



Request for Proposal

For: Commercial Insurance Services
City of Marion
Office of the City Clerk
208 E. Santa Fe
Marion, Kansas 66861

The City of Marion Kansas is initiating a Request for Proposal (RFP) from qualified firms for insurance coverage & brokerage services. This RFP is only open to those qualified firms who satisfy the requirements stated herein and who are licensed and available to do business in the State of Kansas. The successful firm will assist the City of Marion and its various enterprises in obtaining competitive bids and providing insurance brokerage services for all lines of insurance coverage.

I. Scope of Services

- a. General Liability
- b. Property
- c. Automobile
- d. Boiler and Machinery
- e. Public Official Liability, including Cyber coverage
- f. Crime & Fidelity
- g. Workers Compensation
- h. Environmental
- i. Law Enforcement Liability
- j. Special Event Insurance Program
 - Includes Tenant/User event, Instructor/Recreation event, Nominee event, and Concessionaire and additional insured.
- k. Commercial Umbrella, including Personal & Advertising Injury Limit.

II. Critical Timelines

This request for proposal will be governed by the following schedule:

Release of RFP	December 31, 2014
Deadline for Written Questions	January 30, 2015
Proposals are due	February 16, 2015
Interview (if held)	February 16 - 28, 2015
Approval of Proposal	March 2, 2015
Effective date of Coverage	April 1, 2015

All dates are subject to change at the discretion of the City.

III. Confidentiality

By submitting a proposal, each firm agrees that the materials presented to the City of Marion will become the sole property of the City of Marion, and specifically agrees that the materials may be shared with any other party deemed appropriate by the City of Marion, at its sole discretion.

IV. Non-Collusion Statement

It is the intent of the City of Marion to evaluate each proposal on the merits of the written document. It is imperative that no proposer attempt to influence, persuade or collude with any member of the City of Marion in order to attain a more favorable position in the bid process. Knowledge of this activity may be grounds for disqualification. If necessary, the City of Marion may call one or more of the proposers for a face to face interview. This will be done at the sole discretion of the City of Marion, and will be for the purpose of clarifying the responses.

V. Sole Contact

Mrs. Tiffany Jeffrey, City Clerk
620-382-3703
Tiffany@marionks.net

VI. Proposal Content

All proposals must be prepared with brevity and clarity. Your response should not be greater than 25 pages total in length. In order to be considered a full response, each response packet must contain the following items:

- 3 copies of your response.
- Under no circumstances shall the City of Marion be responsible for the costs of preparing any of the firm's responses.

VII. Coverage Term

This coverage will become effective on April 1, 2015, and will remain in effect for 1 year, terminating on April 1, 2016.

VIII. Brokerage Fees / Commission

The proposals shall include the Proposer's true estimated cost to perform the work irrespective of the City's budgeted funds for this work. The Proposer shall estimate the full compensation, called "fees" in this proposal, for all services rendered.

IX. Background Information of the City of Marion

The City of Marion is a city of the second class in the state of Kansas and is the county seat of Marion County Kansas. The city population at the 2010 census was 1,927. Corporate City limits encompass 2.99 acres. The city operates municipal utilities which include Water production and distribution, sewage treatment, electrical distribution and refuse/recycling collection. Current staffing is 26 FTE with a 5 person elected council.

X. Evaluation Questions

- a. Describe the history and ownership of your firm. If you are a branch office of a National firm, please design the majority of your response describing your local office, and its structure.
- b. Please provide a copy of the license for: a) The Company; and, b) Any team member who will be working on our account. Please explain how long each member has worked with governmental entities and at what level.
- c. Please provide a bio of each team member, their responsibilities and why this team is best suited to manage our plan. This bio should include years of experience, qualifications and states the individual is licensed in, etc.
- d. Provide names, titles and brief background information on each employee that would be assigned to the City of Marion account. Specifically comment on the physical location of each team member's office where they work full time.
- e. Financial Strength: Please explain your firm's financial strength and financial backing. How long have you been in business? What are your operational strengths?
- f. What sets you apart from the competition and what is this benefit to us as a City?
- g. Provide a list of insurance markets currently represented by your firm noting those that currently work with other City Governments.
- h. What legal proceedings are pending or have been settled and why?
- i. What lawsuits have been filed within the last 5 years that have been settled in favor of the plaintiff and why?
- j. Please provide your Errors and Omissions Certificate.
- k. Explain the process you employed to evaluate the insurance needs and objectives of the City of Marion, and how those needs fit best with specific insurance carriers in the marketplace.
- l. Describe in detail your firm's level of expertise in the following areas:
 - City Governments
 - Compliance

Appendix A

Scope of Work:

Service Expectations

- City of Marion is seeking a agent to perform the full range of services related to the design, implementation, maintenance, communication, and improvement of our insurance programs.
- Reviewing claims experience, claim service, and claim administration to ensure maximum benefit to City of Marion.
- Analyze factors driving City of Marion's insurance costs and recommend opportunities to better manage cost and recommending the most economical funding methods for the benefit programs.
- Represent City of Marion in all negotiations with Carriers on all issues including those related to premiums, claims, loss prevention and special terms and conditions.
- Meet with and provide reports to various City of Marion representatives including the Mayor, Council members, and city administration.

Coverage Expectations

- All Carriers must present an AM Best rating of A or Better.
- All coverage is to be placed in the standard marketplace using carriers admitted to write insurance in Kansas. Usage of Excess & Surplus lines carriers must receive pre-approval from city administration.
- All property coverage is to be based on replacement cost coverage unless otherwise requested by city administration.
- All property coverage is to be written using Agreed Value or no coinsurance unless otherwise requested by city administration.
- All property coverage is to be written using ISO Special Form coverage perils (or equivalent) unless otherwise requested by city administration.
- All claims-made liability coverage, such as Public Officials Liability and Law Enforcement Liability will maintain current retro dates unless otherwise requested by city administration.
- All coverage defined with a per occurrence deductible amount.
- Responders to this request for proposal are encouraged to make recommendations and explanations regarding industry coverage's available.

Covered Property Locations

See Attached Property listings.

Vehicles and Equipment

See Attached Equipment listing.