

TAB 6



City of Palmetto Agenda Item

Meeting Date

6/20/2011

Presenter: Jim Freeman

Department: RFP Review Committee

Title: RFP Recommendation--Health Insurance Agent

The City recently completed the RFP process for a Health Insurance Agent. The RFP was issued on May 13th and responses were done on June 3rd (please refer to attached RFP). Atlas Insurance has been the agent of record for the City since 2004. The City received a total of seven responses to the RFP. A committee of six City employees was assembled to review the RFP and make a recommendation to the City Commission. The committee members and departments represented were as follows:

Jim Freeman-City Hall
Karen Simpson- Finance
Sharon Jones- HR

Zachary Schwartz-CRA
Ryan Larowe- Police Department
Gracie Johnson- Public Works

All committee members received the proposals from each firm and reviewed the documents individually and scored each firm based on the established criteria in the RFP (see summary sheet). The committee met on June 10th to review and discuss the proposals and turn in each of our individual rankings for all of the firms. All of the scoring sheets were compiled and an average score was determined based on the grading from each committee member. Once a summary score was calculated the top three firms were short listed and asked to make a presentation to the Committee on June 15th. At the conclusion of the presentations on June 15th, each member was asked to make a recommendation of their 1st, 2nd and 3rd choice for a Health Insurance agent. Five of the six committee members ranked Alltrust as their 1st choice. As such, the committee recommends selecting Alltrust Insurance as the agent of record for the City of Palmetto for fiscal year beginning October 1, 2011 through September 30, 2013 (2 years). The City attorney will review any contract documents (as applicable) before the Mayor signs. Copies of all of the RFP response are available with the City Clerk and will be provided upon request.

Budgeted Amount: 45,000 **Budget Page No(s):** **Available Amount:** 45,000 **Expenditure Amount:** 45,000

Additional Budgetary Information: The cost for agent Health Insurance agent services will be a flat fee of approximately \$45,000/per yr. subject to final negotiations and will be included in the upcoming budget.

Funding Source(s): **Sufficient Funds Available:** Yes No **Budget Amendment Required:** Yes No **Source:**

City Attorney Reviewed: Yes No N/A **Advisory Board Recommendation:** For Against N/A **Consistent With:** Yes No N/A

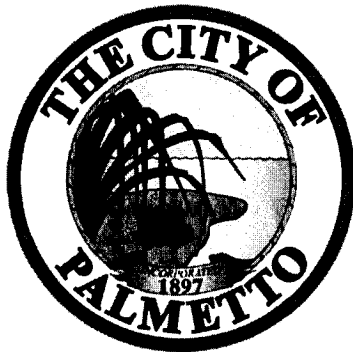
Potential Motion/ Direction Requested: Motion to approve the RFP committee recommendation to select Alltrust Insurance as the Health Insurance Agent for the City of Palmetto for fiscal year beginning October 1, 2011 through September 30, 2013 and authorize the Mayor to sign applicable documents subject to attorney review.

Staff Contact: RFP Committee

Attachments: RFP, Initial scoring summary, Final Scoring Summary, RFPs on file with Clerk and available upon request.

**CITY OF PALMETTO
REQUEST FOR PROPOSAL**

**INSURANCE AGENT SERVICES
EMPLOYEE BENEFIT INSURANCE**



May 13, 2011

**Proposals Must Be Submitted No Later Than
June 3, 2011 at 2:00pm EST**

**CITY OF PALMETTO
REQUEST FOR PROPOSAL
INSURANCE AGENT SERVICES
EMPLOYEE BENEFIT INSURANCE**

LEGAL ADVERTISEMENT

The City of Palmetto seeks an Insurance Agent to provide innovative plan design, and effective health care choices for the City's group health and other employee benefit plans. Insurance Agents licensed to do business in the State of Florida are invited to submit responses. Proposals shall be submitted to the City of Palmetto Purchasing Office at City Hall until to 2:00 p.m. on Friday June 3, 2011.

