

REQUEST FOR PROPOSAL
FOR
WORKER'S COMPENSATION INSURANCE
BROKER SERVICES
REVISED



Proposal Opening Date: December 21, 2022

Proposal Opening Time: 2:00 P.M.

City of Covington

Administration

(Issued: September 28, 2022, Revision December 1, 2022)

REQUEST FOR PROPOSALS: WORKER'S COMPENSATION INSURANCE BROKER

A. GENERAL INFORMATION:

The City of Covington is seeking proposals from qualified firms for professional services to conduct a review of our current Worker's Compensation insurance policy, provide recommendations and advice regarding The City of Covington's Worker's Compensation insurance needs, and secure insurance on behalf of The City of Covington.

All brokerage firms submitting a proposal must:

- Be licensed to do business in Louisiana,
- Have the expertise, licenses, and resources to provide Insurance broker services for the City of Covington's current operations
- Consistently maintain and allocate sufficient staffing resources to provide timely service for the City of Covington's Worker's Compensation insurance broker service's needs

B. AGENCY BACKGROUND

The City of Covington government currently has approximately 165 individuals including employees and elected officials. The City is divided into 4 major departments: Administration, Fire Department, Police Department, and Public Works Department which includes a wide range of Worker's Compensation classifications.

C. DEFINITIONS:

1. Shall – The term “shall” denotes mandatory requirements.
2. Must - The term “must” denotes mandatory requirements.
3. May – The term “may” denotes an advisory or permissible action.
4. Should – The term “should” denotes a desirable action.
5. Contractor – Any person having a contract with a governmental body.
6. City – Any department, council, board, office, committee or other establishment of the executive branch of the City of Covington authorized to participate in any contract resulting from this solicitation.
7. Discussions- For the purposes of this RFP, a formal, structured means of conducting written or oral communications/presentations with responsible Proposers who submit proposals in response to this RFP.
8. RFP – Request for Proposal

D. SCHEDULE OF EVENTS:

- | | |
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| 1. RFP and posted to website and Central Bidding | 12/1/22 |
| 2. Advertisements placed in official journal | 11/23/22, 11/30/22, 12/7/22 |
| 3. Deadline to receive written inquiries | 12/12/22 |
| 4. Deadline to answer written inquiries | 12/16/22 |
| 5. Proposal Opening Date and Deadline for Submitting Proposals 2:00 pm | 12/21/22 |
| 6. Notice of Intent to Award to be mailed | TBD |
| 7. Contract Initiation | TBD |

NOTE: The City of Covington reserves the right to revise this schedule. Any such Revision will be formalized by the issuance of an addendum to the RFP.

E. PROPOSAL SUBMITTAL PROCESS

1. General Information:

Award of the contract resulting from this RFP will be based upon the most responsive and responsible vendor whose offer will be the most advantageous to the City of Covington as outlined in this RFP.

City of Covington reserves the right to:

1. Reject any or all offers and discontinue this RFP process without obligation or liability to any potential vendor
2. Accept other than the lowest priced offer
3. Award a contract on the basis of initial offers received, without discussions or requests for best or final offers, and
4. Award more than one contract, if necessary
5. Request an in-person presentation or interview as part of the RFP evaluation process. If an interview is requested, the proposed key project staff, as identified in the proposal, must be in attendance.
6. Change the Schedule of Events or issue Addenda to the RFP at any time. The City also reserves the right to cancel or reissue the RFP.

In order to address the needs of the procurement, Vendors may choose to work cooperatively to present a fully integrated solution. The City of Covington will recognize the integrity and validity of Vendor team arrangements provided that:

1. The arrangements are identified, and relationships are fully disclosed, **and**
2. The prime Vendor is designated that will be fully responsible for all contract performance.

The Vendor's proposal in response to this RFP will be incorporated in the final agreement between City of Covington and the selected Vendor.

2. Submittal Process:

This complete and detailed RFP is available for public inspection and downloading in electronic form at the city's website at www.covla.com or at Central Bidding www.centralbidding.com. Electronic Bids may be submitted at Central Bidding www.centralbidding.com. For questions related to the electronic bidding process, please call Central Bidding at 225-810-4814. It is also available in PDF format or in printed form by submitting a written request to the Purchasing Agent of the City of Covington at kolsen@covla.com, by calling for a copy at (985) 898-4733 option 2 or by requesting a copy in person at Covington City Hall, 317 N Jefferson Avenue, Covington, LA 70433. It is the Proposer's responsibility to check the city's website frequently for any possible addenda that may be issued. The City of Covington is not responsible for a proposer's failure to download any addenda documents required to complete a Request for Proposal.

