

ALEXANDER COUNTY



REQUEST FOR PROPOSALS

Insurance Broker/Agent –

Property, Liability, and Workers' Compensation Insurance

Submission Deadline - February 28, 2025 at 2:00 pm.

Submit documents to:

Wm. Todd Herms, County Manager
Alexander County Administration Office
621 Liledoun Road
Taylorsville, NC 28681

REQUEST FOR PROPOSALS (RFP)
INSURANCE BROKER/AGENT AND RISK CONSULTING SERVICES

1. PURPOSE

Alexander County, North Carolina (“County”) is issuing a Request for Proposals (RFP) for insurance brokers/agents regarding the County’s property and liability insurance and workers’ compensation insurance. This RFP invites established, qualified firms to submit proposals for handling the County’s insurance transactions and providing related risk management services.

The County plans to select a single broker/agent at the conclusion of the RFP process. The selected firm will be asked to obtain quotes for property and liability insurance and workers’ compensation insurance for the County’s 2025-2026 budget year which begins July 1, 2025.

Submit proposals to Wm. Todd Herms, County Manager, at the Alexander County Administration Office, 621 Liledoun Road, Taylorsville, NC 28681 **no later than 2:00 pm on Friday, February 28, 2025. One (1) original and four (4) copies of the proposal must be submitted.**

No responses to this RFP will be accepted after the specified date and time. Copies of the RFP may be obtained by contacting Sylvia Turnmire by email at sturnmire@alexandercountync.gov. Submission of a proposal does not create any right in, or expectation to, a contract with the County.

Questions or requests for additional information concerning this RFP must be submitted in writing. They may be emailed to therms@alexandercountync.gov no later than 3:00 pm on Friday, February 21, 2025.

2. BACKGROUND

Alexander County is located in the foothills of northwestern North Carolina. Bordered on the south by the Catawba River and to the north by the Brushy Mountains, the County offers numerous recreational activities, upscale and moderate housing, and opportunities for industrial and commercial operations. With a population of approximately 37,000, the small-town quality of life makes Alexander County an attractive location for residents, industries, and businesses.

The County utilizes a County Manager form of government with five Commissioners who serve four-year, staggered terms. The Board Chair is elected by the Commissioners each year for a one-year term. The County Manager, County Attorney, Clerk to the Board, and Tax Collector are appointed by the County Commissioners. The Commissioners have policy-making and legislative authority. They are also responsible for adopting the annual budget. The County Manager is the Chief Executive Officer responsible for recommending the annual budget, implementing policies, managing daily operations, and hiring personnel.

The County operates a wide range of services for citizens and visitors. County departments include Administration, Finance, Human Resources, Information Technology, Elections, Planning, Building Inspections, Public Works, Library, Parks, Recreation, Sheriff's Office, Detention, Emergency Medical Services, Public Health, Social Services, and others.

Alexander County's property and liability insurance is currently through Paragon Insurance Holdings, LLC/Trident Public Risk Solutions. The County's workers' compensation insurance is currently with Key Risk. The County would prefer the option to continue using these carriers in the future with a Broker/Agent who is able to obtain coverage from them.

3. GENERAL REQUIREMENTS

Please submit proposals and necessary documents as instructed in the RFP. Proposals submitted outside of the guidelines will not be considered. The County reserves the right to reject any and all proposals. By submitting a proposal, the entity acknowledges that:

- Upon selection, Broker/Agent shall market Auto Liability & Physical Damage, General Liability, Law Enforcement Liability, Public Officials Liability, Employment Practices Liability, Excess Liability, Property, Flood, Inland Marine, Crime, Cyber Liability, Hartford Steam Boiler, and Workers' Compensation.
- The County requires an independent North Carolina licensed Broker/Agent who is not affiliated with any insurance company, third party administrative agency, or provider network. The Broker/Agent must have a minimum of five (5) years of public sector experience, with significant experience on providing coverage for local governments.
- Broker/Agent shall provide pre-marketing, marketing, and claims related services. Please include in proposal a detailed list of services covered.
- The initial contract period will be for three (3) years with a one (1) year renewal option.
- Annual insurance proposals should be submitted by May 1st each year for the County's review. The policy year begins July 1st and ends June 30th each year.
- Broker/Agent makes recommendations as to which carrier(s) provide insurance which is in the best interest of the County, negotiates with insurance providers, and performs claims control functions upon request.
- The County must be notified promptly of any changes in premiums or policy status.
- Broker/Agent will be available to meet with County management as needed.

4. BROKER/AGENT COMPENSATION

The County prefers to use a Broker/Agent whose compensation consists of commissions from the insurance companies. Please provide information about your organization's plans to receive compensation for services.

5. PROPOSAL SUBMITTAL

The proposal should include:

- A completed Broker/Agent questionnaire.
- A signed declaration.
- A Broker/Agent compensation schedule.
- One (1) original and four (4) copies of the proposal.

