



REQUEST FOR PROPOSALS FOR INSURANCE BROKER SERVICES

RFP #: 2023-02

RFP Title: Insurance Broker Services for the Lake County Public Safety Center

RFP ISSUE DATE: November 30, 2023

PROPOSAL DUE DATE & TIME **December 21, 2023 no later than 3:00 p.m.**

ISSUING DEPARTMENT: Lake County Board of Commissioners
Commissioners' Office
ATTN: Jason Boyd, Administrator
105 Main Street, Suite A153
Painesville, Ohio 44077

Proposals MUST be delivered to the ISSUING DEPARTMENT by the date and time listed. Any proposal received after this date and time may be returned and/or unopened.

REQUESTING DEPARTMENT: Lake County Board of Commissioners and Lake County Sheriff's Office
105 Main Street
Painesville, Ohio 44077

Proposals MUST be delivered in accordance with the instructions provided in this RFP to the ISSUING DEPARTMENT by the date and time listed above. Any proposal received after this date may be accepted at the County's sole discretion.

INTRODUCTION

The County seeks proposals from qualified insurance brokers to provide services for the Lake County Public Safety Center Project in accordance with this Request for Proposal (“RFP”).

PART ONE: GENERAL INSTRUCTIONS

A. RFP Contact

If you have any questions, all inquiries must be directed to the following individual via email:

Individual Name: Jason Boyd, Administrator
Department: Lake County Commissioners’ Office
Address: 105 Main Street, Suite A513
Painesville, Ohio 44077
Email Address: Jason.Boyd@lakecountyohio.gov

Copy to:

Individual Name: Ellis Katz, Consultant
Business Address: Project Management Consultants LLC
3900 Key Center
127 Public Square
Cleveland, Ohio 44114-1291
Email Address: Ellis.Katz@aboutPMC.com

B. RFP Guidelines

1. The County reserves the right to issue addenda to the RFP at any time.
2. Multiple proposal submissions from a provider for the same service will be considered non-compliant and will be rejected.
3. The County is not liable for any costs incurred by the firm in the preparation and presentation of proposals submitted in response to the RFP.
4. All materials submitted become property of the County. Selection or rejection of a response does not affect this right. Submitted materials will not be returned.
5. The County reserves the right to refrain from contracting with any firm. The release of this RFP does not compel the County to purchase.
6. Once the contract is awarded, all documents submitted to the County as part of the proposals become public information. The County does not encourage the submission of confidential/proprietary information in response to this RFP. However, written requests for confidentiality may be submitted to the RFP contact. A proposal in its entirety (including pricing information therein) will not be considered confidential or proprietary. Under Ohio Revised Code Section 149.43, the County will make a determination of application for disclosure on an ad hoc basis. For confidential financial statements that may be required to be submitted,

please place in a separate envelope clearly marked "CONFIDENTIAL FINANCIAL STATEMENTS."

PART TWO: GENERAL SELECTION PROCEDURES

A. RFP Inspection

Firms should carefully review this RFP for defects and questionable or objectionable material. Comments concerning defects and objectionable material shall be made in writing and received by the RFP contact at least ten (10) days before proposal opening. Protests based on any omission or error, or on the content of the solicitation, will be disallowed if these faults have not been brought to the attention of the RFP contact at least ten (10) days before the proposal opening.

B. Proposal Submission

1. Proposals must be submitted via email to the individuals identified in Part 1.A and delivered via hard copy (includes courier/package delivery services) or delivered by mail to the ISSUING DEPARTMENT by the date and time listed above. Any proposal received after this date and time may be accepted at the County's sole discretion.
2. Firms assume the risk of the method of dispatch. The County assumes no responsibility for delays caused by any delivery service. Postmarking by the due date is not acceptable.
3. Proposals may not be delivered by facsimile transmission.
4. Mailed or hand-delivered proposals may be delivered only Monday through Friday between the hours of 8:30 a.m. and 4:30 p.m., excluding holidays observed by the County.

C. Proposal Opening

The Lake County Board of Commissioners will not open the proposal publicly.

Rejection – The County reserves the right and discretion to reject any or all proposals for any reason or all proposals for no reason at all without incurring liability.

Withdrawal – Firms may withdraw a submitted proposal any time up to the closing date and time by submitting a written request to the RFP contact listed above.

D. Interviews

After submitting responses to the RFP, firms may be short-listed to be interviewed by the County's Selection Committee. The purpose of the interview is to allow each short-listed firm an opportunity to clarify and respond to questions related to its proposal. The County will call each short-listed firm to schedule individual times for the interviews.

