REQUEST FOR QUALIFICATIONS FOR INSURANCE BROKER BOROUGH OF MILTON

This Request for Qualifications (RFQ) contains information that is confidential and proprietary to the Borough of Milton. All companies that receive this RFQ and all companies that choose to participate in this RFQ process shall keep this RFQ and the information they provide in response to this RFQ confidential.

1. **BACKGROUND INFORMATION**

Milton is a borough in [Northumberland County](https://en.wikipedia.org/wiki/Northumberland_County,_Pennsylvania), [Pennsylvania](https://en.wikipedia.org/wiki/Pennsylvania), on the [West Branch Susquehanna River](https://en.wikipedia.org/wiki/West_Branch_Susquehanna_River), 50 miles north of [Harrisburg](https://en.wikipedia.org/wiki/Harrisburg,_Pennsylvania), located in Central Pennsylvania's [Susquehanna River Valley](https://en.wikipedia.org/wiki/Susquehanna_River_Valley). Population of 7,042 people, as of the 2010 census.

The Borough currently employs 20 full-time employees and an additional 33 seasonal part-time employees.

The Borough of Milton seeks to engage a vendor as an Insurance Broker for all Insurance Coverage. The broker awarded the contract would receive Broker of Record Assignment on or about September 13, 2019 and commence renewals for the expiring year and one renewal term.

The submission of a proposal in response to this RFQ will permit the Borough of Milton to evaluate objectively the capabilities of your firm and pursue an ongoing dialogue of insurance services. This contract will be awarded to one firm which will handle, but not limited to:

* Commercial Property Coverage
* Commercial General Liability Coverage
* Commercial Automobile Coverage
* Commercial Inland Marine Coverage
* Commercial Umbrella Coverage
* Public Official Liability
* Police Professional Liability
* Commercial Crime Coverage

For more information about the Borough of Milton, please refer to our website at [www.miltonpa.org](http://www.miltonpa.org) / or call the Borough Office at 570.742.8759.

1. **SCOPE OF SERVICES**

The Insurance Broker, will be required to provide full insurance services necessary to minimize risk exposure for the Borough of Milton. All brokers submitting proposals shall be currently licensed and authorized to do business in the State of Pennsylvania.

The Insurance Broker’s responsibilities shall include but not be limited to the following:

1. Negotiating renewal of policies and endorsements. Seek competitive quotes and provide advice and recommendations for consideration. Prepare all necessary bid specifications to insurers, evaluations of bids, coverage and premium analysis and recommendation of carrier.
2. Advise and assist the Borough in accurately reporting underwriting data for renewal and rating purposes.
3. Assist the Borough in evaluating and selecting coverage alternatives such as deductibles, limits, optional coverage and alternative coverage forms.
4. Review coverage documents and invoices to ensure that coverage has been correctly issued and billed.
5. Advise the Borough on potential gaps or overlaps in coverages.
6. Review policies and endorsements for accuracy and conformance with required coverages.
7. Insure the timely issuance of policies and endorsements.
8. Analyze and review all carrier proposed settlements, claims history, claims processing, and other plan costs and expenses to provide information and recommendations.
9. Assisting the Borough of Milton in settling claims.
10. Provide the Borough of Milton with reasonable preliminary renewal figures during the budget process where appropriate.
11. Providing insurance industry updates, trends of the market and impacts anticipated on the financial budget of the Borough of Milton as requested or as directed by critical market activity.
12. Partnering with the insurance company, assist the Borough in identifying risk exposures and developing appropriate strategies to address those exposures.
13. Advising on risk management including, but not limited to, new types of coverage which may be applicable, trends in emerging risks, etc.
14. Assisting with contract language consulting as needed throughout the year.
15. Meet with the Borough Manager and Borough Secretary/Treasurer on a quarterly basis to review claims, changes in the insurance industry and other issues deemed to be relevant.
16. Be readily available to provide occasional and casual advisory services as part of the

quoted fee.

