



## **LAKE METROPARKS**

### **Informal Request for Proposal 2019-030**

#### **Insurance Broker Services**

**Issued Date: April 23, 2019**

**Deadline for submittal is May 8, 2019**

#### **1. Purpose of the Request**

Lake Metroparks seeks to hire a Broker who shall provide the professional services necessary to perform the following general requirements:

##### **A. General**

1. The successful Broker shall perform the services necessary to replace insurance coverage expiring on November 1, 2019, as listed per page 3.
2. Develop a complete understanding of the Park District's loss funding program and its objectives, both short and long term.
3. Assist in risk exposure evaluation, and development and evaluation of traditional and alternative risk financing mechanisms, which may be beneficial to the Park District.
4. Provide the Park District's CFO & Procurement Manager or their representative full access to the Broker's working files at the Park District's convenience and discretion.
5. Perform other services customarily expected of a Broker for the duration of the contract term.
6. Represent and assist the Park District in all discussions and transactions with all insurers, provided that Broker shall not place any insurance on behalf of the Park District unless authorized to do so by the Park District.
7. Act as a resource for all insurance related questions, responding quickly via phone or email during working hours with the needed information. Attend in person meetings as deemed necessary by Lake Metroparks.

##### **B. Insurance**

1. At the direction of the CFO & Procurement Manager, prepare insurance coverage specifications and market programs prior to expiration of policies, indicating in writing (assigned, if applicable) markets being approached, coverage and deductible/retention options being considered.

2. Identify and obtain approval from the CFO & Procurement Manager for the use of any excess or surplus lines Broker or reinsurance intermediary to be used in the placement of insurance.
3. Provide all carrier quotations and reveal commission rates (if applicable) received from carrier underwriters with detailed recommendations to the CFO of which proposal would best meet the Park District's needs concerning coverage and cost.
4. Provide renewal and unbiased alternate insurance proposals no later than 30 days prior to expiration of the current policies.
5. Prepare and present an annual report describing coverage, exposure, and premium charges with recommendations outlining options to contain costs without sacrificing coverage for potential catastrophic loss.
6. Provide a market forecast by line of coverage during the Park Districts budgeting period.
7. Obtain from Park District the necessary information and prepare applications required by insurers.
8. Verify the accuracy and adequacy of policies, endorsements, coverage, and premiums, noting in writing any variations from the previous year, or from conformance with specifications and any negotiations conducted with underwriters.
9. Assist in determining proper limits and coverage for exposures common to park districts and specific to the Park District.
10. Assess insurance company stability, solvency, and service records.
11. Deliver insurance policies in categorized binders during term of coverage.
12. Accurately amend policies, as needed.
13. Upon request, provide timely, written interpretation of coverage.
14. Review insurance carrier recommendations for appropriateness.
15. On an annual basis, or more frequently if requested by the CFO & Purchasing Manager, perform an audit of excess carrier claim management to assess reserving practices and overall performance of claims administration.
16. Provide annual written confirmation from carriers that coverage was placed on a "net of commission" basis.
17. When insurers do not allow placement on "net of commission", disclose the commission to the Park District, and provide an offset to the current fee in a like amount.

## **DELINEATION OF RESPONSIBILITIES**

### **A. Responsibilities of the Broker**

1. The Broker shall be responsible for undertaking the services identified above, or as negotiated (if required) with the Park District, upon execution of the contract by both parties.
2. All invoices for services will be submitted to the Park District in duplicate and include a brief description of services rendered and the Park District purchase order number.

### **B. Responsibilities of Lake Metroparks**

1. The Park District shall make available to the Broker all documents in the Park District's possession that may be useful in completing the project or services requested. However, it will remain the Brokers responsibility to gather and verify the necessary data.

### **Current Coverage Includes:**

1. Property
2. Inland Marine
3. Crime
4. Automobile
5. General Liability
6. Law Enforcement
7. Public Officials/Employment Practices Liability
8. Umbrella
9. Volunteer
10. Cyber Liability

- *Please see the attached 2019 list of coverage summary for further detail*

## **2. Background**

Lake Metroparks is a political subdivision of the state of Ohio. Over half a century ago, visionary citizens of Ohio's smallest county began campaigning to set aside land for future parks. To conserve and preserve the natural resources of Lake County, Lake Metroparks was formed in 1958 under the authority of Chapter 1545 of the Ohio Revised Code and is a separate political subdivision of the state of Ohio. The park district consists of 47 parks, facilities, and properties, encompassing a total of 9,586 acres (including 8,238 owned acres, 790 leased acres, and 551 acres of land easements). Its boundaries are coterminous with the boundaries of Lake County, Ohio, located immediately east of Cuyahoga County. The southern shoreline of Lake Erie forms the northern boundary of the Park District.