The exterior packaging of the proposal response shall be clearly marked "RFP INSURANCE AGENT SERVICES-EMPLOYEE BENEFIT INSURANCE", and shall include one (1) original, (5) copies and one (1) compact disc. Proposals must comply with all of the specifications and instructions in the Request for Proposal, a copy of which may be obtained on our web site at www.palmettofl.org or by contacting the City's Purchasing Agent, Nixa Haisley at:

City Hall
516 8th Avenue W
Palmetto, FL 34221
(941) 723-4570
nhaisley@palmettofl.org

The City reserves the right to reject any or all proposals, to waive technicalities, to re-advertise, and to otherwise conduct this Request for Proposals in the manner it deems to be in the best interests of the City.

Prospective proposers, as well as any agents, representatives or persons acting at the request of such prospective proposers, shall be prohibited from discussing any matters related in any way to this Request for Proposals with any City officer, agent, or employee, other than the Purchasing Agent, or as may otherwise be directed in the Request for Proposals.

**CITY OF PALMETTO
REQUEST FOR PROPOSAL
INSURANCE AGENT SERVICES
EMPLOYEE BENEFIT INSURANCE**

PART I – GENERAL INSTRUCTIONS

The City of Palmetto seeks proposals for Insurance Agent Services. Proposals shall be submitted to the City of Palmetto, Purchasing Office, 516 8th Avenue West, Palmetto, Florida 34221 prior to Friday, June 3rd 2011 at 2:00pm. At approximately 2:05pm or 5 minutes after 2:00pm on Friday, June 3, 2011, the proposals will be opened publicly in the City Hall Commission Chambers.

Proposals received after the established deadline will not be opened. Proposals shall, upon opening, constitute an irrevocable offer for a period of one hundred and eighty (180) calendar days to provide the City the services set forth in these specifications until one or more of the proposals have been accepted by the City Commissioners.

Proposals shall be marked "RFP INSURANCE AGENT SERVICES-EMPLOYEE BENEFIT INSURANCE", and shall include (1) original, (5) copies and one (1) compact disc. Proposals must comply with all of the specifications and instructions in the Request for Proposals, a copy of which may be obtained by contacting the City's Purchasing Agent Nixa Haisley at 941.723.4570 x7112 or via email at nhaisley@palmettofl.org. Proposals must comply with all of the specifications and instructions in this Request for Proposals ("RFP").

1. PURPOSE

The City of Palmetto seeks an Insurance Agent to provide innovative plan design, and effective health care choices for the City's group health and other employee benefit plans. The selected Agent will assist the City in obtaining lower insurance rates, will make recommendations as to selection of insurers and will assist the City in negotiating new and renewal insurance contracts. The lines of coverage for which the selected Agent shall assist the City in securing premium and coverage are as follows:

1. Group Health Insurance
2. Group Dental Insurance
3. Group Vision Insurance
4. Group Short /Long Term Disability Insurance
5. Group Life Insurance and Accidental Death & Dismemberment
6. Supplemental Programs

2. BACKGROUND OF CITY OF PALMETTO

The City of Palmetto is a political subdivision of the State of Florida located in Manatee County. The City is comprised of 7 square miles and 42 miles of paved road with a population of an estimated 14,200.

The City has a Mayoral form of government. The legislative and governing body of the City is a five-member Commission, elected from each of the three wards and two at-large members. Each Commissioner is elected to a four-year term.

The City of Palmetto provides a range of municipal services. The public safety operation includes police, as well as building inspections, code enforcement and zoning. Twelve parks make up the city's recreational services including a historical park. Public Works provides the essential, street and highway maintenance, signalization, landscape maintenance, solid waste collection, water and sewer services, reclaimed water and storm water utilities.

3. PREPARATION OF SUBMITTAL

An authorized representative of the Contractor shall sign the proposal and all of the required forms attached to this Request for Proposals.

If the Contractor is a partnership, the proposal shall provide the names and addresses of all partners, and the proposal shall be signed by at least one partner with authorization to act on behalf of the partnership.

If the Contractor is a corporation, the proposal shall provide the name of the state in which the corporation's articles are held. The proposal must be signed in the name of, and under the seal of, the corporation, by a duly authorized officer or agent of the corporation, and their address must be given. Such officer or agent must present legal evidence that they have lawful authority to sign said bid and that the signature is binding upon the corporation and that the corporation has a legal existence. In the event that any corporation, organized and doing business under the laws of any foreign state, is selected as the winning proposer, such corporation shall present evidence before a Purchase Order for said work is executed, that it is authorized to do business in the State of Florida.

