



## **City of Umatilla**

REQUEST FOR PROPOSAL  
FOR  
INSURANCE AGENT OF RECORD  
SERVICES

City of Umatilla  
City Hall  
700 6th St. | P.O. Box 130  
Umatilla, OR 97882

Telephone: 541-922-3226

**DUE DATE & TIME**  
**Wednesday, March 22, 2023 at 4:00PM**

## **I. GENERAL INFORMATION:**

City of Umatilla (City) is seeking written proposals from qualified insurance agents to serve as the Agent of Record for the City's risk management program; property, casualty, liability, and auto insurance and for employee insurance and related benefit programs; workers' compensation, medical including vision and prescription coverage, dental, long term disability, life and other risk management services.

The Agent of Record should be fully qualified to work with City County Insurance Services (CIS) and prepared to provide extensive services and support in the areas listed for a minimum of five (5) years with an option to extend for an additional one (1) years at the City's discretion.

City of Umatilla City Hall must receive the original and three (3) copies of the proposal by **4:00p.m. on Wednesday, March 22, 2023**. Proposals must be in a sealed envelope, clearly marked **INSURANCE AGENT OF RECORD PROPOSAL** and should be delivered by mail or in person to the following address:

**City of Umatilla**  
**Attention: Melissa Ince, Finance & Administrative Services Director**  
**700 6th St. | P.O. Box 130**  
**Umatilla, OR 97882**

Telephone, facsimile, or electronically transmitted proposals will not be accepted. Proposals received after the specified date and time will not be given further consideration.

Proposal opening and review will commence on Friday, March 24, 2023. Contract approval is scheduled for Tuesday, April 4, 2023. All dates are tentative and subject to change at City's discretion.

Proposals should be prepared simply and economically, providing a straightforward, concise description of proposer's capabilities to satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of the content.

Proposals shall be firm for a period of thirty (30) days after the closing date. Each responding proposer may withdraw their proposal if it has not been accepted within thirty (30) days from the RFP closing date.

The award of this contract will be made by the City on the basis of the proposal which, in the City's sole and absolute judgment, will best serve the best interests and needs of the City. The City reserves the right to accept or reject any or all the proposals, and waive any informalities and irregularities in said proposals.

All proposers must provide the information requested in Section III, Proposal Submission Requirements. Failure to respond to any or all requested information may result in disqualification by the City.

Questions, interpretations or clarifications of this RFP must be requested in writing. All questions should be directed to Melissa Ince, Finance & Administrative Services Director. All questions are due by 4:00PM on Wednesday, March 15, 2023. Send questions to [melissa@umatilla-city.org](mailto:melissa@umatilla-city.org).

The Intent to Award will be issued electronically through e-mail, by Melissa Ince, Finance & Administrative Services Director, no later than 5:00P.M. March 27, 2023

## **II. ANTICIPATED RFP SCHEDULE**

| <b>ACTION</b>                | <b>DATE</b>               |
|------------------------------|---------------------------|
| Issue RFP                    | Wednesday, March 1, 2023  |
| Final Questions Due          | Wednesday, March 15, 2023 |
| Proposals Due                | Wednesday, March 22, 2023 |
| Proposal Review              | Friday, March 24, 2023    |
| Proposed Optional Interviews | Monday, March 27, 2023    |
| Notice of Intent to Award    | Monday, March 27, 2023    |
| City Council Award           | Tuesday, April 4, 2023    |

## **III. PROPOSAL SUBMISSION REQUIREMENTS:**

The proposing agent shall be responsible for preparing an effective, clear, and concise proposal. The proposals must include the following minimum information:

1. **Letter of Transmittal:** All Proposals must include a cover letter signed by a person legally authorized to bind the applicant to its proposal. The cover letter must include name of the agency, broker and/or agent of record, address, telephone and fax numbers of the agency and email address of the person(s) who are authorized to represent the proposer.
2. **Experience and Qualifications:** List the key personnel and qualifications relative to the scope of work (Exhibit A) of this RFP; including but not limited to a description of education, certificates or licenses, professional background, experience, skills, expertise and training.
3. **Response to Scope of Work:** A statement of how the Agent will provide services and address the scope of work (Exhibit A) of this RFP.
4. **Compensation:** Discussion of proposed method of compensation. The City anticipates a commission basis method but is willing to consider alternative proposals. Proposer should submit a flat rate in the event there are additional services beyond the scope of the RFP are required.
5. **Additional Services:** Provide descriptions of any other services the Agent would propose to include within the base cost of the proposal.