The presiding Lake County Probate Court Judge, appoints a three-member board of citizens to govern Lake Metroparks. Lake Metroparks Board of Park Commissioners serve, without compensation, for three-year alternating terms. In March of each year, the Board of Park Commissioners appoints an Executive Director who serves as the Chief Executive Officer for the Park District. Lake Metroparks Executive Director is Paul B. Palagyi.

### 3. **Proposal Format**

Proposals are to be submitted in a format that allows uniform review and easy access to information by the Evaluation Team. A Table of Contents shall be provided; pages and exhibits numbered in an organized manner.

The items to be addressed in the proposal are listed below. All proposals shall provide a delineation of capabilities to satisfy the requirements of this request. Emphasis should be on completeness and clarity of content. Proposals should contain no more than 30 double-sided pages. Covers, dividers (i.e., sheets that are blank on both sides), and any addenda will not be counted as part of the sheet count.

Submittals shall include:

1. Offerors are to make written proposals that present the offeror's qualifications and understanding of the work to be performed. Offerors shall address each of the specific evaluation criteria listed below, in the following order:

#### **A. Executive summary**

1. Introduction: provide a brief letter of introduction on firm's letterhead transmitting all RFP information;
2. Name, address, phone number and email address of authorized agents - primary and alternate contacts - for the duration of the contract.
3. Brief history of the firm(s), to include date founded, experience of the office providing the services, length of time Offeror has been providing services described in this RFP, etc. Please provide a brief description.

#### **B. Description of the firm(s)**

1. Identify the principals of the firm(s). Provide resumes.
2. List all personnel to be assigned to this project and describe relevant experience. Identify the primary project manager and his/her time to be spent on the project. Changes to personnel after award of contract will be at the sole discretion of the Park District to accept or reject. Experience: provide a profile of experiences the firm has, including firm's experience with similar projects. Include similar information for any subcontracting firm(s) to perform work on the project.
3. Identify subcontractors which will be utilized in this project and describe their qualifications. Changes to personnel after award of contract will be at the sole discretion of the Park District to accept or reject.

- C. Relevant experience of the firm** - List similar contracts completed within the past five years, along with a reference contact, address and phone number. Provide a copy of company's financial statement from current to past three (3) year period.

- D. **Approach to project** - Describe your firm's approach in providing the professional services outlined in section 1 of this proposal.
- E. **Deliverables** - Confirm willingness to provide specific products and presentations as requested by the Park District during the contract and at its conclusion. Ensure confidentiality of information from other divisions within your company.
- F. **Compensation** - Specify the annual contract fee for the first year of the contract spanning from August 1, 2019 to July 31, 2020. Accepted contract may be extended annually by mutual agreement for an additional two years. Broker should include within their proposal fee structures for: 2020-2021 & 2021-2022. Please submit fee rates in a separately sealed envelope marked with the Broker's name and "Informal RFP 2019-030, Insurance Broker Services RFP FEES".
- G. **Experience** - What experience has your company had in providing brokerage services for a public entity?
- H. **Park Districts Expectations** - Overall, how does your firm plan on meeting/exceeding the requirements of the Park District?
- I. **Company Overview** - Provide a brief overview of your company. State the years your firm has been providing operational consultant services.
- J. **Company Portfolio** - What is the current number of clients that your firm has? State the region in which they are located. Also, specifically highlight if any clients are government agencies, non-profit organizations, conservation agencies, recreation service providers and/or park districts.
- K. **Company Ownership**. If incorporated, the state in which the company is incorporated and the date of incorporation.
- L. **Location** - Location of the company offices, provide headquarter location for the firm submitting as well as permanent branch office locations and similar information for any subcontractors expected to perform work as part of your submittal. including:
  - 1. Location of the office servicing any Ohio account(s).
  - 2. Location(s) from which employees will be assigned.
- M. **Work Staff** - Number of employees both locally and nationally (if applicable).
- N. **Point of Contact** - Name, address, and telephone number of the Offeror's point of contact for a contract resulting from this RFP.
- O. **Company History** - Company background/history and why Offeror is qualified to provide the services described in this RFP.
- P. **Resumes** - Resumes for key staff to be responsible for performance of any contract resulting from this RFP.
- Q. **Financial Information** - Offeror's bank of record.

- R. **References:** provide information and references on public sector work relating to community and educational outreach plans.