The City shall not be responsible for any expenses incurred by the proposer in preparing or submitting a proposal in response to this Request for Proposals, nor any expenses associated with interviews, presentations or contract negotiations related to the proposal.

4. PROPOSER'S OBLIGATION OF EXAMINATION

The City has endeavored to provide a description of all of the conditions which may affect the performance of the work in this RFP. By submitting a proposal, proposers are acknowledging that they have examined all of the requirements of this RFP, technical specifications, the project site, and any other relevant information that may be on file in the offices of the City. No plea of ignorance of conditions that may exist, or of conditions or difficulties that may be encountered under this contract, as a result of a failure to make the necessary examinations and investigations, will be accepted as an excuse for any failure or omission on the part of the proposer to fulfill in every detail all the requirements of the proposal, or will be accepted as a basis for any claims whatsoever for extra compensation.

5. CLARIFICATION AND INTERPRETATION

Any comments, questions, or requests for clarification, interpretation or additional information concerning the RFP should be submitted in writing, by fax, or by e-mail to the Purchasing Agent, at the contact information below. Proposers are not entitled to rely upon, and the City will not be bound by, any oral interpretations given by City staff or representatives. Written addenda or determinations issued by the Purchasing Agent are the only method by which this RFP may be clarified, interpreted or modified. If any such written decisions are issued, the City will make reasonable efforts to notify all proposers, and will generally post such written decisions on the City's website, www.palmettofl.org. However, each proposer shall be responsible for contacting the Purchasing Office, prior to submitting their proposal, to determine if any such written decisions have been issued and to amend their proposal as necessary.

City of Palmetto
Purchasing Agent
516 8th Ave West
Palmetto, Florida 34221
(941) 723-4576 (Fax)
nhaisley@palmettofl.org

6. CORRECTION OR WITHDRAWAL OF PROPOSALS

Correction or withdrawal of inadvertently erroneous bids or proposals before or after opening, or cancellation of awards or contracts based on mistakes, may be permitted in the sole discretion of the City Clerk. In any bid based, in whole or in part, upon a price calculated by multiplying a unit cost by the number of units to be purchased, the accurate calculation of price shall control over a total price that is based on an error in such calculation. Bids or proposals may be modified or withdrawn by written notice received in the office of the City Clerk, prior to the time set for opening of bids or proposals. After the opening, corrections shall be permitted only to the extent that the person submitting a bid or proposal can show by clear and convincing evidence that a mistake of a nonjudgmental character was made, the nature of the mistake, and the price and term of the bid or proposal actually intended. The person submitting the bid or proposal with the lowest price alleging a material mistake of fact may be permitted to withdraw their bid or proposal if:

- a. The mistake is clearly evident on the face of the document but the intended correct bid or proposal is not similarly evident; or
- b. The person submits evidence that clearly and convincingly demonstrates that a mistake was made.

7. PUBLIC PRESENTATIONS

The City may conduct discussions with and may require public presentations by proposers, regarding their qualifications, approach to the project, and ability to furnish the required services. The City shall not be responsible for any expenses incurred for public presentations.

8. PROPOSAL RESTRICTIONS

In order to control the cost of preparation, submittals shall be limited to the requirements as described in Part III – Instructions for Preparing Proposals contained within this RFP.

9. PUBLIC RECORDS

The applicant understands that upon receipt of the proposal by the City, the proposal documents become a “public record”, as defined in Chapter 119, Florida Statutes, and those documents are subject to public disclosure in accordance with that Chapter.

10. ANTI-COLLUSION

By offering a proposal in response to this RFP, the applicant is certifying that the applicant has not colluded in any way with any other applicant or parties to the proposal, or made any communication that would be reasonably understood to be detrimental to the public purpose of the RFP process, and will not do so during the RFP process. Such prohibited communications include but are not limited to discussion of prices and data with competitors or other applicants, attempting to induce other firms not to submit proposals, and the employment of a person or agency to solicit or secure this contract upon a commission, percentage, brokerage, or contingent fee arrangement.

