

REQUEST FOR PROPOSAL

Bid Number: INS-2018

Insurance Broker/Agent of Record

**Lewis County Board of Education
Vanceburg, Kentucky**

**Deadline: Must be post marked prior to April 5, 2018 or hand
delivered prior to April 5, 2018 by 3:30 PM**

Lewis County Board of Education (“the District”) will receive sealed proposals until the time and date shown on the cover page. Delays in delivery cannot be waived, regardless of the cause. Mail or deliver proposal to:

**LEWIS COUNTY BOARD OF EDUCATION
ATTN: Agent of Record proposal
PO Box 159
Vanceburg, KY 41179**

Proposals should be marked on the outside in the lower left hand corner as follows: **“Proposal-Insurance Broker/Agent of Record-To Be Opened Only by Addressee.”**

Proposals will not be publicly opened and read and will not be available for public review until all deliberations are concluded and contracts awarded.

Scope of Proposal/Specifications

The District requests proposals from qualified insurance brokers licensed to do business in the Commonwealth of Kentucky to assist the District with marketing, placement and servicing the District’s insurance policies for the 2018-2019 school year including the following types of coverage:

- **Workers Compensation**
- **Property, Fleet, and Liability**

The District intends to contract for insurance brokerage services including, but limited to, brokerage and insurance marketing, account management, and risk management support services.

Multiple contracts may be issued in order to obtain quotes from as many insurance companies operating in the Commonwealth of Kentucky as possible.

The contract will be for one year with the option of renewal for up to four (4) additional one-year terms on a year-to-year basis at the mutual agreement of both parties. It is the District’s intent to select the best apparent qualified company or companies to provide these services.

Procurement Process

The issuance of this Request for Proposal (RFP) constitutes an invitation to submit a proposal to the District.

The District reserves the right to determine, in its sole and absolute discretion, whether any aspect of a submitted proposal in response to this RFP sufficiently meets the criteria established, the right to seek clarification from any broker, the right to negotiate with any broker, the right to reject any or all proposals with or without cause, and the right to cancel and/or amend, in part or entirety, the RFP.

The District may, in its sole discretion, select more than one broker to provide the contemplated services and may, in its sole discretion, reduce or expand the scope of requested services.

The selected insurance broker or brokers will submit all required documentation on behalf of the District in order to obtain coverage and premium quotes. The insurance broker agrees to submit the District's information to all carriers for which the broker is designated the District's agent of record. The broker will negotiate with underwriters on behalf of the District. It will submit either a quote or a declination letter to the District from each carrier contacted. Failure to do so may result in immediate termination of the agent of record designation and may void any quotes the broker has already received and/or submitted, thereby giving an opportunity for the newly designated agent of record to obtain a quote.

After insurance is obtained, the broker will issue certificates of insurance, auto identification cards and other program documents as required. The broker will process endorsements and other program changes as required or as requested by the District.

General Information

The cost of preparing responses to the RFP will *not* be allowable as direct or indirect charges under any resulting contract. The District reserves the right to refuse or reject any or all proposals submitted under the RFP. The District shall be free to accept whichever proposal it deems most advantageous.

None of the statements contained herein shall be construed to be a warranty or representation; the District, its officials, employees, agents and consultants shall not be liable to any persons for any statements herein.

Proposals submitted will be evaluated based on best apparent qualified bidder considering the services needed by the District as outlined in the Request for Proposals. The District is under no obligation to contact bidders for clarification, but reserves the right to do so.

The responder must insure its proposal to be complete and all required information is furnished including proper signatures, required responses, and other information outlined in the RFP. Failure to do so may result in the disqualification of the responder's proposal.

The successful applicant(s) will be required to comply with all state and federal applicable fair employment and non-discrimination laws and regulations.

The board will review proposals and issue agent of record letters to brokers for specific insurance carrier after the April 9th board meeting. Brokers may receive letters for multiple carriers listed on their mandatory question # 4 response. Invitation to bid documents will be released after April 9th and will be reviewed prior to May 14th board meeting.

Terms and Conditions

Broker must have and be able to provide documentation for all applicable local, state, and federal licensing.

Policy beginning and ending dates will coincide with the District's fiscal year which begins on July 1, 2018 and ends on June 30, 2019.

Either party may terminate the agreement at any time without cause by giving the other party not less than thirty (30) days prior written notice of its intent to terminate.

Adjudication of disputes regarding submittal of proposals or compliance with regulation pertaining thereto shall be under the authority of the District.

No Board member, officer, or employee of the District shall benefit financially or materially from this agreement except as provided by applicable Kentucky Revised Statutes.

Issuance of this RFP in no way constitutes a commitment by the District to award a contract or to pay any costs incurred in the preparation of a response to this request. The District will assure its best efforts to provide reasonable and timely resolution to questions of policy or procedures as they may affect this RFP.

Broker experience and qualifications are a major factor in the selection process. During the life of the contract, broker must insure that qualified, experienced personnel service the contract. Broker experience with Kentucky public schools will be a key consideration.

Format and Content of Proposal for Insurance Broker/Agent of Record Services

Proposals shall adhere to the following format:

- Cover page with broker's name, address, and telephone numbers
- Introductory letter from the broker's principal summarizing experience
- Firm's background, history, and staff
- List of risk management services that can be provided to the District
- Detail of claims processing procedures
- Responses to Mandatory Response Questions listed on final page

Submit one (1) original (labeled "Original") and seven (7) copies of the Proposal.

Submit a cover letter, which includes a summary of the broker's ability to perform the services and enter into a contract with the District. The cover letter must be signed by a person having the authority to commit the agency to a contract.

Please answer the Mandatory Response Questions shown on the following page.

Mandatory Response Questions

Responses to the following questions are mandatory. You may respond to the questions below (and attach any necessary additional pages) or as part of your proposal. If you choose to respond within your proposal, you must have a section of your proposal clearly identified as **“Mandatory Responses to Questions”** and questions must be numbered and retyped exactly as below.

Your Firm’s Name: _____ Preparer’s Signature _____

- 1. What lines of insurance (Workers Compensation or Property & Liability, etc.) are you interested in providing to the District?**

- 2. How many Kentucky public school boards do you currently service? What is the typical length of time you have worked with these public school boards?**

- 3. Please list the names, contact persons, and telephone numbers of at least three (3) Kentucky public school districts that you currently serve that we may call for references.**

- 4. What insurance carriers licensed in the state of Kentucky (for the lines of insurance specified in #1) can you access directly? What are their AM Best ratings?**

- 5. What additional value-added services do you provide to your Kentucky public school boards clients at no additional charge?**

- 6. Are there other additional services you will provide for additional fees? What are they and what are the additional fees?**