Village of Tinley Park, Illinois

REQUEST FOR QUALIFICATIONS

Insurance Brokerage Services

2017 – RFQ - 007

This Request for Qualifications (“RFQ”) is for the purpose of evaluating the qualifications of a qualified firm to provide Insurance Brokerage services. The Village may, but is not required to, enter into a professional working relationship with a qualified firm as a result of this RFQ.

GENERAL REQUIREMENTS: Proposers are to submit ten (10) packets. Submit one (1) original plus nine complete copies of the proposals. Three to five firms may be notified that they have been selected for further evaluation.

SUBMISSION LOCATION: The Village Of Tinley Park
16250 South Oak Park Avenue
Tinley Park, IL  60477

SUBMISSION DATE: Tuesday June 6th, 2017 by 5:00 p.m.
Responses received after the time specified will not be opened.

CONTACT QUESTIONS: Submit questions via email to: The Village of Tinley Park, attention Hannah Lipman, Administrative Intern, at hlipman@tinleypark.org or via phone (708)444-5000. Questions are required no less than three (3) business days prior to the RFQ opening date. Absolutely no informal communication shall occur regarding this RFQ, including requests for information or speculation between Proposers or any of their individual members and any Village elected official or employee. All questions will be answered with a copy of the question and answer to each proposer that the Village is aware of and may be answered by addendum.

CONTENTS: The following sections, including this cover sheet, shall be considered integral parts of this solicitation:
- Notice of RFQ
- General Terms and Conditions
- Project Overview
- Submission Requirements
- References
GENERAL TERMS AND CONDITIONS

1. Negotiations:
The Village of Tinley Park reserves the right to negotiate specifications, terms and conditions, which may be necessary or appropriate to the accomplishment of the purpose of this RFQ. Nothing in this RFQ is intended as a contract or as any kind of promise or commitment to enter into an agreement.

2. Confidentiality:
RFQs and responses thereto are subject to the Illinois Freedom of Information Act (“FOIA”).

3. Reserved Rights:
The Village of Tinley Park reserves the right, at any time and for any reason, to cancel this RFQ or any portion thereof, to reject any or all RFQs. The Village reserves the right to waive any immaterial defect in any RFQ. The Village may seek clarification from a proposer at any time, after the submission date, and failure to respond promptly is cause for rejection.

4. Incurred Costs:
The Village of Tinley Park will not be liable for any costs incurred by respondents in replying to this RFQ.

5. Award:
Award, if any, will be based on the highest ranked responsive, responsible bidder. Award, if any, will be based on the evaluation criteria set forth herein.

6. Discussion of RFQ:
The Village of Tinley Park may conduct discussions with any proposer who submits a response to this RFQ. During the course of such discussions, the Village shall not disclose any information derived from one proposer to any other proposer.

7. Time and Effort:
Time is of the essence. The broker shall be able to devote sufficient resources to the Village of Tinley Park.

8. Responsibility and Default:
The proposer shall be required to assume responsibility for all items listed in this RFQ. The successful proposer shall be considered the sole point of contact for purposes of any service agreement entered into by the Village.

9. Interpretations or Correction of Request for Qualifications:
Proposer shall promptly notify the Village of Tinley Park of any ambiguity, inconsistency or error that they may discover upon examination of the RFQ. Interpretation, correction and changes to the RFQ will be made by written addendum. Interpretation, corrections or changes made in any other manner will not be binding.

10. Addenda:
Addenda are written instruments issued by the Village prior to the date of receipt of qualifications, which modify or interpret the RFQ by addition, deletions, clarifications, or corrections. Each proposer shall ascertain prior to submitting a qualifications packet that all addenda issued have been received, and by submission of a qualification packet, such act shall be taken to mean that such proposer has received and understands fully the contents of the addenda.

11. Taxes:
The Village of Tinley Park is exempt from paying Illinois State taxes.

12. Non-Discrimination:
Proposer shall comply with the Illinois Human Rights Act, 778ILCS 5/1-101 et seq. as amended and any rules and regulations promulgated in accordance therewith, including, but not limited to, the Equal Employment Opportunity Clause, Illinois Administrative Code, Title 44, Part 780 (Appendix A), which is
incorporated herein by reference.

13. **Insurance: Please submit certificate with your proposal**
The proposer must obtain insurance issued by a company or companies qualified to do business in the State of Illinois and provide the Village with evidence of credible insurance. Insurance in the following types and amounts is necessary:

- Professional Liability to include, but not be limited to, coverage for Errors and Omissions to respond to claims for loss therefrom:
  - General Aggregate Limit $1,000,000
  - Each Occurrence Limit $500,000

Proposer agrees that with respect to the above required insurance, the Village of Tinley Park shall:
- Be named as additional insured by endorsement as their interest may appear;
- Be provided notice within thirty (30) days, in writing, of cancellation or material change to said policy;
- Be provided with Certificates of Insurance evidencing the above-required insurance, prior to commencement of any working relationship and thereafter with certificates evidencing renewals or replacement of said policies of insurance at least fifteen (15) days prior to the expiration of cancellation of any such policies.

14. **Change in Status:**
The proposer shall notify the Village of Tinley Park immediately of any changes in its status resulting from any of the following: (a) proposer is acquired by another party; (b) proposer becomes insolvent; (c) proposer, voluntarily or by operation of law, becomes subject to the provisions of any chapter of the Bankruptcy Act; (d) vendor ceases to conduct its operations in normal course of business. The Village of Tinley Park shall have the option to terminate any professional working relationship with the vendor immediately on written notice based on any such change in status.