11. DRUG FREE WORKPLACE

The City of Palmetto is a Drug Free Workplace. It is required that the attached Drug Free Workplace Form be signed and returned to this office with the proposal.

12. PUBLIC ENTITY CRIMES STATEMENT

As required by Section 287.133, Florida Statutes, a person or affiliate who has been placed on the convicted contractor list following a conviction for a Public Entity Crime may not submit a bid on a contract to provide any goods or services to a Public Entity, may not submit a bid on a contract with a Public Entity for the construction or repair of a public building or a public work, may not submit bids on leases of real property to a Public Entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or Contractor under a contract with any Public Entity, and may not transact business with any Public Entity in excess of the threshold amount provided in s. 287.017 for Category Two for a period of 36 months from the date of being placed on the convicted contractor list. Any person must notify the City within 30 days after a conviction of a Public Entity crime applicable to that person or to an affiliate of that person.

13. LOBBYING PROHIBITED

Upon the issuance of this RFP, all prospective applicants, and any agent, representative or person acting at the request of such prospective applicant, shall be prohibited from discussing any matters related in any way to this RFP with any officer, agent, or employee of the City, other than the Purchasing Agent or as may otherwise be directed in this RFP.

14. CANCELLATION

The City shall have the right to unilaterally cancel, terminate or suspend this contract, in whole or in part, by providing the Contractor thirty (30) days written notice by certified mail.

15. FISCAL NON-FUNDING CLAUSE

In the event sufficient funds are not budgeted for a new fiscal period, the City shall notify the successful proposer of such occurrence and the contract shall terminate on the last day of the current fiscal year without penalty or expense to the City.

16. DISCRETION OF THE CITY

The City reserves the right to accept any proposal, to reject any or all proposals, to waive any technical errors or omissions, and to request resubmission or clarification from any or all applicants. The City reserves the right to select any applicant submitting a proposal that meets the requirements of this RFP, and shall have sole discretion to determine which proposal is in the best interests of the City. Following selection, the successful applicant shall negotiate an agreement with the City to carry out the terms of its proposal.

17. PROHIBITED INTERESTS

(a) No city officer, employee, or agent shall participate, directly or indirectly, in the selection of a contractor, or in the award or administration of a contract if such officer, employee, or agent, or a spouse, child, parent, brother or sister of such officer, employee or agent, or a person that employs any of the above has an interest, financial, or otherwise, in a person or entity submitting a bid or proposal, except where such interest is not substantial and such interest is disclosed to and approved by the city council prior to such participation.

(b) No city officer, employee, or agent shall solicit or accept a gratuity, favor or anything of monetary value from contractors, bidders, offerors or any person with an interest in a contract except where such is unsolicited, of a nominal value and disclose to the mayor and city commission and the mayor and city commission approve acceptance thereof.

(c) No city officer, employee or agent that participates, directly or indirectly, in the procurement process shall be employed by any person bidding for or contracting with the city for contracts hereunder.

18. MINORITY BUSINESS ENTERPRISES

The City hereby notifies prospective applicants that it will ensure that minority business enterprises will be afforded full opportunity to participate in response to this RFP, and that during the RFP and subsequent contract negotiation process, no party will be discriminated against based on race, color, creed, sex, age, national origin, or disability. Anyone requiring accommodations to access any public meetings required as part of the RFP or contract process should contact the Purchasing Agent at the address and phone number provided herein, at least 24 hours in advance of the meeting.

19. EQUAL EMPLOYMENT

Proposer shall not discriminate against any employee or applicant for employment because of race, color, religion, age, sex, national origin, or handicap.

20. COMPLIANCE WITH THE LAW

The act of submitting a response to this proposal shall constitute an agreement by the Contractor that they have made themselves familiar with, and shall at all times observe and comply with, Federal, State, and Local laws, ordinances, codes, and regulations. No plea of misunderstanding will be considered on account of ignorance thereto. The Contractor shall indemnify and hold harmless the City and all of their officers, agents, employees, or representatives from all suits, actions, or claims arising from or based on the violation of any such laws, ordinances, codes, and regulations whether by themselves, their employees, subcontractors, or agents.

