



Request for Quotation (RFQ) Property/Casualty Insurance

SECTION A – GENERAL INFORMATION

1. Purpose

Mesa County Public Library District (MCPLD) requests written quotations for Property/Casualty Insurance coverages to be effective January 1, 2016. The selected firm will act as advisor, consultant and professional insurance agent/broker for MCPLD.

2. List of Coverages

- a. General Liability
- b. Commercial Property
- c. Automobile
- d. Cyber Liability
- e. Directors/Officers
- f. Volunteer Coverage
- g. Workers Compensation
- h. Crime
- i. Umbrella/Excess
- j. Other coverages as requested/specified by MCPLD
- k. Optional or alternative coverages suggested by agent/broker.

3. Schedule

- a. MCPLD will follow a preliminary schedule for coverage beginning January 1, 2016.

Posting of Request for Quotation	June 30, 2015
Written Quotations Due	December 1, 2015 (12:00 p.m.)
Public Opening of Quotations	December 1, 2015 (3:00 p.m.)
On-Site Interviews (if required)	December 7 – 9, 2015
Notify Selected Broker/Carriers	December 18, 2015

- b. The detailed RFQ will be available to interested agents/brokers starting June 30, 2015, and can be obtained from the Mesa County Libraries Administrative Offices located at 443 N. 6th Street, Grand Junction, CO, 81501, and online at www.mesacountylibraries.org.
- c. A coverage and exposure specification package and other pertinent information can be obtained at Mesa County Libraries Administrative Offices located at 443 N. 6th Street, Grand Junction, CO, 81501.

4. Instructions to Proposers

- a. All RFQ proposals should be delivered to:
Mesa County Public Library District
Attn: Laurie Cole
443 N. 6th Street
Grand Junction, CO 81501
- b. Proposals must be received on or before December 1, 2015, at or before the hour of 12:00 p.m. Proposals received after 12:00 p.m. may not be considered in the proposal process.

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- c. Two (2) copies of the RFQ must be placed in a sealed envelope and clearly labeled "Quotations for Property Casualty Insurance Coverages."
- d. In addition to premiums and pricing broken down by coverage line and rates, the following information must be included in all proposals:
 - i. An agent/broker's statement delineating proven experience and expertise in providing the services requested in the RFQ.
 - ii. Identification of the service team in charge of providing all services including customer service, claims, etc. (i.e., owner, manager, supervisor).
 - iii. Description, philosophy and schedule of account servicing and deliverables.
 - iv. Three (3) references for services of a similar scope.
 - v. Premium payment options.
 - vi. See Section C for detail on other information required.
- e. The proposals are scheduled for public opening December 1, 2015 at 3:00 p.m. in the Central Library Mesa Community Room, 443 N. 6th Street, Grand Junction, CO 81501.
- f. All materials submitted in response to this RFQ become the property of MCPLD, upon delivery, and are to be appended to any formal documentation that would further define or expand any resulting contract.
- g. Submitted proposals will be considered public information. If proprietary information is included to support the proposal, it must be packaged separately and labeled "CONFIDENTIAL."
- h. All questions and requests for clarification will be answered either in writing or by email to the originator. Any responses by MCPLD that are considered to be a change in the terms, conditions, and specifications of this RFQ will be provided as a written addendum to the RFQ, and will be posted to the MCPLD website. No communications of any kind may be considered a change to the terms, conditions, and specifications in this RFQ unless a formal written addenda is prepared and posted to the MCPLD website.

5. Selection Criteria

It is the intent of MCPLD to select only one responsible and responsive firm. MCPLD reserves the right to accept or reject any or all proposals and to waive any formalities, informalities, and deviations, which, in its opinion, best serves the interests of MCPLD.

