an authorized representative of the Bidder.

Electronic proposal submissions and signatures are not accepted.

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

- Experience/References
- Staff

II Methodology (including information about secure storage of our data/business interruption plan)
III Transition and Implementation Plan (provide timeline)
IV Training and Value-Added Services (OPTIONAL)
V Cost Proposal (complete the form included in this RFP)
VI Authorized RFP Representative Signed Form

QUALIFICATIONS

EXECUTIVE SUMMARY

- Provide an executive summary indicating your 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's innovative approach towards the management of City of Joplin programs. Specifically, share experience with municipalities or public entities with 600+ employees and similar entities listed in our organization chart (**Attachment A**).
- A summary of the firm's premium volume for the past three years by the types of coverages listed in the policies and endorsements and to also include fire, boiler and machinery, lift stations, sink holes, mineshafts, earthquake, theft, outdoor park statues, 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.

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 comparable to the City of Joplin 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.

STAFF

- Provide a brief bio for all individuals (including subcontractor/TPAs) who will be assigned

to the City of Joplin's account. Indicate their 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 if any staff are bilingual.

- Will an experienced Account Manager be assigned to the City's accounts?

METHODOLOGY

- Provide a Statement of Work and overview of your approach to performing the Scope of Work to best serve the City of Joplin.
- 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, 2024**. Also include capacity to receive claim file transfers from existing TPA, if necessary, to process claim runouts.
- 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.
- How will you provide information concerning new exposures, regulatory requirements, and uninsurable risk?
- Provide information about your or your TPA 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 First Report of Injury and annual state and NCCI filings?
- 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?
- Describe your liability and worker's compensation claims investigation and handling process from claims receipt, complete case file set up and secure storage, claims settlement, Alternative Dispute Resolution (ADR) or denial, litigation, cost control, subrogation, evaluating liability and damages, and assigning a fraud investigator.
- How would your firm communicate with the City and provide information about risks, claims, and settlement authority documentation to our team and attorneys?

- How does your firm ensure that the City of Joplin's records are securely stored and protected from breaches?
- 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?

TRANSITION AND IMPLEMENTATION PLAN

Provide a timeline and activities (including training staff on the system), responsibilities of the City and Bidder, and required documents/files, etc. for a smooth implementation and end user experience.

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.)

EVALUATION

Evaluation and Selection Process

(a) **Proposal Review** – HR/Risk will open and review whether bids meet criteria. A selection committee comprised of the HR/Risk, Finance, Legal and two Department Representatives will meet, conduct scoring, and determine a list of finalists. All Bidders will be notified via email.

(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") 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 to the Finance Director within 10 days after the award is announced.

PROPOSAL EVALUATION CRITERIA

20% **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.

30% **Methodology** – approach, processes, communication, and other such services that the vendor will use to conduct work outlined in RFP

50% **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	
Licensed to do business in the State of Missouri? _____yes _____no	
Maintain a regular place of business in the State of Missouri? _____yes _____no	
Has current Error and Omissions Insurance Coverage? ____yes _____no	

Circle Y or N

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 five (5) years been convicted of a felony, 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?

_____ _____

Signature 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 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 and subcontracted services.

(c) The BOR 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.

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