21. ASSIGNMENT OF CONTRACT

The winning proposer shall not be permitted to assign the contract without the written consent of the City.

22. DISPUTE AND COMPLAINT

All complaints or grievances during the RFP process should be first submitted in writing to the Purchasing Agent who will take prompt remedial action. The Purchasing Agent shall investigate the validity of the complaint and present the findings in writing to the proposer. If the proposer is dissatisfied with the remedies, they may then make a written appeal, in accordance with Section 2-63 of the City Code. This policy does not preclude consideration of legal questions in connection with any decisions made by the City.

23. INSURANCE REQUIREMENTS

The successful Contractor shall be required to supply, at their cost, the following minimum insurance coverage:

A. *Workers Compensation:* Coverage to apply for all employees for Statutory Limits in compliance with the applicable state and federal laws. The policy must include Employers' Liability with a limit of \$500,000 each accident; \$500,000 each employee; and \$500,000 policy limit for disease.

B. *Professional Liability Insurance:* with minimum \$1,000,000 per occurrence for this project with a \$1,000,000 policy term general aggregate. Coverage shall be extended beyond the policy year term either by a supplemental extended reporting period (ERP) with as great of duration as available, with no less coverage and reinstated aggregate limits, or by requiring that any new policy provide a retroactive date no later than the inception date of claims made.

C. *Comprehensive Commercial General Liability Insurance:* Occurrence from required. Aggregate must apply separately to this contract/job. Minimum \$1,000,000 each occurrence; \$1,000,000 general aggregate; \$1,000,000 products and completed ops; and \$100,000 fire damage.

D. *Automobile Insurance:* To include all vehicles owned, leased, hired and non-owned vehicles with limits of not less than \$1,000,000 per each accident and for property damage and bodily injury, with contractual liability coverage for all work performed under this agreement.

E. City of Palmetto is to be named additional insured on Comprehensive Commercial General Liability Policy and the Business Auto Policy. Certification of same shall be required along with a standalone Hold Harmless Agreement. All certificates of insurance and the City's Hold Harmless Agreement must be on file with and approved by the City before commencement of any work activities under this agreement.

F. Any and all deductibles to the above referenced policies are to be the responsibility of the successful firm.

G. *Hold Harmless:* The City shall be held harmless and indemnified against all claims for bodily injury, sickness, disease, death or personal injury or damage to property, or loss of use resulting from or arising out of performance of this agreement or contract, unless such claims are a result of the City's sole negligence. The City shall also be held harmless and indemnified against all claims for financial loss with respect to the provision of or failure to provide professional or other services resulting in professional, malpractice, or errors or omissions liability arising out of performance of this agreement or contract, unless such claims are a result of the City's sole negligence. A City stand-alone Indemnification and Hold Harmless Agreement is required and shall be submitted along with all certificates of insurance.

END OF PART I

**CITY OF PALMETTO
REQUEST FOR PROPOSAL
INSURANCE AGENT SERVICES
EMPLOYEE BENEFIT INSURANCE**

PART II – SCOPE OF SERVICES

SCOPE OF SERVICES

The City of Palmetto seeks an Insurance Agent to provide innovative plan design, and effective health care choices for the City's group health and other employee benefit plans. The selected Agent will assist the City in obtaining lower insurance rates, will make recommendations as to selection of insurers and will assist the City in negotiating new and renewal insurance contracts. The City operates on a fiscal year that begins on October 1st and ends on September 30th. Our insurance renewal is consistent with our fiscal year. The lines of coverage for which the selected Agent shall assist the City in securing premium and coverage are as follows:

1. Group Health Insurance
2. Group Dental Insurance
3. Group Vision Insurance
4. Group Short /Long Term Disability Insurance
5. Group Life Insurance and Accidental Death & Dismemberment
6. Supplemental Programs

Mandatory Proposer Requirements

The proposer must be license in the State of Florida for a minimum of five years and provide a copy of their insurance license with their response.

The proposer must have two qualified principals or staff, in Florida, each with a minimum of two years experience in employee benefits.

