



**TOWN OF STRATFORD**  
**Request for Qualifications (RFQ)**  
**RFQ #2017 -035**  
**Agent /Broker of Record**  
**For the Town of Stratford**  
**Liability and Casualty Insurance**

The Town of Stratford (Town) and the Stratford Board of Education (BOE) herein after known as the Town is seeking proposals from qualified firms or individuals (herein after referred to as “firm”, “responder”, “contractor”, “vendor”, “organization”, or “proposer” to provide a full array of services as the Town’s **INSURANCE BROKER OF RECORD** for the following areas:

- Workers’ Compensation
- Excess Workers’ Compensation
- Automobile Coverages
- General Liability
- Excess Liability
- Public Officials Liability
- Property Coverages
- Umbrella Coverages
- Other Coverages to be determined or as needed

**The Town intends to qualify person(s) or firms (s) that:**

Possess the professional, financial and administrative capabilities to provide the proposed services and will agree to work under the compensation terms and conditions determined by the Town to provide the greatest benefit to the taxpayers of the Town of Stratford.

At a minimum, the Town anticipates a two (2) year relationship with the selected agent, with up to three (3) one (1) year renewals possible (total five years).

**I. SCOPE OF WORK**

The Town seeks the services of a professional and experienced municipal insurance broker that has expertise in the provision of services as described below and that demonstrate that they will have the continuing capabilities to perform these services as may be requested by the Town from time to time as follows:

1. Manage, evaluate, and negotiate contracts for LAP (liability/auto/property), workers’ compensation, excess workers’ compensation and other as required on behalf of the Town.
2. Prepare insurance applications as needed.

3. Maintain a close working relationship with Town administration including but not limited to the Human Resource Director, Finance Director, Mayor and Chief Administrative Officer.
4. Assist the Town with risk management issues and ways to mitigate losses.
5. Assist with its budget planning for insurance costs by providing a preliminary, projected renewal no later than January 1<sup>st</sup> of each plan year.
6. Provide insurance brokerage services of a specialized nature within the scope of insurance brokers expertise, and professional qualifications shall include but not be limited to:
  - Workers' Compensation
  - Excess Workers' Compensation
  - Automobile Coverages
  - General Liability
  - Excess Liability
  - Public Officials Liability
  - Property Coverages
  - Umbrella Coverages

**II. PROJECT TIMETABLE**

Respondents to this RFQ **must** be able to meet the following project schedule:

**RFQ Published: .....Monday, November 6, 2017**  
**RFI Request for Information (accepted until): .....Friday, December 1, 2017**  
**RFQ Full Responses Due (no later than 3:00PM): ....Friday, December 15, 2017**  
**RFQ Evaluation & Award: .....Monday-Tuesday, January 8-9, 2018**  
**Contract Negotiation Approval: .....TBD**  
**Insurance Market Participation on the Town's behalf for a July 1, 2018 Policy Effective Date**

**III. SUBMISSION REQUIREMENTS**

**Qualified responses should specifically include:**

1. Executive summary, not to exceed two pages, describing in narrative form your firm and specific qualifications that will assist the Town in making its selection with respect to the project.
2. Name, address, telephone number of the Respondent and the name of the key contract person.
3. A description of the business organization (i.e. corporation, partnership, joint venture, etc.) of each Respondent, its ownership and its organizational structure.
  - Provide the names and business addresses of all principals of the Respondent. For purposes of this RFQ, "Principals" mean persons possessing an ownership interest in the Respondent. If the Respondent is a corporation, "principals" shall include each investor who has any operational control over the Respondent and every stockholder having an ownership interest of 10% or more in the firm.
  - If a Respondent is partially owned or a fully owned subsidiary of another firm, identify the parent company and describe the nature and extent of the parent approval rights over the activities of the Respondent. Describe the approval process.

- If the Respondent is a partnership or a joint venture or a similar organization, provide comparable information as required in paragraph above for each member of the partnership, joint venture or similar organization.
4. The number of years Respondent has been in business under the present name.
  5. The number of years Respondent has been under the current management.
  6. Any judgments within the last three (3) years in which the Respondent has been adjudicated liable for professional malpractice or breach of contract. If yes, please explain.
  7. Whether the Respondent is now or has been involved in any bankruptcy or re-organization proceedings in the last ten (10) years. If yes, please explain.
  8. Confirm appropriate federal and state licenses to perform activities.
  9. Disclose any perceived conflicts of interests.
  10. Any other information that, in the judgment of the firm, may allow the Town to make a fair assessment of your experience and abilities.
  11. Disclose commission that will be provided for services.