15. **Precedence:**
Where there appears to be variances or conflicts, the following order of precedence shall prevail: The Village of Tinley Park Request for Qualifications; and the Proposers Response to RFQ.

16. **Submittal and Evaluation Factors:**
The most promising responses as determined by the Village of Tinley Park will be evaluated in detail. Additional information may be sought from Firm(s). Firms may be asked to present and explain their proposals. The key person to be assigned to this project must be present at this interview. The Village reserves the right to waive non-material deficiencies in any proposal.

Proposals will be evaluated by the Village. The Village reserves the right to reject any or all proposals and is not and shall not be bound to select one or more Proposer to provide services to the Village.

The Village also reserves the right to exercise its discretion and be the sole judge of all proposals.

The following will serve as the basic criteria for the possible selection of the consultant.
1. Understanding of the work required as evidenced by the proposal and the ability of the Broker to commence work in a timely manner. Completeness of proposal will be critical.
2. The qualifications of the company;
3. The scope of the services offered;
4. Ability to work with and relationship with and access to major health insurance carriers;
5. Completeness and responsiveness to the requirements of the RFQ;
6. Experience, qualifications and competency in providing insurance agency /Brokerage and consulting services to municipalities in the State of Illinois;
7. Experience of the individual and/or team that will be assigned to the Village;
8. Experience in evaluating operations and making recommendations that are feasible;
9. Understanding of the project’s objectives and scope as evidenced by the quality of the proposal submitted;

The Village of Tinley Park
Insurance Broker Services
10. Good service and good value shall weigh heavily in the selection process.

PROJECT OVERVIEW

1. **Intent:**
The Village of Tinley Park may enter into a service agreement with a qualified firm to provide Health Insurance Brokerage services for the Village of Tinley Park.

2. **Background:**
The Village of Tinley Park (population of approximately 60,000) employs over 400 employees (approximately 200 full time and 200 part time). Full time employees are eligible for Village insurance programs, which include health, dental and life insurance programs. The Village has also implemented a wellness program it wishes to enhance.

3. **Project Scope of Services:**
The purpose of this Request for Qualifications (“RFQ”) is to select a Firm qualified to represent the insurance interests of the Village. As this is an Agent/Broker RFQ, insurance/risk management consultants and carriers will not be considered. The selected Firm is expected to provide qualified and expert professional services, including but not limited to:
   a. Periodic review (no less than annual) of the Village’s health insurance programs, specific coverage(s), loss data, and risk management measures; and making recommendations to the Village with respect to the need for ancillary insurance services, additional coverage and modifications, updating or upgrading of existing coverage(s).
   b. Annual recommendations concerning changes in terms, conditions and limits of coverage; based on best industry practices.
   c. Upon approval by the Village, annual marketing of Village’s health insurance program, including, a negotiation of carrier contract extension or change(s). This service will include comprehensive assistance and guidance in completing the insurance application process in a timely fashion.
   d. Solicitation of proposals from qualified insurance carriers on an annual or as needed basis who are experienced and familiar with Illinois municipalities.
   e. Development of bid specifications to be submitted to the municipal marketplace for which proposals are sought.
   f. Evaluation of proposals submitted by insurance carriers relative to compliance with insurance specifications, cost and ability of each carrier to perform as required including relative solvency.
   g. Detailed report of solicited policy renewal options available to the Village.
   h. Examination and approval of issued policies and bonds for conformance with the Village’s specifications and the carrier’s proposal.
   i. Provision of an annual stewardship report, including insurance schedule, policy summaries, review of past year’s activities and outlook for coming year’s market conditions.
   j. Assistance to the Village in drafting insurance specifications for contracts and agreements as requested.
   k. Advice to the Village on new developments in the field of insurance.
   l. The selected broker/consultant will be expected to work in partnership with the Village staff to perform the following services:
      - Provide recommendation for the proposed benefit components, specifically in the area of design, funding, cost and administration.
      - Conduct renewal negotiations with the carrier(s) and vendors and prepare a complete and detailed accounting of all claim costs, provider access fees, administrative expenses, risk charges, etc.
      - Provide general problem solving throughout the plan year.
      - Any other duties critical to the proper formation of a health insurance plan and its optimal operation and participation.
   m. Advice and assistance in enhancing the Village’s wellness program.
4. Submission Requirements:

Section 1.0 – Executive Summary

Provide a brief summary which describes and highlights your firm’s experience, qualifications, and expertise and why your team would be the best brokerage choice for the Village of Tinley Park. Please state your firm’s business organization type (sole proprietor, partnership, corporation, etc.).

Section 2.0 – Relevant Experience

Provide a detailed description for other clients you currently serve. Emphasis should be placed on work completed within the last five years by the specific personnel being proposed to work on this project.

Section 3.0 – Project Design and Management Team

Provide an organization chart graphically illustrating how your firm would staff and structure your proposed team for brokerage services.

Section 4.0 – Firm Differentiation

This section represents one of the most important sections for the selection of the short listed firms. Please respond to the individual questions carefully and succinctly.

Team Leadership

- Who on your team will provide consistent day-to-day service to the Village of Tinley Park?
- What are your expectations for performance of this individual with regard to providing the Village of Tinley Park with high quality insurance brokerage services?
- List and rank ten (10) key attributes or abilities this firm possesses that the Village of Tinley Park is seeking.

Budget

How does your firm maximize and maintain the lowest possible insurance quotes for your clients? Cite examples of specific things that you have done with your other clients to meet this objective.

Section 5.0 – References

Provide three (3) company references and three (3) references for the proposed primary insurance broker