- a. Evaluation of the quotations will be made by an Evaluation Committee approved by the Library Director. The Committee will evaluate all information provided in the proposal documents to determine the compliance with and conformance to the requirements set forth in the RFQ, and the qualifications of the individual(s) or firm(s) submitting a quotation. The Evaluation Committee's review and final decisions for the RFP will be based on all information submitted in the quotation and not simply on the bid amount proposed.
- b. Quotations will be evaluated based on the following criteria;
 - i. Adequacy, completeness and responsiveness
 - ii. Qualifications and experience
 - iii. Services offered
 - iv. Pricing
 - v. Payment terms
 - vi. Any other items deemed in the best interest of MCPLD

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SECTION B – TERMS AND CONDITIONS

1. MCPLD reserves the right to reject any and all proposals, to waive minor irregularities not involving price in any proposals received, to re-advertise for proposals, or take any other actions including an award of contract pursuant to this RFQ that may be deemed to be in the best interest of MCPLD. MCPLD shall be the sole judge of the submittal that is in the best interest of MCPLD and its decision shall be final.
2. MCPLD reserves the right to request clarification of information submitted and to request additional information from the Proposer. MCPLD reserves the right and sole discretion to reject any response or proposal if a response is non-responsive to the RFQ, is incomplete or irregular in any way, or is not in the best interest of MCPLD.
3. MCPLD reserves the right to modify the frequency and/or scope of services within the RFQ.
4. MCPLD reserves the right to consider and rely upon factors other than pricing in its selection process.
5. MCPLD will require satisfactory evidence of general liability insurance with minimum coverage of \$1,000,000 per occurrence/\$2,000,000 aggregate and Professional Liability Coverage in the minimum amount of \$2,000,000 from the successful Broker/agent.
6. In the case of possible conflicts, MCPLD reserves the right to make carrier assignments as necessary and/or make any or all agent/broker of record appointments as may be in MCPLD's best interests. Agent/brokers are strongly encouraged to avoid market saturation.
7. MCPLD shall not be responsible for any costs incurred by the firm in preparing, submitting or presenting its response to this RFP.
8. MCPLD, as a local government entity, is exempt from sales and use taxes.

SECTION C – INFORMATION TO BE SUBMITTED WITH PROPOSAL

Each Proposer must include in their RFQ a response to each of the following requests/questions in a clear and comprehensive manner. Any incomplete or inaccurate response may prevent the Proposer from receiving further consideration in the RFQ process.

1. Profile. Provide the full name, main office address, and tax identification number of the entity that would ultimately provide services to MCPLD.
2. Identify whether your firm is an individual, partnership, or corporation and the state of incorporation.
3. Provide an organizational chart. Identify and provide details and contact information for account servicing team.
4. Provide the name(s), address(es), and telephone number(s) of the person(s) who are authorized to negotiate with MCPLD and also the contact person to whom notices regarding this RFQ should be sent.
5. Provide Agent/Broker license number for the State of Colorado.
6. References/Experience/Past Services:
 - a. List three (3) references, including names, titles, and telephone numbers of contact persons, to which you have provided services in the past two (2) years.
 - b. Provide a list of three (3) additional businesses that your firm currently services that are similar in scope to this RFP.
 - c. Please tell us about your background and experience.
 - d. List any other relevant experience.

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7. Insurance Coverage required from the Agent/Broker:
 - a. Comprehensive general liability insurance with a minimum limit of \$1,000,000 per occurrence / 2,000,000 aggregate.
 - b. Worker's compensation in accordance with Colorado State law.
 - c. Professional Liability with a minimum limit of \$2,000,000.
 - d. Valid and current certificates of insurance evidencing the minimum limits of coverage shall be provided. Insurance coverages shall be provided by carriers licensed to do business in the State of Colorado, rated no less than A-XV by AM Best Company and reasonably acceptable to MCPLD.
 - e. Waiver of subrogation shall apply to all policies.
 - f. All policies shall further provide for a minimum of 30 days advance written notice to MCPLD of cancellation or material change, or a minimum of 10 days written notice of cancellation for non-payment.