### **Professional Information Requirements**

1. Respondent shall submit a description of its overall experience in providing the type of services sought in the RFQ. At a minimum, the following information on past experience should be included as appropriate to the RFQ:
  - a. Description and scope of work by Respondent.
  - b. Name, address and contact information of reference to the RFQ.
  - c. Explanation of perceived relevance of the experience to the RFQ.
2. Brief description of Respondent's relevant clients, including a listing of all municipal government or public entity clients during the last three years.
3. Resumes of key employees and an indication of which employees would be directly working the Town.
4. A narrative statement of the Respondent understands of the Town's needs and goals.
5. List all immediate relatives of principals(s) of Respondent who are Town employees or elected officials of the Town. For purposes of the above, immediate relative means a spouse, parent, stepparent, brother, sister, child, stepchild, direct line aunt or uncle, grandparent, grandchild and in-laws.
6. Limits of malpractice/liability insurance coverage and name of insurance carrier.
7. A listing of all other engagements where services of the type proposed is provided in the past five years. This should include other municipal government and other levels of government, including the Town of Stratford. Contact information for the recipients of similar services must be provided. The Town may obtain references from any of the parties listed.
8. Demonstration of ability with appropriate personnel or other arrangements to perform the required tasks in a timely fashion.
9. A listing of professional memberships.
10. Demonstration of ability to properly perform insurance broker of record services.

11. Respondents must list all cases where they been adverse to the town or in which they sued the town or in which they represented a client that sued the town in cases filed within the last five calendar years.

#### **IV. EVALUATION CRITERIA**

The Town's objective in soliciting Qualification Statements is to enable the Town to select a Respondent that will provide high quality and cost effective services. The Town will consider Qualification Statements only from Respondents that, in the Town's sole judgment, have demonstrated the capability and willingness to provide high quality services to the citizens of the Town in the manner described in the RFQ.

Responses will be evaluated by the Town and Qualified Respondents will be selected based on evaluation factors set forth below:

1. Experience and reputation in the field;
2. Knowledge of the town and the subject matter of the pertinent contract;
3. Availability to accommodate the timeframe of the Town to meet July 1, 2018, policy changes;
4. Experience in the areas described in Sections I and III.
5. Pertinent government experience; and
6. Other factors demonstrated to be in the best interests of the Town.

The Town may select certain firms to make presentations. Such firms would be asked to make a formal presentation (no more than 20 minutes) at an interview followed by a question and answer period (no more than 40 minutes). Final approval will be made based on criteria deemed to be in the best interest of the Town.

During the evaluation process, where it may serve the Town's best interest, the Town reserves the right to request additional information or clarification from proposing firms, reject any or all proposals or unauthorized modifications, allow corrections of errors or omissions and to waive irregularities.

The Town will choose the proposal(s) that is most appropriate to its needs. The Town is not obligated to award the contract to only one agent of record.

#### **V. FEES**

Proposals shall include a single annual fee proposal amounts for each of the twelve (12) month annual periods beginning on July 1<sup>st</sup> of 2018, 2019, 2020, 2021 and 2022 which would include renewal services for each of the subsequent periods. Proposed fixed fees will be for both brokerage and consulting services work to be performed in accordance with the RFQ, inclusive of all personnel and non-personnel expenses. The proposed fees shall be fixed fees for all services and should assume that the proposer would not be entitled to commissions for any coverage procured on behalf of the Town of Stratford.

Should there be a particular carrier or program that will not write coverage, net of commissions, and such particular insurance carrier or program is considered to be in the best interest of the Town as determined by the Finance Director, the coverage procured by the broker with commission will be disclosed and credited against the annual fee.

## **VI. OTHER**

The firm, upon the submission of a proposal, shall deliver to the Town proof of professional liability insurance in the sum of three million dollars (\$3,000,000) issued by a reputable insurance company. This insurance must be maintained throughout this engagement, and proof, thereof, must be provided upon request.

In addition to its obligation to provide insurance as specified above, the selected firm, its agents and assigns shall indemnify and hold harmless the Town including, but not limited to, its elected officials, its officers, agents from any and all claims made against the Town, including but not limited to, damages, awards, costs and reasonable attorneys' fees, to the extent any such claim directly and proximately results from the wrongful, willful or negligent performance of services by the selected firm during the performance of this agreement or any other agreement of the firm entered into reason thereof. The Town agrees to give the firm prompt notice of any such claim.

Additional relevant information may also be submitted as part of the proposal. Marketing brochures need not be included.

Mr. Michael Bonnar, Purchasing Agent will serve as the proposal coordinator and will address any technical questions on the procurement process. This individual may be contacted at the Stratford Town Hall, 2725 Main Street, Stratford, CT 06615. Email: [purchasing@townofstratford.com](mailto:purchasing@townofstratford.com).

**Five (5) copies of all letters of interest and requested materials must be received no later than  
3:00 PM on Friday December 15, 2017**

**Responses received after this date and time will not be considered.**