1. The broker shall provide the Borough of Milton on an annual basis a schedule detailing the coverages placed through the firm.
2. Service claims and audits for policies covered under this agreement.
3. **RFQ TIMELINE**
4. August 7 – RFQ sent to brokers/posted on website/advertised
5. September 4 – **RFQ DUE DATE by 11:00AM**
6. September 4 – **RFQ Opening at 1:00PM in Borough Council Chambers**
7. September 11 – RFQ awarded at Borough Council Meeting 7:00PM
8. September 13 – Broker Assignment letter issued
9. **PROPOSAL EVALUATION**

Selection of the Broker will be based on the following criteria (not necessarily in order of importance):

1. Expertise and experience in providing insurance brokerage services with PA Public Entities.
2. Qualifications of personnel in the area of property and casualty, liability, and workers’ compensation insurance.
3. References from PA public sector entities and clients which are comparable to the Borough.
4. Ability to respond efficiently to the requests for services.
5. Quality of the broker’s proposal including RFQ for insurance, responsiveness and adequacy of information provided.
6. Support services available (loss control, claims, claim reports, HR support).
7. Fee/payment structure to service this account.
8. Interview respondents, if applicable.
9. **Please respond to the following Questions/Requirements as your RFQ response.**
10. Describe your organization, its history and size, as well as location(s).
11. How many of your employees will be assigned to the Borough of Milton account? Provide a brief biography detailing the role(s) each person would be assigned.
12. What experience does your firm have with other municipalities/government entities?
13. Provide at least three (3) current municipal and/or governmental entities as client references and one (1) former client reference. Please provide the name of the entity, the size of the entity, years of service to the entity, and contact information.
14. List your top three property & casualty carries and describe the relationship with each.
15. Describe your process of assisting the Borough of Milton with claims resolution.
16. What resources do you provide as a standard service to your property/casualty clients?
17. Describe your risk management capabilities. Do you offer any proactive risk reduction opportunities?
18. What technology resources or knowledge does your company offer clients to streamline or improve their administration? Is there an additional cost?
19. What resources or tools do you offer your clients to benchmark or compare their plans’ performance or costs with other organizations of their size and in their geographical area?
20. What steps do you take to ensure your clients are up to date on current laws and legislation that may impact their plans or administration? Are there additional expenses or costs for your compliance services or assistance?
21. Does your firm sponsor seminars, webinars or other venues to communicate benefit trends and compliance issues? If so, are these in an interactive format? Are these government specific? Please indicate any additional costs associated with these programs.
22. What other resources or value-added programs does your firm offer?
23. Describe your renewal process.
24. **GENERAL TERMS**

Limitation - This solicitation does not commit the Borough of Milton to award a contract, pay any costs incurred in preparing a proposal, or to procure or contract for services or supplies. The Borough of Milton reserves the right to accept or reject any or all proposals received, to negotiate with all qualified sources, or to cancel in part or in its entirety the solicitation or to extend the timetable contemplated herein when it is in the Borough of Milton's best interest. The Borough of Milton also may discuss this RFQ with individual firms, request revisions to proposals and negotiate changes to the terms of individual proposals.

Each company that responds to this RFQ will be advised whether it has been selected to provide services to the Borough of Milton. Companies will also be notified if additional information or clarification is needed so that each company’s proposals can be fairly evaluated.

Please submit any questions regarding this RFQ by e-mail to cbeck@miltonpa.org no later than **August 19, 2019**. The Borough of Milton will aggregate the questions it receives and will endeavor to provide all participants with email answers to those questions by **August 23, 2019**.

Responses to this RFQ must be received no later than **11:00am on September 4, 2019** and should be delivered either by email or hard copies as described below. If submitting hard copies you must submit two (2) originals.

Email to: [cbeck@miltonpa.org](mailto:cbeck@miltonpa.org)

Hard copies (2):

Borough of Milton

RE: RFQ for Insurance Broker

2 Filbert Street

Milton, PA 17847

1. **CONCLUSION**

The Borough of Milton is eager to make a broker selection for its insurance programs. We recognize that responding to this RFQ requires significant time and effort, and we appreciate your participation in this process and welcome any feedback that you may have for us.