The proposer must have acted as a full-service Agent for a Florida local government for at least five (5) years and have expertise and training in the fields of group life, health and related insurance programs. Professional designations in the benefit field (i.e. CEBS- (Certified Employee Benefit Specialist), RHU-Registered Health Underwriter) are a plus.

The proposer must be fully HIPAA compliant and their employees must be trained in the requirements of the HIPAA Laws.

Proposers must be willing and able to place business with all of the City's existing major providers; these current providers are BlueCross BlueShield, Florida Combined Life and Aflac. This is not to mean the City intends to maintain its current carriers but would if necessary and/or considered advantageous to the City.

Proposers are advised that any Agent who contacts insurance markets on behalf of the City of Palmetto prior to completion of the RFP process will be immediately disqualified from consideration. The City believes this will allow the Selection Committee to focus solely on the RFP submittals and professional qualifications of all potential proposers; and, as such, will be in the best interest of all potential proposers.

A selection committee consisting of at least the City Clerk, Human Resources Director, Finance Director will review and rank all proposals received according to the evaluation-criteria. The City reserves the right to add other members of the selection committee at our discretion.

The selected firm will provide a full range of services including but not limited to innovative plan design, funding alternatives, risk identification, risk exposures, insurance placement, written analysis and recommendations. Some specific responsibilities include but are not limited to the following:

1. Analyze the insurance needs of the City of Palmetto employees and provide written recommendations for changes where appropriate or dictated by changing market conditions or laws. Suggest alternative funding methods and plan changes to affect cost savings.
2. Assist in the design of a comprehensive insurance program, addressing retention levels, broadest available coverage terms and insurer financial security.
3. Organize renewal information and prepare insurance specifications.
4. Prepare marketing strategies for procuring City insurance for review by the City.
5. Annually approach insurance marketplace on behalf of City. Analyze insurer proposals with respect to cost, coverage and stability of insurers. Review proposals received from insurance companies for conformance with specifications and present quotations to City in a spreadsheet format detailing and comparing coverage, forms and pricing. Make recommendation to City Staff for approval. Negotiate final terms.
6. Obtain policies from insurance carriers and forward to City in a timely fashion. Keep City apprised of any delays.
7. Review all binders, policies and endorsement to assure coverage is as intended. Verify accuracy of all policies, endorsements and invoices prior to delivery.
8. Maintain a summary listing of all policies and endorsements that identify the type of coverage, insurance company name and policy number, policy period, coverage synopsis and a brief synopsis of significant coverage features, policy limits, deductibles, and the premiums. Update summary pages as revisions occur.
9. Place, cancel and otherwise handle, at the direction of the City and for the benefit of the City all placements, binders, policies and endorsements as requested by the City in a timetable that would avoid lapses in coverage.

10. Interface with carrier when coverage issues arise.
11. Be available to attend meetings when needed. Respond to questions in a timely manner.
12. Prior to renewal of insurance policies, Agent shall analyze claims and claims history trends, with frequency and severity information on claims.
13. Supply City Clerk a budget letter for estimated premiums that will be required for the next fiscal year. This is due no later than June 1st each year.
14. Provide other such services consistent with devising, adopting, administering or revising plans of insurance coverage for the City.
15. Negotiate renewal rates with current carriers and/or market group coverage to competing carriers.
16. Represent the City as requested in communications with all underwriters, claims adjusters and claimants.
17. Coordinate the City's employee open enrollment prior to the beginning of a new policy year and assist with monthly new employee orientation, with employee education, and in communicating benefit changes. Prepare Annual Employee Benefit Guides.
18. Review each insurance policy, binder, certificate or other insuring document and all endorsements affecting coverage and/or price, to ensure they are complete, correct and in compliance.
19. Act as liaison between benefit providers.
20. Perform claims mitigation for the City and for individual employees.
21. Keep the City abreast of changes in statutory and regulatory changes. Review pending legislation and report to the City any impact it may have on existing or future benefits.
22. Be available to the City for consultation as needed in performing obligations under this agreement.
23. Advise City on insurance trends, insurance market conditions, financial stability of any insurance companies writing policies for the City, or any other items having the potential to materially impact any insurance coverage's carried by or claims processing services provided to the City.