**6. References:** Provide a representative listing of municipal governments for whom the Proposer is currently or has previously provided Risk Management and Insurance Broker Consulting Services, within the last three (3) years. Provide government contact name, phone number, and email address. Oregon references are preferred. The City reserves the right to explore the background, previous experience, training, financial affairs or related matters of any firm or individual under consideration for this contract.

**7. Proposer's Warranty:** Exhibit B

**8. Other:**

(a) A statement disclosing whether the Agent or any of its staff who would work on this contract have ever been sued or been subject to professional discipline in connection with acting as Insurance Agent of Record for any client or related services. If such lawsuits or disciplinary actions have occurred, please summarize the allegations, when they occurred, and indicate the outcome of the proceedings.

(b) Indicate the Agent's approximate annual property/casualty premium volume from public entities.

#### **IV. MINIMUM QUALIFICATIONS:**

1. Any proposer must be licensed to provide insurance services in the State of Oregon;
2. Authorized to work with CIS as an insurance provider and have current experience and connections to/with these providers;
3. Demonstrated experience in servicing public sector accounts of equal size, complexity, and scope;
4. City of Umatilla is an Equal Opportunity Employer. Each service provider must comply with federal, state and local Equal Employment Opportunity requirements.

#### **V. SELECTION PROCESS:**

1. Each proposal received will be evaluated to determine if it meets the stated requirements. Failure to meet these requirements will be cause for eliminating the proposal from further consideration.
2. The City reserves the right to reject any and all proposals, to accept or reject all parts of the proposal, and to be the sole judge of the suitability of the proposals offered.
3. Proposals will be evaluated generally on the following criteria, which is neither weighted nor prioritized:
  - a. Experience and Qualifications
  - b. Public Sector Pool Experience
  - c. Compensation
  - d. References

4. All submittals in response to this RFP are public records and available for inspection and copying upon request. Any portions of the RFP submittal marked as confidential will not be made public without consent of the consultant prior to the award of the contract.
5. A review committee of qualified professionals will be appointed by the City Manager or his designee. The proposals received will be evaluated by the designated review committee.

## **VI. TERMS AND CONDITIONS:**

1. Term of Agreement: The City anticipates selecting the Agent of Record to commence services sometime between April 5, 2023 and July 1, 2023, and continue for at least five (5) years to June 30, 2028, unless terminated earlier in accordance with the provision of the Agreement. Upon satisfactory performance by the Agent of Record, the parties may choose to extend the term Service Agreement for additional one (1) year terms and shall do so by executing a renewal agreement annually.
2. Withdrawal of RFP: Proposals may be withdrawn before the RFP submittal deadline by submitting a written request to Melissa Ince, Finance & Administrative Services Director. Re-submittal before the RFP submittal deadline can be made, however, they may not be re-submitted after the deadline.
3. RFP Costs: All costs incurred in the preparation and presentation of the RFP shall be the responsibility of the responding party to the RFP. All documents submitted as part of the RFP will become property of the City. Requests for specific material to be returned will be considered. Any material submitted that is confidential must be clearly marked as such.
4. City of Umatilla Contacts: The designated individual responsible for coordination of the RFP is Melissa Ince, Finance & Administrative Services Director. Any questions relating to this RFP should be directed to [melissa@umatilla-city.org](mailto:melissa@umatilla-city.org) in writing only.

## **EXHIBIT A**

### **SCOPE OF WORK**

The Agent of Record will generally provide expertise in insurance coverage, markets, and risk management for the City, responsibly advocate for the City's needs, participate in the City's risk management decisions, and provide stability and institutional knowledge for City staff. Specific expected services are:

#### **A. General:**

1. Provide expertise in insurance coverage, markets, pricing and risk management for public risks.
2. Provide an evaluation of exposures, coverage design and pricing alternatives and make recommendations.
3. Responsibly advocate for the individual member's needs and best interests.
4. Participate in the executive risk management decisions and priorities.
5. Provide stability and institutional knowledge for members.
6. Be a risk management training resource for staff and elected officials.
7. Review the city's property, auto, and mobile equipment schedule to assure all facilities and equipment are listed and appropriately insured.

