

Request for Qualifications (RFQ) Insurance Property & Casualty and Employee Benefit Consulting Services

Introduction

Adair County Government (Adair County) seeks to engage vendors for Insurance Risk and Employee Benefits Consultants. Firms are invited to submit their qualifications for consideration in providing a proposal for these scopes of work. The submission of a proposal in response to this RFQ will permit Adair County to evaluate objectively the capabilities of your firm and pursue an ongoing dialogue of insurance services. This contract will be awarded to one or more firms which will handle one or all lines of Insurance coverages for the Insurance Risk and/or Employee Benefits program. Adair County is not seeking coverage for Workman's Compensation.

Adair County is NOT requesting insurance quotes currently and expressly prohibits prospective brokers from quoting or approaching carriers at this time.

Adair County is also requesting references for other entities for which you provide services.

Technical questions or requests for clarification shall be directed, in writing, to the email address below. Responses to a proposer's question(s) will be provided via return email only to the proposer asking the question(s), and not shared with other respondents.

Contact Name: Mark Shahan

Title: Presiding Commissioner

Organization Name: Adair County Government

Address: 106 W. Washington St.

Email: scollop@adaircomo.gov (county clerk)

Key Dates:

March 26, 2025,	RFQ Issued
April 16, 2025 – 3:00p.m.	Deadline for receipt of Proposals to Adair County's Clerks office.
April 21, 2025 – TBD	Interviews conducted (If determined as necessary)
May 2025, date TBD	Selections completed/contract negotiations begin.

Each company that responds to this RFQ will be advised whether it has been selected to provide services. Companies will also be notified if additional information or clarification is needed so that each company's proposals can be fairly evaluated.

Please respond as outlined in this request for proposal and observe the following guidelines:

1. Respond to questions as directly as possible along with any supporting information you feel will be pertinent to these questions.
2. Written proposals (5 copies) must be received at our offices no later than 3:00pm on April 16th 2025, – OR – Electronic proposal must be emailed and received by scollop@adaircomo.gov no later than the stated deadline above. It is the responsibility of the sender to confirm with Adair County Clerk that the electronic copy was received. Proposals not received prior to the date and time specified will not be considered.
3. Please mark all mailed packages or designate the subject of electronic submissions as applicable with "RFQ: Insurance Broker / Consulting Services."
4. Our final broker selection will be made based on our evaluation of the criteria outlined in this Request for Qualifications.

Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports, references, or any other appropriate printed material may be included in your proposal. The proposal package should be kept as brief as possible, however, with the subject areas clearly defined.

Scope of Work

Adair County is seeking a state licensed, experienced firms to assist with the procurement and other administrative aspects of insurance. Excellence in customer service is required.

Qualifications:

1. Broker shall be licensed in all states required by Adair County, and in good standing with, the Department of Insurance; licenses shall be for all lines of insurance being for this RFQ.
2. Broker shall be sufficiently experienced in Property & Casualty insurance and Employee Benefits services to provide expert, efficient, effective, and reliable services.
3. Broker shall be knowledgeable of all Missouri and Federal laws regarding insurance and insurance plan designs.
4. Broker shall have extensive and continuous relationships with the insurance markets necessary to provide superior insurance alternatives, meet requested needs and are favorably priced relative to the risk and current market.
5. Broker shall provide continuity of services, by assigning a minimum of a primary broker and a backup broker who will be:
 - a. Knowledgeable in the principles and practices of risk management and strategic planning, specifically designing a Property & Casualty Program and Employee Benefits Program.
 - b. Accessible on short notice.
 - c. Thoroughly knowledgeable and competent in risk strategy and insurance alternatives to provide superior services.
6. Broker shall maintain the highest integrity in business relationships and practices and shall make full and timely disclosure of any conflicts of interest.
7. Broker shall be insured for general liability, auto liability, professional errors and omissions, and workers' compensation; Broker shall not subcontract work without prior written permission.
8. Broker shall work with Adair County to evaluate the current program and to recommend appropriate or advantageous changes; renewal shall be timely, to meet internal time requirements and maintain coverage.
9. Broker shall keep written records of marketing efforts and shall make this information available upon request.
10. Brokers' recommendations shall be made in writing and shall be sufficiently detailed to explain alternatives and support the recommended decision.
11. Adair County wishes to contract broker services for three years (upon annual review and approval by Adair County), with 2 one-year optional renewals (at Adair County's option) for a total contract term of up to 5 years. At the end of the 5-year period, or earlier if annual renewal is not executed, Adair County will use a competitive process to solicit broker services if such services are required at that time.