6. EVALUATION CRITERIA

The evaluation of the proposals will be based on:

- Completeness and quality of proposal.
- Past performance with similar projects for public entities.
- Specialized local government experience.
- Ability of the Broker/Agent and its staff as well as their expertise, accessibility, experience, and flexibility.
- Broker/Agent's stated method of providing the necessary services and understanding of the range of services being requested.
- Client references, financial viability, and demonstrated success in local government.

A committee comprised of Alexander County staff will make the selection.

The selection committee, at its option, may require a presentation from up to three (3) Brokers/Agents. This presentation should include an overview of the Broker/Agent services proposed, followed by a

question-and-answer period to clarify any questions by the committee. A three (3) day-notice will be provided to each Respondent if a presentation is requested.

Brokers/Agents are cautioned the County is not required to request clarifications; therefore, all proposals should be complete and reflect the most favorable terms available.

7. FORM OF SUBMISSION

The County will receive printed proposals in the County Administration Office and addressed to:

**Wm. Todd Herms, County Manager
Alexander County Government
621 Liledoun Road
Taylorsville, NC 28681**

**ONE (1) ORIGINAL AND FOUR (4) COPIES OF THE PROPOSAL WILL BE ACCEPTED UNTIL
2:00 PM ON FRIDAY, FEBRUARY 28, 2025.**

Late proposals will not be accepted. Proposals will be valid for 90 days.

All questions must be submitted in writing by 3:00 pm on Friday, February 21, 2025. Email questions to therms@alexandercountync.gov.

8. TERMS AND CONDITIONS

- a. No Broker/Agent may approach any market without the County Manager's expressed authority.
- b. Submission of a proposal indicates acceptance by Respondent of the conditions contained in this RFP, unless clearly and specifically noted in the proposal submitted and confirmed in the contract between the County and the Respondent selected.
- c. The County reserves the right, without prejudice, to reject any or all proposals, to waive any non-material irregularities or informalities in any RFP, to accept or reject any item or combination of items, and to request additional clarification of proposals.
- d. All proposals received become the property of the County and information included therein or attached thereto, shall become public record upon their delivery to the County. Any information deemed by the Respondent to be confidential shall be submitted separately in a sealed envelope along with a statement supporting this assertion.

- e. Any and all costs associated with the preparation of a response to this RFP are the responsibility of the Respondent, and are not to be passed on to the County.
- f. Any information, data, instruments, documents, studies, or reports given to or prepared or assembled for the Broker/Agent under this RFP shall be kept confidential and not divulged, made available, sold, or used for advertisement to any individual, organization, or company without prior written approval of the County Manager.
- g. By submitting an executed proposal, the signer certifies the proposal is submitted competitively and without collusion, and none of the officers, directors, or owners of an unincorporated business entity has been convicted of any violations of the NC General Statutes, the Securities Act of 1933, or the Securities Exchange Act of 1934.
- h. This RFP can only be changed by written addendums. Any additional comments by anyone shall have no effect on these instructions and specifications. If a Respondent knows of or should have known of an error in the RFP, but fails to notify the County of the error, the proposal shall be at its own risk and if awarded the contract, Broker/Agent shall not be entitled to additional compensation or time by reason of the error or its later correction.
- i. Broker/Agent understands and acknowledges the County is a political subdivision of the State of North Carolina. The County prohibits any of its officials or employees from accepting any personal gift, favor, or item of value that may tend to influence the employee in the discharge of duties. With this understanding, Broker/Agent agrees not to take any action creating a situation which would result in a conflict of interest and violation of said policy.

QUESTIONNAIRE AND REQUIRED DOCUMENTS

The following information should be completed and returned with proposal by the date and time specified in this RFP. Any attachments should reference the section to which it pertains.

A. Business Information

1. Name of Firm (exactly as it is to appear on the agreement):
2. Physical Office Address:
3. Telephone Number:
4. Email Address:
5. Contact Person/Title:
6. Insurance Broker/Agent License Date:
7. Tax ID #:
8. Form of Business Entity (Corporation, Partnership, Individual, etc.):
9. Total number of staff who would be assigned to the County:
10. Number of professionals included in total staff:
11. Total Annual Premiums Written (\$000's) for your most recent fiscal year:
12. Total Annual Premiums Written (\$000's) for public entities for your most recent fiscal year:
13. Is your organization, functionally or practically, tied to any insurer or precluded in any manner from using a particular insurer? If yes, briefly describe the situation.
14. Describe your contractual relationships, if any, with organizations necessary to your proposal's implementation (i.e., actuarial services, data information services).
15. What is your median client size?

B. Experience

1. Provide the number of years engaged in the insurance Broker/Agent business.
2. Provide the number of years of experience as Broker/Agent for public entities.
3. Provide the number of years of experience as Broker/Agent for county governments.
4. Provide the number of years the individual assigned to this proposal has focused on county governments.
5. How many overall clients does your firm have?
6. How many public sector clients does your firm have?
7. What is the population of your firm's largest county government client?
8. Describe your firm's experience with public entities in North Carolina.