All Questions regarding this RFP must be made in writing and directed to the Nixa Haisley, Purchasing Agent, at nhaisley@palmettofl.org

END OF PART II

**CITY OF PALMETTO
REQUEST FOR PROPOSAL
INSURANCE AGENT SERVICES
EMPLOYEE BENEFIT INSURANCE**

PART III – INSTRUCTIONS FOR PREPARING PROPOSALS

In order to insure a uniform review process and to obtain the maximum degree of compatibility, it is required that the proposals be organized in the manner specified below. Failure to submit this information in the requested format will render your proposal non-responsive. Proposals should include an index and individual tab for each section:

1. **Title Page** The proposer should identify the RFP subject, the name of the firm, local and corporate address, telephone number, name and title of contract person and date of submission.
2. **Table of Contents** Provide clear identification of the material by section and by page number.
3. **Letter of Transmittal** Should be brief and introductory in nature (1 page).
4. **Company History (Maximum 10 Points)** Information related to the agents firms qualifications and resources including the following:
 - a. Description of the history of the firm, including how long it has been in business in Florida.
 - b. Description of the firm's size (premium volume and number of staff), financial status and stability.
 - c. List the insurance markets and carriers the firm can access locally as well as nationally. All carriers must be properly licensed in Florida.
 - d. List special experience of the firm in placing insurance coverage's for a similar size City.
 - e. Additional services offered by the firm that may be of interest to the City.
5. **Qualifications and Experience of Staff (Maximum 20 Points)** Resume for each account executive and support staff including the following:
 - a. Description of individual's educational background indicating specific steps taken to remain current with trends in the Employee Benefits Group Insurance industry.
 - b. Description of individual's work experience including all past employment and number of years as an agent in the insurance field. Also, include length of time with your firm and in current position.
 - c. Description of individuals, personal knowledge of insurance markets, specifically health, vision, dental and life for Florida governments.
 - d. Describe staff's experience with employee claim escalation and issue resolution.

6. **Understanding and Approach (Maximum 25 Points)** A written statement explaining the firm's approach to assisting local governments to maximize benefits for employees while minimizing the financial impact of rising insurance premiums (health, etc.). Cite specific examples from your relevant experience. Cite examples of innovative concepts your firm has employed to achieve lowest premium while maintaining good coverage.

- a. What is your company's vision statement?
- b. What is the general process used to collect initial rate quote and negotiate these quotes?
- c. What client-specific, proprietary and public data sources do you use in these negotiations?
- d. What is the lead-time associated with providing renewal rates prior to the expiration of the coverage year? More specifically, is it possible to have renewal rates by July 1st for an October 1st renewal?
- e. What innovative ideas and concepts does your firm employ to lower premiums while maintaining the best possible coverage for our employee base?

7. **Location and Accessibility (Maximum 5 Points)** The name of office location of the account executive directly responsible for handling the City's account. Description of the current corporation of the account executives personal book of business including the following:

- a. Number of accounts for which the account executive is responsible.
- b. How the City's account would compare in size and scope to the other clients of the agent.
- c. Steps the account executive or firm will take to assure that proper attention will be given to the City's account as your volume of business grows.

8. **References (Maximum 15 Points)** List at least three (3) client references, including contact information for which the services requested in this RFP have been provided within the past five (5) years. Preference will be given to those with the most favorable local government client experience. (See reference listing form at end of packet)

9. **Overall Compliance (Maximum 5 Points)** Complete and sign all required forms and include a copy of your state of Florida Insurance license and your draft contract. Submit proposal as outlined in these Proposal Format instructions.

10. **Proposal Fees (Maximum 20 Points)** Proposing Agents are required to submit a quotation of proposed rates, fees or charges and other detailed cost proposal or breakdown. The City of Palmetto is prepared to pay a fixed annual fee rather than commission for services rendered. In cases where commission is mandated by the desired plans, such commission shall be deducted from the agreed upon fixed fee paid by the City. The stated fee shall include all costs associated with the performance of the services specified, including labor, material, transportation, etc. No other charges shall be allowed.