#### **B. Renewal or New Business Quotes:**

1. Provide oversight of the process, timing, and input on budget as requested by the member.
2. Review completed application/renewal forms in consultation with the member, including any additions, deletions or changes to exposure information.
3. Provide appropriate prior carrier loss experience for new business quotes.
4. Review member coverage design for appropriate limits, coverage and pricing options.
5. Analyze scheduled property for flood and earthquake exposures. Determine property in high-hazard flood areas and recommend appropriate flood coverage options.
6. Obtain alternative quotes as directed by the member.
7. Review and compare renewal or quotes with the member and make recommendations.
8. Confirm placement or renewal of coverage with the member and with CIS, making sure certificates of coverage are provided as needed.
9. Review coverage documents and policies with the member for completeness and accuracy.

#### **C. Claims:**

1. Counsel the member regarding the submission of claims.
2. Prepare or assist in submission of property/liability claims to CIS Claims Department. (Workers' Compensation claims are filed directly with SAIF and agent of record is not needed.)
3. Provide other assistance as requested, e.g. communication with the claims adjuster, assistance in providing documentation or coordination of services. Provide updates on claim status as requested.
4. Assist the member in a review of claims trends or status, if needed.

**D. Loss Prevention/Risk Management:**

1. Meet with the CIS Risk Management Consultant and the member either during or after inspection of facilities.
2. Assist as possible with follow up, including corrective actions and documentation.
3. Promote the use by the member of available CIS resources, training and claims management services.
4. Provide periodic evaluation of the member's loss patterns and trends and, if appropriate, suggest prevention or mitigation strategies.
5. Encourage the development of a reasonable risk management strategic plan.
6. Review CIS Best Practices with the member and CIS risk management consultant.

**E. Miscellaneous Functions:**

1. Notify CIS Underwriting of mid-term changes and provide the member with current schedules reflecting those changes.
2. Issue certificates of insurance and other verifications of coverage as necessary.
3. Review property appraisals with the member and suggest any needed changes or modifications.
4. Assist the member with any billing questions or issues.
5. Coordinate and place any required coverage not provided or not available in the present CIS program.
6. Assist with specific risk management issues and coverage for festivals and special events. Ensure appropriate coverage for third parties (TULIP).
7. Maintain a seven-year history of coverage, losses, schedules, changes, inspections and other relevant documents involving the agency.
8. Meet with City management, department directors and Safety Committee as necessary, and be readily responsive to requests for assistance.
9. Provide professional advice on a specific project basis, and general consultation on public property and contracting matters, as needed.
10. Attend CIS training/conference and advise staff of upcoming CIS changes in property, liability, health care insurance, trends in the short and long term insurance developments, and other risk management trends

**EXHIBIT B  
PROPOSER'S WARRANTY**

TO: City of Umatilla, Oregon

PROPOSAL OF: \_\_\_\_\_

( ) an individual ( ) a partnership ( ) a corporation (please mark the appropriate box)  
organized under the laws of the State of \_\_\_\_\_.

The undersigned, having carefully read and considered the Request for Proposal to provide Insurance Agent of Record services for the City of Umatilla, Oregon does hereby offer to perform such services on behalf of the City, in the manner described and subject to the terms and conditions set forth in the attached proposal. Services will be performed at the rates set forth in the Proposal.

OFFEROR

\_\_\_\_\_  
Company Name

BY \_\_\_\_\_  
Signature of Authorized Representative                      Please print name

**PRINCIPAL OFFICE ADDRESS**

Federal tax ID \_\_\_\_\_ State ID \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone \_\_\_\_\_ Facsimile \_\_\_\_\_

E-Mail Address \_\_\_\_\_

**THIS FORM MUST ACCOMPANY ALL PROPOSALS**