Responsibilities to include but not be limited to:

1. Place and Procure insurance with insurance companies on behalf of Adair County. Seek competitive quotes and provide advice and recommendations for consideration.
2. Insure the timely issuance of updated policy information.
3. Analyze and review all claims history, claims processing and other plan costs and expenses to provide information and recommendations.
4. Assist in settling and managing claims for Adair County.
5. Provide reasonable preliminary renewal figures during the budget process. Where appropriate,

- include financial modeling such as employer/employee contribution comparatives.
6. Provide insurance industry updates, trends of the market and impacts anticipated on the financial budget as requested or as directed by critical market activity.
 7. Advise on risk management including but not limited to new types of coverage which may be applicable, trends in emerging risks, etc.
 8. Assist with contract language consulting as needed throughout the year.
 9. Assist with health plan open enrollment including but not limited to offering a variety of communications such as electronic media, group meetings, etc.
 10. Provide, on an annual basis, a schedule detailing the coverages placed through the firm.
 11. Assist in designing a comprehensive Property & Casualty plan that may include loss control and safety program design, asset valuation review, emerging trend updates and various other products/plan design detail.
 12. Assist in designing a comprehensive employee benefits plan that may include medical, dental, vision, life, short- and long-term disability and various other benefit products and plan designs.
 13. Represent Adair County in all negotiations with providers on all products and benefits issued and offered related to premiums, plan design and any special terms and conditions.
 14. Disclose broker compensation in all transparency with Adair County.

Submission Requirements

Interested and qualified firms should provide the following information in their Statement of Qualifications:

Firm and Account Team Overview

1. Agency name and Headquarters' State. Include:
 - a. Contact information for CEO.
 - b. Years in operation.
 - c. Number of years servicing our industry.
 - d. Business philosophy on risk consulting.
2. Provide the Names, titles and bios of the key staff that would be servicing the account.
3. Describe the approach taken in the ongoing training and education of your staff.
4. Identify any statewide or national accolades, awards or certifications that differentiate your agency and/or team in the servicing of accounts.
5. Please tell us about the professional organizations in our industry that you are involved with and describe the various ways you participate.
6. Provide references of other organizations which you do similar business with.

Impact Statement

1. Provide an impact statement on why your firm should be selected as the broker of record.
(Please keep your response to one page or less.)

Risk Management Strategy

1. Describe your approach to strategic planning.
2. Describe at least two strategic solutions you have implemented for clients similar to Adair County and the results obtained.
3. Describe the process for measuring results of the risk program.
4. How will your firm assist Adair County in training and educating employees on safety measures?

5. What is your method for updating training, policy, and compliance documents?
6. Describe your firm's process to identify emerging trends specific to our industry and how you communicate these trends with your clients.

Employee Benefits Strategy

1. Describe at least two strategic solutions for an employee benefits program you have implemented for clients like Adair County and the results obtained.
2. Describe the process for measuring results of the employee benefits program.
3. Describe your capabilities in employee communications.
4. Describe your use of technology to support online employee services and education.
5. Describe your renewal process and the associated timeline.

Insurance Support Services/Capabilities

1. Identify the person or team dedicated to assist with the claims process.
2. Describe your organization's capabilities in ongoing plan management. Include how do you educate clients on market trends, benchmarks, and forecasted budget impacts.
3. Provide the transition plan timeline you would implement if selected as our partner.
4. What resources or tools do you offer your clients to demonstrate improvement and effectiveness of the program at reducing risk? Provide 3 examples where these resources or tools have benefited a current client.
5. Provide an example of results you've obtained for a client and your method of measurement of your success over multiple policy periods.
6. Outline your process for identifying services that would be recommended and implemented in a Long-Term Plan if selected as the broker of record. Provide specific examples.

Selection Criteria

Evaluation of the Statements of Qualifications will be based on, but not limited to, the following selection criteria.

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| • Overall Presentation and Quality of Broker Written Response | 10% |
| • Firm and Account Team Overview | 15% |
| • Impact Statement | 15% |
| • Risk Management Strategy | 20% |
| • Employee Benefits Strategy | 20% |
| • Insurance Support Services/Capabilities | 20% |

General Terms

Adair County will not discriminate in the purchase of goods and services based on race, color, creed, sex, handicap, or national origin. Verbal quotations or quotations received after the closing date will not be accepted. This solicitation does not commit Adair County to award a contract, pay any costs incurred in preparing a proposal, or to procure or contract for services or supplies. Adair County reserves the right to accept or reject any or all proposals received, to negotiate with all qualified sources, or to cancel in part or in its entirety the solicitation or to extend the timetable contemplated herein. Adair County also may discuss this RFQ with individual firms, request revisions to proposals and negotiate changes to the terms of individual proposals.

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