- a. If selected, would you receive any other form of compensation from any source, such as administrator fee/allowance from vendors, bonus, overrides or any other form of compensation not otherwise characterized and fully disclosed to the City of Palmetto? If so, please explain in detail.
- b. If selected, are you willing to negotiate fees?

END OF PART III

**CITY OF PALMETTO
REQUEST FOR PROPOSAL
INSURANCE AGENT SERVICES
EMPLOYEE BENEFIT INSURANCE**

PART IV – EVALUATION OF PROPOSALS

1. EVALUATION METHOD AND CRITERIA

A. General

The City shall be the sole judge as to the merits of the proposal, and the resulting agreement. The City's decision will be final.

Each proposal received will be evaluated based on the following criteria. Proposals received after the deadline of 2:00pm EST on Friday, June 3, 2011 will not be opened. The City of Palmetto reserves the right to return unopened proposals to the proposer or to properly discard. Proposals opened and subjected to the criteria below shall belong exclusively to the City of Palmetto. These proposals and supporting documentation for evaluating such proposals will be maintained by the City of Palmetto based on the City of Palmetto public records and retention policy.

	Maximum
Company History	10
Qualifications and Experience of Staff	20
Understanding and Approach	25
Location and Accessibility	5
References	15
Overall Compliance	5
Fees proposed	20
TOTAL	100

END OF PART IV

**CITY OF PALMETTO
REQUEST FOR PROPOSALS
INSURANCE AGENT SERVICES
EMPLOYEE BENEFIT INSURANCE**

LIST OF REFERENCES

IMPORTANT: This form must be returned with the bid proposal form.

1. Name of Company _____
Address _____
Contact Person/Title _____
Telephone Number _____
2. Name of Company _____
Address _____
Contact Person/Title _____
Telephone Number _____
3. Name of Company _____
Address _____
Contact Person/Title _____
Telephone Number _____

Please print or type Authorized Signature _____

(Additional References may be included in Proposal)



CITY OF PALMETTO
Request for Proposals Summary Form

Insurance Agent Services (Employee Benefit Insurance)

Initial Rankings

	Jim	Karen	Sharon	Gracie	Ryan	Zack	Total	Average
Alltrust Insurance	4.38	4.40	4.15	4.00	3.65	4.25	24.83	4.14
Atlas Employee Benefits	4.38	3.85	4.85	4.75	3.15	3.60	24.58	4.10
Boyd Insurance	3.08	3.00	2.65	4.95	3.70	3.40	20.78	3.46
First Florida	3.43	3.90	2.35	4.05	3.25	3.70	20.68	3.45
Gehring Group	4.60	4.60	4.75	4.90	3.95	4.60	27.40	4.57
Lassiter-Ware Insurance	3.90	4.30	4.30	4.70	3.85	4.10	25.15	4.19
Refined Benefits/Sullivan	3.30	2.80	3.60	3.80	3.65	3.45	20.60	3.43

Top 3 Short-list

Gehring Group	4.60	4.60	4.75	4.90	3.95	4.60	27.40	4.57
Lassiter-Ware Insurance	3.90	4.30	4.30	4.70	3.85	4.10	25.15	4.19
Alltrust Insurance	4.38	4.40	4.15	4.00	3.65	4.25	24.83	4.14
Atlas Employee Benefits	4.38	3.85	4.85	4.75	3.15	3.60	24.58	4.10
Boyd Insurance	3.08	3.00	2.65	4.95	3.70	3.40	20.78	3.46
First Florida	3.43	3.90	2.35	4.05	3.25	3.70	20.68	3.45
Refined Benefits/Sullivan	3.30	2.80	3.60	3.80	3.65	3.45	20.60	3.43



CITY OF PALMETTO
Request for Proposals Interview Final Rankings

Insurance Agent Services (Employee Benefits Insurance)

Firm	Jim	Karen	Sharon	Gracie	Ryan	Zack	Average	Place
Alltrust Insurance	1.00	1.00	1.00	2.00	1.00	1.00	1.17	1st
Lassiter-Ware Insurance	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3rd
Gehring Group	2.00	2.00	2.00	1.00	2.00	2.00	1.83	2nd