All proposals must be SEALED and shall be received by Purchasing Agent of the City of Covington no later than the date and time shown in the Schedule of Events.

Please attach a label to the outside of envelope, box or package with the following information:

ATTN: Purchasing Agent: Kathy Olsen

Proposal Name: RFP for Workers Compensation Insurance Broker Services

Proposal Opening Date: __12/21/22__

Date Received:

Time Received:

Signature of City Employee

Proposals may only be sent via certified mail, hand-delivery or courier service to our physical location at:

Kathy Olsen - Purchasing Agent
City of Covington
317 N. Jefferson Avenue
Covington, LA 70433

Proposer is solely responsible for ensuring that its courier service provider makes inside deliveries to our physical location. The City of Covington is not responsible for any delays caused

by the proposer's chosen means of proposal delivery. Proposer is solely responsible for the timely delivery of its proposal. Failure to meet the proposal opening date and time shall result in rejection of the proposal. No faxed or emailed bids will be accepted or considered. Proposals shall be opened publicly at the physical location identified above.

Each Proposer shall submit one (1) signed original response. Four (4) additional copies of the proposal should be provided, unless submitted electronically through the Central Bidding website www.centralbidding.com. For questions related to the electronic bidding process, please call Central Bidding at 225-810-4814.

Responses to the requirements of this RFP in the formats requested are desirable with all questions answered. Proposals prepared simply and economically, providing a straightforward, concise description of the Proposer's ability to meet the requirements of the RFP is also desired. Each Proposer is solely responsible for the accuracy and completeness of its proposal.

3. RFP Inquiries:

The City shall not and cannot permit an open-ended inquiry period, as this creates an unwarranted delay in the procurement cycle and operations of our City customers. The City reasonably expects and requires responsible and interested proposers to conduct their in-depth proposal review and submit inquiries in a timely manner.

An inquiry period is hereby firmly set for all interested proposers to perform a detailed review of the proposal documents and to submit any written inquiries relative thereto. All inquiries must be received by the close of business on the Inquiry Deadline date set forth in the Schedule of Events of this RFP. Only those inquiries received by the established deadline shall be considered by the City. Inquiries received after the established deadline shall not be entertained.

Inquiries concerning this solicitation must be submitted by e-mail to:

City of Covington
Attention: Kathy Olsen
Purchasing Agent
E-Mail: kolsen@covla.com

An addendum will be issued and posted at the City of Covington website, to address all inquiries received and any other changes or clarifications to the solicitation. Thereafter, all proposal documents, including but not limited to the specifications, terms, conditions, plans, etc., will stand as written and/or amended by any addendum. No negotiations, decisions, or actions shall be executed by any proposer as a result of any oral discussions with any City employee or City consultant. It is the Proposer's responsibility to check the City website, www.covla.com and Central Bidding website, www.centralbidding.com frequently for any possible addenda that may be issued. The City of Covington is not responsible for a proposer's failure to download any addenda documents required to complete a Request for Proposal. For questions related to the electronic bidding process, please call Central Bidding at 225-810-4814.

Any person aggrieved in connection with the solicitation, or the specifications contained therein, has the right to protest. Such protest shall be made in writing to the Chief Administrative Officer (CAO) at least two days prior to the deadline for submitting proposals.

4. Proposal Changes:

If the proposer needs to submit changes or addenda, such shall be submitted in writing, signed by an authorized representative of the proposer, cross-referenced clearly to the relevant proposal section, prior to the proposal opening, and should be submitted in a sealed envelope. Such shall meet all requirements for the proposal.

F. SCOPE OF SERVICES:

It is expected that the winning proposer will be able to provide the following services to the City:

1. Provide all professional services necessary to obtain recommended and/or approved levels of insurance for City of Covington.
2. Designate and name, in writing, a representative or service team which will be available at any time upon reasonable notice on all matters relating to insurance coverages, claims or adjustments.
3. Keep City of Covington up to date relative to insurance marketplace conditions.
4. Make coverage recommendations in terms of exposure, policy terms and conditions, service capability, and pricing.
5. Obtain insurance coverage and premium quotations for City of Covington. Upon approval by City, procure insurance from acceptable worldwide markets (this RFP does not constitute such an approval). Prepare coverage with financially sound and stable carriers. Obtain favorable pricing.
6. Identify and analyze loss exposures and recommend methods to remedy exposures.
7. In August of each year, prepare a forecast for the next budget/fiscal year (January 1 through December 31) of insurance premiums and services costs, and provide notice of interim changes when anticipated.
8. Submit annual reports to City of Covington reviewing the overall insurance status of the City, highlight the areas requiring action, and provide outlook section detailing new developments, upcoming events, or possible future concerns.
9. Coordinate the servicing of claims, including claims audits as directed by the Mayor and Administrative staff.
10. Assist in negotiating changes to insurance policy language with underwriters as needed, document any negotiated changes, and review actual policies once obtained to ensure that negotiated provisions are correctly worded.
11. Bind, place, and invoice coverage promptly; deliver policies within 90 days of coverage going into effect.
12. Analyze, design, execute, and adjust City of Covington's insurance program as changing circumstances arise for City.