C. Specific Experience

1. Provide a list of current government clients and services provided/types of coverage, specifically Auto Liability & Physical Damage, General Liability, Law Enforcement Liability, Public Officials Liability, Employment Practices Liability, Excess Liability, Property, Flood, Inland Marine, Crime, Cyber Liability and Workers Compensation, placed by the physical office that services the County's account, if successful (do not list clients who are not direct clients of the proposed managing office):
2. Who will manage this account? Please list all public entities this person(s) has directly managed.
3. References – Please provide these on a separate attachment.

Please provide a list of four verifiable client references of similar scope and industry for the property and liability program, all of whom are able to comment on your organization's relevant experience. This list should include three active client references, similar in nature and size, to the County and one reference from a former client. Please include company name, contact name, telephone number and size of company's workforce as well as services provided. It is the Respondent's responsibility to provide valid reference information and the County reserves the right to use reference checks in its evaluation of proposals.

D. Qualifications

1. Confirm you are a licensed Broker/Agent in North Carolina and provide documentation. Confirm you serve as a Broker/Agent, independently, and are not affiliated with any insurance company, third party administrative agency, or provider network.
2. Please provide the most recent year's annual reports, or comparable document, including detailed current profit and loss, assets and liabilities, and other relevant financial data.
3. Describe the account set-up you would use to manage the County's account. Provide a brief resume of qualifications and experience for the personnel and their backup who will be assigned to the County's account. Include professional qualifications, educational background, current and historical account responsibilities, and specific county government experience. If your plans include the use of personnel other than the identified servicing location, describe the method or internal arrangement that assures your managing office clients receive prompt and professional customer service.
4. Describe your firm's servicing and technical capabilities. Provide a general background of your company as it relates to the lines of coverage for which the County is seeking a proposal. Describe any special expertise your firm has in providing insurance to county governments.
5. Describe any impending changes in your organization which may impact the delivery of services.
6. What is your average response time to questions posed from your clients? How do you handle follow-up to outstanding items?
7. How does your firm cultivate your insurance/risk management professionals (i.e., do you have an in-house training program, on-the-job training, etc.)?
8. Provide your suggestions for developing a reliable, viable, working relationship with the County. What do you view as the role of each of the following parties: your organization, the insurance carrier, and County personnel such as Risk Management, Finance, and County Manager?
9. What techniques will you use to assist the County in developing current risk exposure information? Can your staff conduct or arrange facility inspections? What services do you expect to be provided by the insurance carriers and how do you plan to monitor those services?
10. In what way do you make sure each policy is being properly serviced, and how would you follow up to maintain a proper standard of service on the County's account?

11. Describe your preferred process for handling yearly renewals/selection of new insurance carriers. Please start at the data collection phase and continue through the entire process, including the role of each party, timing of events, and the necessary coordination of the parties.
12. How will you assist with the management of insurance, including preparation of claims activity reports from carriers, executive summary reports, underwriting analysis for annual renewals, and annual financial projections for budgeting purposes?
13. Describe your organization's method of staying current with insurance market changes including coverage, rates, availability, legal constraints, and solvency (security of company). Describe your organization's method of apprising clients of these same changes.
14. Specifically address measures implemented to reduce insurance costs for clients.
15. Provide details of seminars, presentations, or webinars you have offered to your public entity clients in the last three (3) years. Please also include your role in the presentations (instructor, organizer, etc.).
16. State any other related facts or information pertinent to the selection process as they relate to the firm.
17. List any additional service options the firm can provide, not already requested, and if there is a fee required for these services.

E. Carrier Information

Provide the following carrier information:

1. List the three (3) Property & Liability (P&L) carriers with whom you have placed the greatest percent of your public entity P&L business during the previous 24-months.
2. List three (3) P&L carriers that you have accepted proposals from, but have not placed any public entity P&L business with during the previous 24 months.
3. Describe your access to excess and surplus line markets.

F. Broker/Agent Insurance

1. Do you carry professional liability insurance to protect against errors and omissions? If so, what are the limits of the insurance?
2. Will you provide a certificate of insurance for the County if successful in obtaining this account?

G. Respondent's Declaration

RESPONDENT UNDERSTANDS, AGREES, AND WARRANTS:

That Respondent has carefully read and fully understands the information contained in this Request for Proposals;

That Respondent has the capability to successfully undertake and complete the responsibilities and obligations of the proposal being submitted;

That this proposal may be withdrawn by requesting such withdrawal in writing at any time prior to the date set for acceptance of proposals by the County;

That any proposal received after the time and date specified as deadline for submission of proposals will not be considered;

That all information contained in the proposal is true and correct to the best of Respondent's knowledge;

That Respondent did not, in any way, collude, conspire, or agree, directly or indirectly, with any person, firm, corporation or other Respondent in regard to the amount, terms or conditions of this proposal;

That the County reserves the right to reject any and all proposals and to accept that proposal which will, in its opinion, provide the best level of service to the County;

That by submission of this proposal, the Respondent acknowledges that the County has the right to make any inquiry it deems appropriate to substantiate or supplement information supplied by Respondent and Respondent hereby grants the County approval to make said inquiries;

Signature of Authorized Representative: _____

Title of Authorized Representative: _____

Subscribed and sworn before me this _____ day of _____, 2025.

Notary

My Commission expires: _____