## 5. **Selection Criteria and Process**

The evaluation and selection of the consulting firm will be based on the criteria set forth below. It is the Park District's intention to award a single contract under this procurement.

The Park District intends to award this contract on the basis of the qualifications, background, experience, and, competitive negotiation. The designated evaluation team will determine the highest-ranked offerors. Offerors may be required to make an oral presentation of their proposal. The Evaluation Team will schedule the time and location for this presentation, if it is necessary. After the presentations, the firms will be re-ranked. Negotiations will be conducted with the two or more offerors. These Offerors will be asked to provide a best and final offer. The contract will be awarded to the firm whose overall proposal, interviews, and final offers are deemed to be in the best interest of the Park District.

The Park District will conduct a formal selection process to determine the best-qualified consulting team as follows:

- A. The selection committee shall screen and rate all RFP's submitted. Ratings shall be based on the following criteria (among others);
- **Professional qualifications of the consultant and key personnel -- 20 points;**
  - **Experience on projects of similar size and scope -- 20 points;**
  - **Capability of the Broker to deliver timely and high quality services – 20 points;**
  - **References on previous projects -- 20 points;**
  - **Annual contract rate -- 10 points;**
  - **Overall completeness and quality of proposal -- 10 points**
- B. The selection committee will select the best-qualified Brokers that will be invited for interviews (If Required).
- C. The selection committee will select and rate the Brokers in each category where professional services are desired. The highest rated Broker will enter into contract negotiations with the Park District. If negotiations are not successful, then the Park District may enter into negotiations with the next highest rated consultant until an agreement for services and fees can be reached.
6. **TIME LINE** – The one year contract will begin August 1, 2019. Proposals should include two 1-year extension options and outline the cost associated for each extension.

## 7. **Instructions to Responders**

- A. All responses shall be delivered to:

Jean Sullivan, MPA, CPPB  
Procurement Manager  
Lake Metroparks  
11211 Spear Road  
Concord Twp., Ohio 44077  
(440) 639-7275 extension #1343

- B. Please submit two (2) paper copies of your proposal in a sealed envelope clearly labeled "Informal Request for Public Opinion Consulting Services RFP-2019-030".
- C. Qualifications should be prepared simply and economically, providing a straightforward, concise description of provider capabilities to satisfy the requirements of the request. Emphasis should be on completeness and clarity of content.
- D. An authorized representative of the firm must provide a signed statement expressing the sincere interest and willingness to perform the duties if chosen.
- E. All questions regarding RFP 2019-030 are to be directed in writing to Jean Sullivan via email at [jsullivan@lakemetroparks.com](mailto:jsullivan@lakemetroparks.com). All questions due by 5/2/19.
- F. The firm must include evidence that they maintain the following minimum insurance:
  - Workers' compensation and employer's liability in amounts required by law;
  - Commercial general liability with limits not less than \$2,000,000.00;
  - Automobile liability insurance with limits not less than \$2,000,000.00; and
  - Professional liability with limits not less than \$1,000,000.00.
- G. Responders should keep requested services separate in their response.
- H. ISSUING AGENCY--WARNING: Brokers who have received this document from a source other than the Lake Metroparks Purchasing Department should immediately contact the Procurement Manager, Jean Sullivan, and provide their name, mailing address, email address, phone/fax number in order that communications can be sent to them if necessary. Contractors who fail to notify Jean Sullivan with this information assume complete responsibility in the event that they do not receive communications from the Park District prior to the closing date.

## 8. Terms and Conditions

- A. This RFP does not commit the Park District to pay for any direct and/or indirect costs incurred in the preparation and presentation of a response. All finalists shall pay their own costs incurred in preparing for, travelling to and attending the interviews. The Park District reserves the right to accept or reject the proposal in part, or in its entirety.

- B. Brokers are advised that Park District will only deal with the principals or their designated agents with regard to this RFP. It is understood by the principals and their agents that the Park District is not obligated to accept any proposal or to negotiate with any proposers and Lake Metroparks reserves the right to accept the proposal, which in its sole opinion, will best serve the public interest.
- C. Any proposal may be withdrawn up until the date and time set above for submitting the RFP. Any proposal not so timely withdrawn shall constitute an irrevocable offer, for a period of ninety (90) days to provide to the Park District the services described, or until one or more of the proposals have been approved by the Park District, whichever comes first.
- D. Payment by the Park District for the services will only be made after the services have been performed; an itemized billing statement is submitted and approved by the Park District, which shall specifically set forth the services performed, the name of the person performing such services. Payment shall be made on a monthly basis, no later than thirty (30) days after approving such billing statement.

End of RFP 2019-030