SECTION D – PROPOSER'S QUALIFICATION CERTIFICATE

Proposer's Qualification Certificate Form to be created by Proposer and submitted with the proposal package, must include responses to the following items regarding Proposer's expertise and proven experience in the following areas:

1. More than five (5) years of verifiable experience in Property/Casualty insurance as an agent and/or broker.
2. More than three (3) years of verifiable experience in Property/Casualty insurance as an agent and/or broker with specific experience with similar clients and/or entities.
3. Business Information:
 - a. Current State of Colorado, proof of legal ability to act and operate as an Agent/broker.
 - b. Number of years in business under present name.
 - c. List any other business names used by Proposer during past five (5) years if different than listed in Section C-2.
 - d. Specific expertise and experience to be considered by MCPLD.
 - e. Has the Proposer ever been found guilty of any violations of State or Federal Laws, or, in the last five years, been the subject of any state insurance license inquiry or action of any type? If so, please give details.
 - f. Has the Proposer ever filed for Chapter 11 or other bankruptcy? If yes, please provide details.
 - g. Have any adverse legal judgments been rendered against the Proposer in the past five (5) years? If yes, please provide details.
 - h. Provide two (2) bank references / if only one bank reference is possible, please make note when providing only one reference.
 - i. Proposer should include a separate signed statement, listing their title with the firm, stating that they have the authority to bind the Proposer, that they are over the age of 18 and that they have personal knowledge of the information presented in their RFQ to MCPLD.

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SECTION E – SCOPE OF SERVICES

1. The firm shall designate an agent/ broker to be assigned to this account to act as the primary contact for MCPLD.
2. Meet with the MCPLD annually at least 120 days prior to policy renewal, to develop a strategy for the upcoming renewal.
3. Obtain bids and negotiate with insurers on MCPLD's behalf, agreeing to bind no coverage without the authorization of MCPLD.
4. Evaluate the commitment and financial stability of underwriters and insurers, notifying MCPLD whenever an insurer falls below the broker's minimum financial guidelines or when significant material changes occur in an insurer's Moody's, Standard & Poor's or AM Best ratings.
5. The agent/broker is responsible for notification to MCPLD of any changes to the conditions, endorsements or exclusion from the current policies in-force.
6. Follow up with insurers for timely issuance of policies and endorsements.
7. Review policies and endorsements for accuracy and conformity to specifications and negotiated coverage.
8. Deliver all renewed or new insurance policies in a timely manner, after carefully cross checking coverage with expired policies.
9. Meet periodically with MCPLD to analyze the effectiveness of the insurance program and approach to risk transfer.
10. Assist in developing insurance provisions and hold harmless clauses for contracts, intergovernmental agreements, leases and other types of agreements.
11. Assist and participate in carrier claim reviews as necessary.
12. Provide coverage summaries for all new insurance policies as well as written updates on changes to existing coverage.
13. Meet with MCPLD representatives to periodically provide information regarding significant changes or trends in the insurance marketplace as well as to develop strategies for dealing with major areas of loss or exposure to loss.
14. Process or facilitate the processing of certificates of insurance, auto insurance cards and other documents requested by MCPLD.
15. Review for accuracy all premium billings, audits, ratings adjustments and dividend calculations.
16. Act as an intermediary or liaison between MCPLD and its insurers when necessary.
17. Provide or facilitate with carrier for loss control assistance and development of unique loss control programs to address the specific loss experience and exposures of MCPLD.
18. Assist MCPLD in making periodic reports to Library Administration, the Board of Trustees and other groups as requested.
19. Prepare an annual report highlighting significant changes in the insurance program and summarizing key aspects of specific coverage, as well as the major services provided by the broker during the policy year.
20. Meet or call quarterly to report current patterns, review MCPLD claims versus national data and to discuss general updates. These meetings and reporting features shall be at no additional charge to MCPLD.