E. Ranking and Negotiations

The County's Selection Committee shall rank the firms based on the qualifications and pricing proposals and will negotiate a contract with the best value firm. Upon failure to negotiate a contract with the highest ranked firm, the County shall inform the firm in writing of the termination of negotiations and enter into negotiations with the next ranked firm. If negotiations again fail, the same procedure shall be followed, in order of ranking, until a contract is negotiated or until the County determines not to enter into a contract, at the County's sole discretion. Selection of the Insurance Broker and execution of a contract is contingent upon approval by the Board of Commissioners.

F. Selection Schedule

Below is the County's anticipated schedule for selection of the Insurance Broker:

- i. RFP Proposals Due: **December 21, 2023**
- ii. Insurance Broker Interviews (if any): **Week of January 1, 2024**
- iii. Selection/Notification of the Insurance Broker: **January 8, 2024**

G. Proposal Clarifications and Corrections

The County may request clarifications from any firm during the evaluation process. The County may also provide the firm an opportunity to correct defects in its proposals if the County determines it will not result in an unfair advantage for the firm and it is in the County's best interest. Any clarification or correction that is broader than the scope of the County's request may result in the firm's proposal being disqualified.

PART THREE: PROPOSAL SPECIFIC GUIDELINES

A. Proposal Format

The proposal should be submitted in compliance with the following specifications:

1. Proposals must be submitted with one (1) electronic PDF by email, one (1) original and ten (10) hard copies. There must be an original of every document with signature, including the cover letter and attached forms.
2. Proposals are required to be submitted, by the designated date and time, in a sealed package and labeled as: "**[Firm Name] – 2023-02 – Proposal for Insurance Broker Services Public Safety Center.**"
3. Proposals should be organized as set forth in **Attachment 2: Contents of the Proposal.**

PART FOUR: COUNTY SPECIFICATIONS

I. General

The County seeks an experienced firm to provide insurance broker services to assist the Owner in the evaluation and placement of a comprehensive insurance program, along with other project insurance advice and consulting, in connection with the design and construction of The Lake County Public Safety Center (the "Project"). The purpose of the Project is to design and construct a corrections facility, Sheriff's administration building, and parking on a site adjacent to the County's existing jail facilities to replace the County's jail facilities currently located at 104 East Erie Street, Painesville, Ohio 44077. A Jail Needs Analysis dated August 25, 2019, was previously prepared by K2M Design. It is anticipated that the new facility will have a rated capacity of up to 584 beds.

The criteria architect for the Project is Hellmuth, Obata + Kassabaum ("HOK"), and the design-builder for the Project is the Gilbane Building Company.

The Project budget is approximately \$193,000,000, including \$135,000,000 of direct hard construction costs. These values are subject to change. Owner's schedule for the Project is set forth in **Attachment 3: Owner's Schedule**. All services must be provided in a manner that complies with the Owner's timing constraints in the schedule.

For ease of reference, each firm receiving this Request for Proposal ("RFP") is referred to as a "Firm," and the Firm selected to provide services is referred to as the "Selected Firm." The scope of the services is described in detail in **Attachment 1: Scope of Required Services**. All proposals shall include the information requested in **Attachment 2: Contents of the Proposal**.

The information provided to your Firm in the course of this selection process is for the purpose of broker selection only and is to be treated as **CONFIDENTIAL** unless otherwise directed by the County. All Firms shall ensure the confidentiality of this RFP and all discussions and activities relating to the Project and this RFP process.

ATTACHMENT 1

Scope of Required Services

A. General Services and Requirements

The Selected Firm shall be experienced and familiar with major construction projects and shall have full access to the relevant insurance markets as necessary to evaluate and implement a comprehensive owner's insurance program that will cover the insurance/bonding needs of the Project (the "Insurance Program"). The Insurance Program may include, but not be limited to: Builder's Risk Property Insurance (including in transit and other coverages); Professional Liability Insurance (including Owner's Protective Professional Indemnity Insurance); environmental coverage; consideration of a single line owner controlled wrap-up insurance program (Commercial General Liability and Excess Coverage) ("OCIP") and such other policies and coverages as recommended by the Selected Firm and deemed appropriate by the Owner. Other services to be provided may include, but are not limited to: initial feasibility study to determine benefits of wrap-up program, including comparative analysis of contractor controlled wrap-up ("CCIP") and traditional program; preparation of insurance terms and conditions and project manual; assisting the Owner with monitoring and retrieval of bid credits to the extent appropriate; providing reports to update status of bid credits, claims, claims resolution, and deductible exposure; preparing reports of market conditions; projections and analysis of potential insurers; assistance in resolving disputes with insurers and insured; claims management and control; and assistance to the Owner's risk management office, design-builder and other project stakeholders in obtaining answers to technical and other questions requiring special expertise.

