



REQUEST FOR PROPOSAL No. 10-18

The City of Odessa will accept sealed proposals from qualified firms / providers interested in providing the following:

INSURANCE BROKERAGE SERVICES

Proposals must be received by 3:00 P.M., on August 31, 2018 at Odessa City Hall, 125 S 2nd Street, Odessa, MO 64076.

The City reserves the right to reject any and all proposals, to waive technical defects in the proposals, and to select the proposal deemed most advantageous to the City.

PART I

DESCRIPTION OF PROJECT AND SERVICES REQUIRED

INTRODUCTION / DESCRIPTION OF SERVICES:

The City of Odessa, Missouri is seeking proposals from qualified firms / providers for insurance brokerage services for the City's Employee Benefits, Workers' Compensation and Property, Casualty, and Liability insurance coverages. The City seeks a broker who can offer innovative approaches with a proven track record that allows the City to maintain quality programs and services and reduce costs.

The selected broker will be directed to solicit competitive renewals in addition to seeking alternatives to the City's current programs effective April 1, 2019 (Workers' Compensation), January 1, 2019 (Property, Casualty and Liability and Employee Benefits). If possible, the City would prefer to have all programs on the same policy year; however, that is only preferred and not required as part of this process. The broker agreement is anticipated to be for a three (3) year period, with the option to renew.

Description of Operations/Background:

NAMED INSURED: City of Odessa, Missouri; All employees; Any duly elected or appointed official; Any member of the City's Governing Body, boards, commissions or other authorized unit operating under the jurisdiction of the City's Governing Body; Any authorized volunteer; or any person or organization to whom the City is obligated by virtue of a written or oral contract to provide insurance with respect to operation by or on behalf of the City of Odessa or to facilities of or used by the City of Odessa.

ORGANIZATION: The City of Odessa, Missouri was incorporated in 1880. Today its elected Mayor and Board of Aldermen appoint a city administrator who manages day-to-day operations of the organization. Covering 4.13 square miles, the City's 39 FTEs provide approximately 5,300 residents with a variety of municipal services including: Ambulance Service; Animal Control; Code Enforcement; Finance, Administration & Accounting; Permits & Licenses; Planning & Zoning; Law Enforcement; Municipal Court; Parks & Recreation; Roads/Streets; Water Treatment and Distribution; and Wastewater Collection and Treatment.

The City of Odessa, Missouri is located approximately thirty-five miles east of Kansas City, Missouri, on Interstate 70. The City currently owns and operates a fleet of approximately 43 units of titled vehicles and/or rolling stock and maintains 13 buildings, structures, and facilities.

CURRENT INSURANCE:

- Property and Casualty: MOPERM (brokered by Mike Keith Insurance Agency) which is detailed below – Current policy and schedules will be provided upon request
 - Property
 - Liability
 - Inland Marine
 - Auto
 - Professional Liability
 - Terrorism
 - Cyber Security

- Workers' Compensation: Missouri Rural Services Worker's Compensation Trust (brokered by Mike Keith Insurance Agency). Individual classifications can be provided upon request.

- Employee Benefits: (brokered by Mike Keith Insurance Agency) Blue Cross Blue Shield Kansas City (Medical), Metlife (Dental, Vision, Life, AD&D, and Short/Long Term Disability). Employee census or policy-relevant information will be provided upon request
 - Medical
 - Dental
 - Vision
 - AD&D
 - Additional elective coverages provided to employees at no cost to City:
 - Accident Insurance
 - Cancer Insurance
 - Group Critical Illness
 - Long Term Disability
 - Short Term Disability
 - Term Life Insurance

SCOPE of SERVICES:

Provide services in advising and coordinating City's Risk Management/HR including, but not limited to the following:

- Prepare annual marketing strategy reports identifying anticipated market conditions and proposing a marketing strategy for the City's major loss exposure areas prior to policy renewal
- Assist in developing underwriting data and specifications for renewal negotiations/solicitations
- Service policies by obtaining loss reports, reviewing coverage issues, assisting in collection of loss data, reporting values, issuing Certificates of Insurance as needed, processing policy changes, etc. in a timely manner
- Schedule and participate in a yearly meeting with City staff to discuss loss control issues, exposure changes, and general insurance/risk management administrative matters
- Provide service for day-to-day contact on insurance matters
- Prepare an annual report including a schedule of policies in force, coverage provisions, and premiums, claims experience for the prior policy year and recommendations for potential adjustments to insurance coverage for the next policy year
- Work with City staff to monitor the viability and cost effectiveness of the City's insurance programs; recommend new programs and/or structures to help City maximize its resources without adversely affecting its risk exposure
- Collaborate with City to ensure the insurance coverage is appropriate to provide optimum risk transfer
- Assist with claim reporting, processing, and administration as required by the City
- Provide other services that are normally and customarily required of a broker in the administration of a municipality's insurance needs
- Attend Board of Aldermen meetings as may be requested by the City
- Coordinate and/or provide loss prevention services that may be available to the City through various insurers or the brokerage firm themselves at no additional cost. Identify outside services and associated cost if such is desired by the City
- Provide on-site training for departments in areas where high claim experience provides an opportunity for improvement

CITY-PROVIDED SERVICES:

- The City will collaborate with and provide all necessary information to the successful respondent
- The City maintains an internal loss payment record to supplement loss reports provided by the City's insurer (for those losses under the deductible)
- The City of Odessa is subject to the provisions of the Missouri Sunshine Law and will protect against non-solicitation of proposals as dictated by statute
- The City will use the following criteria in evaluating proposals:
 - Evidence of Experience and References with Similar Projects
 - Applicable Resources
 - Project Approach
 - Competency of staff working directly with the City
 - Cost

COMPENSATION

- The City will entertain creativity when evaluating proposals for compensation (e.g. fee for service, pay for performance, etc.) that provide the best benefit for the City of Odessa.
- Proposed annual service fee to handle the City's Employee Benefits, Workers' Compensation, Property, Casualty and Liability risk to be fully disclosed. "Fee-For-Service" proposals will be "net" of all insurance commissions

RESPONDER INFORMATION

- Provide a brief history of your organization including length of time in business, staff size, areas of expertise, and the number and type of clients which you serve
- Provide specific contact names and phone numbers for three governmental references and three client references that are comparable to the City in terms of their employee population and the scope of their benefits. Also provide a comprehensive list of clients by name, city and state
- Describe methods used to determine the best long term proposal
- Provide how your firm track and communicate changes in the status of client's insurers, such as negative ratings changes or other negative developments
- Include the names of the individuals who would be assigned to work with the City. Also include the professional qualifications and experience of each person
- Briefly summarize your firm's ability and local resources to provide update information to the City regarding current and pending legislative information that may impact either the City or their employees, including ACA changes
- Describe any other facets of your organization and your firm's experience that are relevant to this proposal that have not been previously described.
- Please provide copies of the following items:
 - Errors and Omission coverage
 - Statement of compliance with federal and state laws
 - Description of the firm's view of their responsibilities to the City of Odessa in the provision of benefits brokerage services.

TIMELINE:

Timeline for RFP Process: The timeline listed below is the City's estimation of time required to complete the RFP process.

- | | |
|--|----------------------------------|
| • Publish RFP Notification | Friday, August 3, 2018 |
| • Receive Proposals | Friday, August 31, 2018 |
| • Proposal Review | September 4 - September 19, 2018 |
| • Board Approval of Staff Recommendation | Monday, September 24, 2018 |

The City reserves the right to adjust the timeline for the project.