G. PROPOSAL CONTENT:

Proposals submitted must provide the following criteria:

1. Identification of the Proposer

Please provide the following information:

- a. Legal name and address of proposer's company.
- b. Number of years proposer's company has been in business
- c. Legal form of company (partnership, corporation, joint venture, etc.). If joint venture or joint powers authority, identify the members and provide all information required within this section for each member. If a corporation, certify that the corporation is in good standing with the Secretary of State.
- d. If company is wholly owned subsidiary of a "parent company," provide the legal name and form of the parent company.
- e. Number, size and location of offices, and number of licensed Brokers. Identify Address(es) of office(s) that will work on the Project.
- f. If DBE certified, identify certifying agency, as well as gender and ethnicity.
- g. Name, title, address, email address and telephone number of the person to contact concerning the proposal.
- h. Provide a general description of the firm's financial condition and identify any condition that may impede the firm's ability to complete the project.
- i. Provide all license numbers for licenses relevant to or required for the Project, the names of the holders of those licenses, and the names of the agencies issuing those licenses. Proposers must possess all necessary licenses to perform the abovementioned services.
- j. List all insurance lines and amounts held by proposer.

2. Account Team Qualifications

- a. Provide an overview of the account team that would be assigned to the City of Covington. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
- b. Describe your approach to the ongoing training of your staff.

3. Clients

- a. Describe any special expertise and experience your firm and account team has in providing insurance to agencies similar to the City of Covington or other governmental agencies.
- b. Describe your internal mechanism for ensuring customer satisfaction with your services.
- c. Provide contact names and phone numbers of 3 references.

4. Services

- a. Describe how you will carry out the tasks set forth above in the descriptions of the Scope of Required Services.
- b. Describe any special considerations that you have not already discussed.
- c. Provide an overview of your account support and administration services.
- d. Describe your experience in completing similar consulting efforts.
- e. Describe your experience with and the knowledge of relevant State and Federal laws.
- f. Describe how you will assist the City with accurately utilizing proper NCCI Class Codes and payroll classifications in order to be audit compliant.

5. Describe attributes that make you a valuable strategic partner to the City of Covington

6. Compensation

- a. Describe how you expect to be compensated for the services outlined in this proposal.
- b. All forms of direct and indirect compensation shall be disclosed.
- c. State your philosophy of compensation disclosure.

H. PROPOSAL EVALUATIONS:

The City of Covington will have an evaluation committee that will review all written proposals and rank them based on proposer's qualifications, compliance with the RFP requirements, demonstration of the proposer's understanding of the scope, customer service approach, and overall proposal quality. The top three (3) proposers will be invited to provide an in-person presentation for final evaluation and selection.

I. CONFIDENTIAL INFORMATION, TRADE SECRETS, AND PROPRIETARY INFORMATION

The cost proposal will not be considered confidential under any circumstance. Any proposal copyrighted or marked as confidential or proprietary in its entirety may be rejected without further consideration or recourse.

For the purposes of this procurement, the provisions of the Louisiana Public Records Act (La. R.S. 44.1 et. seq.) will be in effect. Pursuant to this Act, all proceedings, records, contracts, and other public documents relating to this procurement shall be open to public inspection.

The City reserves the right to make any proposal, including proprietary information contained therein, available to City personnel, the Office of the Mayor, or other City agencies or organizations for the sole purpose of assisting the City in its evaluation of the proposal.

J. CONTRACT NEGOTIATIONS

If for any reason the Proposer whose proposal is most responsive to the City's needs, price and other evaluation factors set forth in the RFP considered, does not agree to a contract, that proposal shall be rejected, and the City may negotiate with the next most responsive Proposer. Negotiation may include revision of non-mandatory terms, conditions, and requirements. City must approve the final contract form and issue a purchase order, if applicable, to complete the process.