B. Specific Services

The Selected Firm shall perform the following services and any related services as may be required:

1. Provide a detailed analysis of the benefits and disadvantages of an OCIP vs. a traditional insurance approach and CCIP proposed by design-builder.
2. Identify and analyze viable markets for the Insurance Program.
3. Assist in the preparation of appropriate marketing and underwriting information to be submitted to potential insurers and related service companies.
4. Arrange and be responsible for meetings between appropriate insurance underwriters or service providers and the Owner's risk management staff.
5. Advise the Owner on the placement of insurance for the Insurance Program and/or related service quotations from available insurers or providers and the provision of cost projections for all viable quotes.
6. Advise the Owner in designing the Insurance Program specifications and negotiating the most favorable rates and coverage.

7. Implement the Insurance Program recommended to, and accepted by, the Owner.
8. Provide training to the Owner's staff or designees on an as-needed basis concerning policy forms, reporting requirements, claims reporting and underwriting guidelines.
9. Provide safety/loss control/prevention services if requested.
10. Provide other professional or technical services on insurance and risk management issues.
11. Provide contract auditing services to determine appropriate contract price deductions, rating and loss data, payroll reporting and compliance with loss control programs.
12. Prepare the necessary materials for distribution to each participant in the Insurance Program, which manuals shall: identify key parties and contact persons; detail policy information for the terms, conditions and procedures applicable to the Insurance Program coverages; establish procedures and forms for implementing the Insurance Program; set up claims handling, notification and data management systems; and contain samples of all required forms and certificates.
13. If an OCIP is implemented, provide administration services, including, but not limited to, assistance with monitoring and retrieval of bid credits.
14. Provide assistance with issue resolution with insurers and insureds.
15. Provide consultation and advice regarding insurance coverages for ongoing operations.
16. Review the Owner's program for operational phase coverage and make recommendations with respect to same.
17. Review and comment upon the insurance required of the criteria architect, design-builder and architect-of-record, including evidence that such coverage has been properly supplied.

ATTACHMENT 2

Contents of the Proposal

Each Firm that wishes to submit a proposal in response to this RFP should submit to the Owner the following information relevant to the Firm's proposed services:

1. Plan of Operation

Provide a plan of operation that fully addresses how the services outlined in **Attachment 1: Scope of Required Services** would be provided within the Owner's time constraints. At a minimum, the plan of operation should provide the following information:

- (a) State who the Firm would assign to the Owner's account as account executive and primary support staff, and provide resumés for these individuals.
- (b) Provide a schedule for your services that complies with the Owner's schedule and explain your plan and process for providing and completing services in a manner that aligns with Owner's time constraints.
- (c) Describe the Firm's ability to aid the Owner in controlling liability insurance costs and exposure over the course of the Project.
- (d) Describe the responsibilities of the Firm's support staff and how the support staff would interact with insurers, enrolled contractors and subcontractors and the Owner's contract administrator.
- (e) Describe additional services that have not been outlined in this RFP that the Firm offers to clients and any related fee for those services.
- (f) Describe the Firm's contract review, payroll auditing, loss control and prevention, insurance cost projection, data management systems, project reporting and other wrap-up administration services.
- (g) Describe the Firm's ability to reach all primary insurers providing wrap-up coverage.
- (h) Describe any other considerations the Firm believes to be important to the design, implementation, and analysis of the wrap-up.

2. The Firm and Its Proposed Operations

Proposals should provide the following information about the Firm and its proposed operations:

- (a) Describe the Firm, its size, number of employees and annual sales.

- (b) Describe the Firm's general experience in providing service of the nature the Owner seeks; and provide a list of recent major construction projects where you have provided similar services, with the name of each project's owner's representative. The Owner may contact any of these accounts.
- (c) Describe how the Firm is distinguished from other brokers.

3. Financial Proposal

Please include your comprehensive fee for brokerage services for the duration of the Project. All profit and fees to be derived from provision of brokerage services should be included in this category. Please warrant and represent that your Firm will neither charge the Project, nor request or accept from any insurance provider any other fees, commissions, rebates, overrides on payment or other remuneration, whether direct or indirect, arising out of the provision of brokerage services for the Project. Your proposal should include the following:

- (a) Your proposed schedule for payment of broker's total compensation.
- (b) A statement as to whether any other fees or commissions are anticipated for any specialty coverage placement (if so, please specify).

4. Administrative Fees

Please set forth on an itemized basis each and every administrative cost, fee or charge that you anticipate submitting for reimbursement on the Project. For each charge, please indicate the basis for the charge, anticipated timing of required payment and your estimate for the total of all such charges for the duration of the Project. Please include a separate breakout for specific items within your anticipated scope of services, including, but not limited to:

- (a) Program development and implementation services.
- (b) Risk control services.
- (c) Policyholder services.
- (d) Safety and loss control services.
- (e) Claims management services.
- (f) Provision of a risk management information system.
- (g) Any other general administrative services.

5. Proposed Terms and Conditions of Engagement

Please provide your proposed form of contract, including terms and conditions for this engagement.

ATTACHMENT 3
Owner's Schedule

